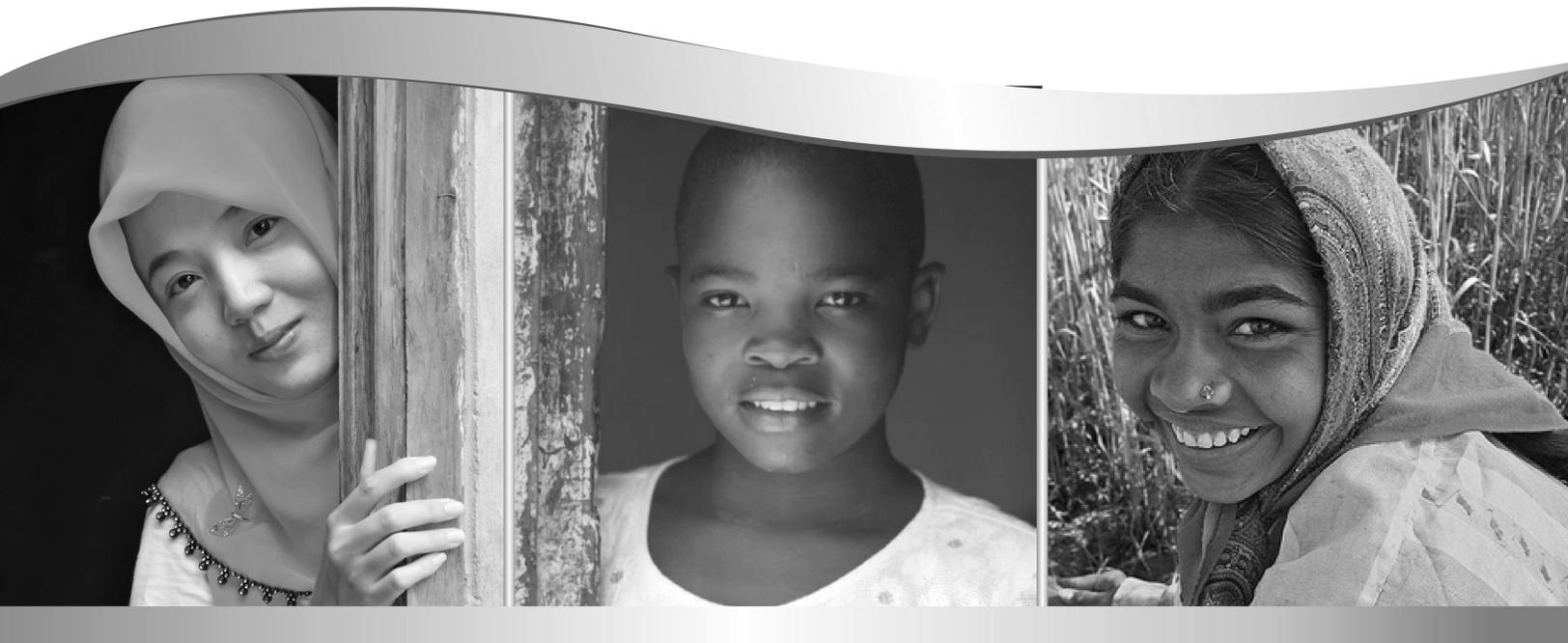




HOPE Business Program Sample

Starting and Growing Your Business



previously released as Girls Empowerment Training

This sample file includes:

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Program Overview

Session 1

**Sample
Starting and Growing
Your Business**

HOPE Business Program

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HOPE Business Program

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**Sample
Starting and Growing
Your Business**

HOPE Business Program

Program Overview

Welcome to the **HOPE Business Program**. You are embarking on a 20-session business curriculum. This program covers basic principles of business and focuses on character qualities that will help women become more successful in business—and in life.

What follows in the next several pages is a detailed overview of the program. Read this prior to selecting women for the program and also use it as a reference guide while conducting the program. If you have additional questions, please send us an email via the **Contact Us** page on our website: Get-HOPE-Global.org.

1. Sara's Story (SM-1)

Read Sara's Story (SM-1), which is found in the **Support Materials** at the back of this curriculum. **Sara's Story** is at the heart of this training program. It illustrates in a clear and simple way the basic principles involved in starting and growing a business. You will be reading it to the women at the first class session and referring to it often. The story introduces many concepts that will be taught in detail in the sessions that follow. We recommend that you print it out and put it in a binder for ease of use, as you will return to it over and over again.

2. Program Leaders

- a. **Role:** The role of the **Program Leader** is one of instructor, facilitator, and encourager. There is no expectation that you have experience in business or in teaching. This program was designed with that in mind.
- b. **Partnering with a fellow worker:** We strongly encourage you to partner with a fellow worker for this endeavor. Sharing the burden with another worker will lighten your load considerably as you go through this 12-month process with your group.
- c. **Translation and cultural adaptation:** We know it will be a big job, but you (or a co-worker) may need to translate this material. As you do so, we are relying on your knowledge of your group to make each session **culturally appropriate**. We do not presume to be experts in your particular training field, so we are relying on you to adapt it and make it your own.
- d. **If you are planning to apply for HOPE Loans:** It is essential that you are in compliance with the **Program Leader Requirements**. These requirements are found on the **What We Do** page of Get-HOPE-Global.org. You will need to be in-country for the duration of the **Loan Repayment Process**, as you will serve as the point of contact for **HOPE**. Please note: if you are applying for **HOPE Loans**, you must speak English. Non-English speaking **Program Leaders** must find their loan money from another source.

- e. **Liability:** The Program Leader is not personally liable or responsible for the success or failure of the businesses of the members of the HOPE Group. You are not liable or responsible for any of the business decisions they make, nor is HOPE. Our desire is simply to give impoverished women and at-risk girls a chance to honorably and successfully compete in the marketplace and to invite them into a growing relationship with Jesus Christ.

3. Selecting participants for the training

- a. **Inviting women to participate:** You are encouraged to invite women who:
 - 1) Show potential
 - 2) Have the equivalent of an elementary education
 - 3) Want to provide for themselves
 - 4) Might be in a safe house, orphanage, church, or community group
 - 5) Need hope for a better life
- b. **Ideal group size:** To maximize participation, a group size of 10–12 is ideal. Up to 30 can be effective if the members are divided into smaller sub-groups.
- c. **Ideal group make-up:** This program will be most effective if you choose women for your group who all want to start a new business OR who all want to GROW an existing business. If this is not possible, adapt your instruction accordingly.
- d. **If you plan to apply for HOPE Loans:** As you select women to participate, keep in mind that in order for her to ultimately qualify for the **HOPE Group**, she:
 - 1) Must have actively participated in the eight **Pre-Qualification Sessions** and completed all assigned homework
 - 2) Was faithful and punctual in attendance at meetings
 - 3) Earned the respect of others and encouraged those around her
 - 4) Understands and agrees to repay her loan plus the **10% Loan Fee**
 - 5) Understands and agrees that 20% of her **Loan Amount** will be withheld to start her **Savings Account**
 - 6) Understands and agrees that she, along with the other women in the group, will assume responsibility for the repayment of ALL the loans within the group, should this be necessary
 - 7) Has minimal personal debt

A **HOPE Group** is made up of approved Loan Recipients.

4. Business Plans and Folders

- a. **Business planning** is a central part of the training program. It is presented in **Sessions 2–6**.

- b. **Adapting Business Plans:** These plans need to be adapted as the **vision** for their business GROWS and changes. If necessary, meet with each woman outside of the regular meeting time. Creating a viable **Business Plan** is essential to the success of each woman. They will formally present their **Business Plans** at **Sessions 9** and **10**.
 - c. **Hands at Work:** One of the keys to the successful implementation of a **Business Plan** is to actively keep things moving forward. As you present the sessions introducing the **Business Plan** and in many sessions thereafter, use the following exercise to help your students focus on the steps they need to take to accomplish their **vision**—to make their **BIG HOPE** a reality. Have them draw an outline of their hand on a page in their notes and write **BIG HOPE** in the center of the hand. Then, tell them to write the next five things they need to **DO** to accomplish their **BIG HOPE**, one task on each finger of the hand. Finally, they should prioritize the tasks by numbering each one by its order of importance. Some steps may need to be carried over from one week to the next and reprioritized. Using this **Hands at Work** exercise frequently will ensure that the women in your group are always planning their next steps and moving forward toward their goal. Introduce this as an example of a **Key Business Concept** and find creative and effective ways of keeping them accountable to complete these tasks.
 - d. **Business Folders:** In **Session 1**, give each student a **Business Folder** in which to keep her assignments, projects, class notes, **Business Plans**, and growing book of **Key Business Concepts**. The students must bring these to class every session. You will want to periodically check their folders.
 - e. **Key Business Concepts:** As you read through the curriculum, make note of the various **Key Concepts** you expect your students to include in their **Business Folders**—you may want to alert your students each time you present one of these concepts. The students will use these notes to create their own book of **Key Business Concepts**, which is due in **Session 20**. Show the students an example of what you expect.
 - f. **TAKE FIVE:** After you have taught an important business concept, ask them to **TAKE FIVE**. They should then get out their **Business Folders** and take five minutes to write down what they just learned. Use this application exercise often.
5. **Character-based Bible Lessons**
- a. **Bible Lessons found at the end of each session:** These **Bible Lessons** are integrated into the formal business sessions, and they focus on a greater understanding of God—the source of true hope. They also focus on character qualities that are important for building a business and building a better life.
 - b. **Emphasis on character:** Develop the lessons according to the spiritual maturity of the participants, as well as adding your own stories to make them culturally appropriate. Unless otherwise noted, the Bible verses used are from the New International Version (NIV).

6. General teaching Information

- a. **HOPE Teaching Model (SM-3):** You will find this graphic in the **Support Materials**. Make a point of showing this **Model** at the beginning of each session and of explaining where students are in the process. Stress how much **PREPARATION** and **PLANNING** are needed to build and **GROW** a business.
- b. **BIG HOPE:** One of the many reasons this program is effective is that the students are asked to envision a future for themselves, and to focus on a business that can make their dream a reality. We call this a **BIG HOPE**—a **vision** or dream for their future.
- c. **Notes:** At the beginning of each session, there is a **Notes** section to help you prepare. The information found there will enable you to teach more effectively and will also let you know what supplies and **Support Materials (SMs)** you need to bring with you. All **Support Material** is provided at the back of this curriculum.
- d. **Teaching THE BASICS:** Near the beginning of each lesson, there is a segment called **THE BASICS**. These are the essential teaching points you must cover. They are the foundational elements that are needed for a successful business, and they are a **required** part of our instructional program. We use the word **required** to emphasize the indispensable components that will add to the success of your program.
- e. **Materials:** There is more material presented than can be covered in any one session. You are invited to pick and choose material based on what is **appropriate in your culture** and applicable for the specific women involved, as long as **THE BASICS** are thoroughly covered.
- f. **Group Sharing:** Starting in **Session 4**, there is a time for **Group Sharing** after each **Bible Lesson**. It is an opportunity for each woman to focus on how she has been blessed since they were last together, as well as a time to share a particular (business-related) challenge that she is facing. The group can respond to that challenge with ideas on how to address it. This is a time when the women can learn to pray for specific requests and guidance, as well as a time to acknowledge how God has answered their prayers.
- g. **Homework** is an important part of learning. Completing a homework assignment every time one is assigned is a **required** element of the training program.

What happens in these sessions is important, but what happens as a result of these sessions is even more important. Much of the homework is designed to give each participant an opportunity to see how the information she is learning can be personally applied to her business—and to her life. One of the business principles taught is that of being responsible. We want each woman to take responsibility for doing her homework and for being prepared to discuss it at the beginning of the following session.

- h. **Homework Presentations:** The participants are to present their homework at every class. This helps them with accountability in doing their homework, and it allows them to learn from each

other. Make sure they are doing a good job of listening to each other—and of looking like they are listening. Affirm the ones who are modeling that; expect it from the others.

- i. **Varying levels of literacy:** We realize that you may have participants who function at various levels of literacy. These materials have been created for those with a minimum of an elementary school education.
- j. **A wide range of learning styles:** There are many different ways that learning takes place. The women will learn from each other in their homework presentations; from your teaching; from candid feedback; through the **Support Material**; in repetition and reinforcement; in focused activities; through role-playing; in discussion; in self-discovery when they are given a problem to solve; through interactions in small groups; from group and private affirmation for what they are doing well; from peer teaching; through doing their homework; and from one-on-one time with you.

They will learn through stories and will no doubt particularly enjoy hearing personal stories from your own experience. One of the most significant ways they learn is by doing—and then by discovering what is working, what is not, why it is not, and what to do about it. They also learn from what is being modeled and what you challenge them to model as well. All of these learning approaches are encouraged and utilized at various times in the program. There is a great deal of repetition and review to help the women as they learn new business concepts. You can determine if more or less is needed.

- k. **Attendance and punctuality:** As challenging as it might be, attendance and full participation in the eight **Pre-Qualification Sessions** are requirements for those in the **HOPE Program**. Take attendance at every session. Microenterprise programs put high value on punctuality, even in cultures that do not place high value on being on time. Emphasize the importance of being on time for the **HOPE** sessions—every time. It is one of the many ways that responsibility is taught in this program. Model this, and then expect it from them.
- l. **Training environment:** Create a positive teaching environment. Model good manners, small courtesies, and thoughtful actions. This is especially important once they become a **HOPE Group**.

“**Eight Gifts**” are mentioned in **Session 14**. Challenge them to practice applying these gifts as well as the character qualities taught in their **Bible Lessons**. This will help **you** enjoy the journey!

- m. **Breaks:** You will note that there are no breaks built into the session plans. Use your own discretion in that regard.
- n. **Timing of sessions:** The 20 formal sessions of this curriculum are intended to be two to three hours each in length. This will depend on the size and makeup of your group. You will note a difference in the amount of content in the various lessons. This is to allow you flexibility for more extended times of discussion, for review, for small groups, or for other instruction you might add. If you think it is needed, feel free to divide the lesson content into two sessions.

o. Keeping participants interested and involved

- 1) **Activity prizes:** You might want to have several small prizes on hand for various activities that are listed in a session—or for when you might decide to make a teaching segment into an activity.
- 2) **Role-play:** Use role-play as a spontaneous option in any session if you think it would be helpful. It is often a great way for learning to take place.

There will be times when the women are sharing challenges with each other, and it may be helpful for them to role-play that challenge together. This allows them to see the challenge from another perspective and to hear feedback and suggestions.

Get HOPE Global Microloan Information

The **HOPE Business Program** is intended to be used in conjunction with microloans. **HOPE** maintains a **Loan Fund**. Check our website (Get-HOPE-Global.org) to see if loans are currently available. You can also obtain **Loan Monies** from other **lenders** and adapt our program accordingly.

1. Penalties

- a. Charging **Penalties** is an essential component of microenterprise success. It is one of the ways that the women learn responsibility and accountability to each other. **Penalties** are charged for the following infractions and for any others you deem necessary:
 - 1) Unexcused **Absence** from a meeting
 - 2) Lack of **Punctuality**
 - 3) Missing **Homework**
 - 4) Missing a **Loan Payment**
 - 5) Missing a **Savings Deposit**
- b. It is up to the **Program Leader** to determine an appropriate **Penalty** for these infractions (a designated amount of money, community service, etc.). The important thing is to be consistent. Together, you and the women will create a **Penalty Log** on which to record infractions (see **Penalties in Appendix A: HOPE Loan & Savings Policy**).
- c. Once the participants start generating **income**, all of the **Penalties** become monetary **Penalties**.

2. Savings

Savings are a requirement of successful microenterprise endeavors. **HOPE** has two specific instructions regarding **Savings**, detailed in the **HOPE Loan & Savings Policy (Appendix A)**. Briefly, they are:

- a. Upon the receipt of her **Loan Money**, each woman is **required** to put aside a minimum of 20% of that money to start her own **Savings Account**.
- b. Once a woman starts generating **income** from her business, she will put at least 25% of her **Profit** into her **Savings Account** each week.
- c. Refer to the **HOPE Loan & Savings Policy (Appendix A)** for approved uses of their **Savings**.

3. General information for those applying for HOPE Loans

- a. **HOPE Loan & Savings Policy:** See **Appendix A** for a complete description of all **Loan-Related** information.
- b. **HOPE Loan Fee:** All **HOPE Loans** **require** a **10% Loan Fee**.
- c. **Determination of Loan Amount:** As the participants decide on what businesses to start or GROW, help them determine how much money they will need to get underway. **Loan Amounts** begin at \$100 but vary depending on local economies in different parts of the world. Before you submit **Loan Applications**, it is essential that each woman fully understands what her weekly payment will be. The **Loan Payment** includes the **10% Loan Fee**.

When determining the amount of **Loan Money** needed, be sure the participants understand that 20% of the requested **Loan Money** is put aside to start their own **Savings Account**.

- d. **Loan Candidate Requirements:** It is essential that the women are in compliance with the **Loan Candidate Requirements** found on our website. All participants should apply for loans of the same amount.
- e. **Assuming responsibility for each other's loans:** Assuming responsibility for each other's loans is at the heart of microenterprise—it is one of the foundational principles that continues to make it effective. When a participant is approved for a **HOPE Loan**, she signs the **Loan Receipt (SM-13)** stating that she is responsible for the repayment of her own loan and that she assumes a shared responsibility for helping other women in the group make **Loan Payments**, if needed. (Refer to the **HOPE Loan & Savings Policy** in **Appendix A** for more detail.) The **Loan Receipt** states:

I understand and accept that I will share equal responsibility for the repayment of loans for the other members of my group. That means I commit to join with the other members of my HOPE Group to make a Loan Payment for someone who cannot.

- f. **Repayment to HOPE:** **Loan Repayments** should be made by the **Program Leader** in two installments. The first installment is due halfway through the repayment cycle and the second and final installment is due at the conclusion of the repayment cycle. These installments are to include all individual **Loan Payments** and the associated **10% Loan Fee** for each of the loans.

Preparing to Launch

When the term “launch” is used throughout this program, it refers to either starting a new business or beginning a new growth phase of an existing business. The same is true when the term **Launch Team** is used.

1. **Co-op option:** Some of the participants might choose to work together in a business. If they do, they are still subject to all rules and guidelines of the larger group, including signing off on each other’s loans (see **SM-8: HOPE Co-op Guidelines**). If some women want to form a **Co-op**, it is essential that they follow these **Guidelines**. You may want to include additional guidelines of your own. This is not meant to be a comprehensive list nor is it an attempt to cover any formalized **Co-op** rules or laws that may exist in your location.

2. **Those whose businesses are slower to launch:** It is important that you do not see this as a failure—on either your part or theirs—but rather as an opportunity. **HOPE** is just that—giving hope by giving them an opportunity. There is no shame and there are no “second-class citizens” in this program. As you will see in the **Session Highlights** that follow, some women may be launching their businesses as early as **Session 14**. For others it will take more time. If a woman has not launched her business by **Session 20**, here are some opportunities you could offer:
 - a. Provide extended group and individual prayer time together specifically for these women.
 - b. For some, it might be helpful to suggest that they join forces and form a **Co-op**, thus creating one successful business together.
 - c. Suggest that some participants might be better suited to a service-based business as opposed to selling a product (e.g. cleaning services; bookkeeping services; etc.).
 - d. Encourage women with complementing skill-sets to pair together (e.g., one woman may be good at administration while another is good at sales and marketing).
 - e. Suggest that some of the women could join forces, working for another woman whose business is already off the ground.
 - f. Brainstorm various other options together.

Session Highlights

These **Session Highlights** will help you see how the **HOPE Business Program** unfolds. Please note that it is a 12-month program, with 20 weeks of formal teaching followed by eight informal sessions before the 24-week repayment period begins. If you are not using **HOPE Loan** funds, this timeline can be adapted to the terms of the microloans you have negotiated with your **lender**.

Sessions 1–8

The **Program Leader** invites a number of women to be a part of a **HOPE Program** and conducts eight weekly **Pre-Qualification Sessions**.

- The first eight sessions are **Pre-Qualification Sessions**, laying the groundwork for all that follows. It is a chance for you to observe which women you feel are ready and responsible enough to become viable **Loan Candidates**.
- Take notes as the women share their personal stories and **BIG HOPES**. If you are applying for **HOPE Loans**, you will need this information for their online **Applications**.
- **Session 7**: In the context of teaching the basics of **Loans and Savings**, you and the women will agree on the **Loan Amount** you are going to request.
- **BIG HOPE**: You will see a heavy emphasis on helping the women articulate their **vision**—their **BIG HOPE**—during the first eight sessions. The sessions will start with a simple **vision** and build from there as various elements are introduced. The women need to understand the importance of having a vision, articulating their vision, internalizing their vision, and eventually convincing others of their **vision** when it comes to marketing. In **Session 8**, they will learn some specific ways to effectively communicate their **vision** with confidence as well as techniques to better connect with others in a business setting.

Sessions 9–12

- **Sessions 9 and 10** are for the purpose of presenting their **Business Plans**—what the women have been working toward since the beginning. All of the women need to be in attendance and taking notes. There will be no **Bible Lessons** for these two sessions.
- **Homework Presentations**: Once the women present their **Business Plans** in **Sessions 9 and 10**, challenge them to continue this higher level of communication when presenting their homework in front of the group each week.

Collect all of the students' **Business Folders** at the conclusion of **Session 10** so you can evaluate their progress on their book of **Key Business Concepts**, as well as their thoroughness in note-taking. Return them at the beginning of **Session 11**.

If you are applying for HOPE Loans:

1. At the completion of the **Business Presentations**, the **Program Leader** decides which women are viable **Loan Candidates** and applies online for loans on their behalf at Get-HOPE-Global.org.
2. **HOPE** will tell the **Program Leader** which women have been approved for loans before **Session 13**. These **Loan Recipients** now become a **HOPE Group**.

- **Session 11** focuses on learning from business owners in your community. Make arrangements to invite several respected local business owners to class. These should be business people who would be willing to share lessons learned from their business experience, willing to answer questions, and also willing have your students visit their businesses, if feasible.

At this session, you tell the women when you will let them know whether or not their loans have been approved.

- **Session 11–12:** The **HOPE Loan Committee** will consider your **Loan Applications** and notify you accordingly. You will be contacted by the **HOPE Loan Officer** to arrange the transfer of funds.
- **Session 12** does not take place in the classroom. Instead, arrange for the women to visit business owners in your community. There is no **Bible Lesson** for **Session 12**.

Session 13

Prior to this session you will be notified who has—and who has not—been approved for loans. Participants receive their **Loan Money**, start their **Savings Accounts**, and officially become a **HOPE Group**.

Sessions 14–20

Business Plans begin to be implemented.

- **Sessions 14–20** are conducted, completing the formal business classes. As **Profits** are realized, **Savings Deposits** are made and recorded.
- Beginning at **Session 14**, women may begin submitting the actual **Start-Up Costs** form that you will devise so they can get approval to receive part of their **Loan Monies** to buy supplies and materials. **Start-Up Costs** refers to the money needed to start a new business or GROW an existing business.
- In **Session 14**, **Launch Teams** are first introduced. They are then presented in the **Notes** of **Session 15**. Beginning in **Session 15**, women are assigned to **Launch Teams**. The **Launch Team** concept applies to those starting a business or those with an existing business.
- In **Session 16**, each woman will be writing her own story during the journal time provided.
- If possible, purchase a small mirror for each woman in the class for an optional activity you may be doing in **Session 20**.
- **Session 20** will be a time to CELEBRATE the conclusion of the formal teaching sessions and to award certificates. Their completed book of **Key Business Concepts** is due at the beginning of this session.

- This is also a good time to review the concept of the **Grace Period** and introduce the specifics of the **Group Project** you have chosen for them to work on during the next eight weeks.
- Choose a **Group Project** that would be especially meaningful to them. You can either use a recommendation from **SM-26: Grace Period & Group Project** or develop a **Group Project** that you feel is more appropriate.

Sessions 21–27: Session Format

Beginning with **Session 21**, the weekly sessions are based on a different format. The first half of each session is for the entire group. The participants will be providing updates on progress made in their businesses, working on their **Group Project**, and problem-solving current challenges together, as well as spending time praying and building community. Refer to **SM-26: Grace Period & Group Project** for a suggested format for these less-formal sessions.

Session 28

- The women present their **Group Project**. From this point on, they are to be charged **Penalties** for missed **Loan Payments**.
- CELEBRATE the completion of their **Group Project**.

Sessions 29–51

- **Loan Repayment** begins.
- Overall, these are **short, informal, application-based meetings** for the purpose of prayer, support, problem-solving, and encouragement while repayment continues. They should follow much the same format as in **Sessions 21–27**, with the exception of the **Group Project**.
- During the 24 weeks that the **Loan Repayment** process is underway, you will collect **Loan Payments** and **Penalties** at each session, focusing on current challenges and lessons learned from victories won.
- The women will continue to bring their **Cash Flow Worksheet (SM-10)** with them to every class.
- Encourage them to pray for their businesses—and for each other. Enjoy times of celebrating business and personal successes and answered prayers as well.

Session 52

Final **Loan Payments** are made! **Savings** are returned! Certificates are awarded! The celebrations begin!

How to Get the Most Out of This Curriculum

This curriculum has been designed to make your teaching process as easy as possible. You will find three different kinds of information included in it.

1. **Our teaching instructions and suggestions** to you are denoted in regular font (not italicized) with the arrow symbol as shown in the example below.

Example:

- Ask the students to describe a successful business.

2. **Suggested wording for your teaching content** is presented in italics throughout this curriculum and is denoted with the bullet or dot symbol as shown in the example below.

Example:

- *What kind of business are you interested in?*

3. **Possible responses you want to draw from the class during group discussions** are given in a text box as shown in the example below.

Example:

Hairdressing, bookkeeping, seamstress, etc.

If you have additional questions, please go to our website,
Get-HOPE-Global.org
or contact us at HOPE-Info@Get-HOPE-Global.org.
We will do our best to answer your questions.

Session 1: Notes

PREPARE: HOPE Business Program



Get HOPE Global

PREVIEW

The focus of **Session 1** is to introduce the students to the **HOPE Business Program**. One of the goals is for each participant to be inspired by **Sara's Story** and to be inspired to create their own story of hope as they discover how this program could make a difference in their lives. There will be many times throughout this course of study when references will be made to **Sara's Story** in order to teach certain business concepts. It is written in a fairly simple format because we want the students to "get it" and then make it their own.

SPECIFICALLY NOTE

- Do everything you can to give the participants a warm welcome and create a safe and inviting environment. Make sure that you have a group that is large enough to enjoy the benefits of positive group dynamics; as suggested earlier, a good size is 10–12 individuals. This is essential to microenterprise success. The goals for this session are to invite, engage, inspire, and educate the women about **HOPE**—and for them to leave feeling hopeful.
- **Opportunity to invite:** Let the women know that they are welcome to invite others who may be interested. It will not take long for you to have a good idea who will be potential **Loan Candidates** and who will not. You will need to meet with all prospective members and teach **Session 1** to them before they attend **Session 2**. (After that, the class should be closed to new members.)
- **After hearing Sara's Story:** The women will be asked to tell a little bit about their background and what brought them to the class. If you plan to apply online for a **HOPE Loan**, take notes on what they say, as you will need some of this information for their Applications.
- **HOPE Teaching Model (SM-3):** As you introduce this **Model**, relate it to growing a garden. The first step in this process is to PREPARE—gather information and create a **vision** for the garden. Let them know that there will also be many sessions on PLANNING. Remind them of the importance of all of the work that needs to be done on the ground before it can be PLANTED. As you discuss each aspect of the **Model**, emphasize the importance of prayer as being essential for their businesses—and in all aspects of their lives.

SUPPLIES

- ✓ Pencils or pens
- ✓ A **Business Folder** with notepaper for each student

BIBLE LESSON

B-1: Hope

Session 1: Notes

PREPARE: HOPE Business Program



Get HOPE Global

SUPPORT MATERIAL (SM)

SM-1: Sara's Story (print this!)

SM-2: Building Blocks of HOPE (a copy for each student)

SM-3: HOPE Teaching Model

**Sample
Starting and Growing
Your Business**

Session 1

PREPARE: HOPE Business Program



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| LESSON TOPIC | <u>Business Focus:</u> | Learn about the HOPE Business Program |
| | <u>Character Quality:</u> | Hope |

THE BASICS

- A comprehensive overview of the **HOPE Business Program**
- Read and discuss **Sara's Story (SM-1)**
- The **HOPE Teaching Model (SM-3)**

WELCOME AND OVERVIEW

- Briefly introduce the women to each other.
- Attendance: Pass around a sign-up sheet so you know the names of the women who attended.
- Explain that this is one of eight **Pre-Qualification Sessions**.
- Be clear that attending every session, doing all the homework, and actively participating are important if they want to be a part of the program and receive a business loan.
- Also, be clear that it is important to come on time and stay for the whole session.

LESSON

- Describe **HOPE** as...
 1. A place to learn things that will help women start and GROW a business
 2. An opportunity to build relationships and experience safe community
 3. An opportunity for those who are qualified to apply for **Loan Monies** to start a business or GROW an existing business
 4. A safe place to learn about and experience God's love
- Explain your role as **Program Leader**:
 1. To inspire, encourage, and teach
 2. To teach about God's love and to pray for them
 3. To provide a safe place to learn and GROW

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- **Introduce the HOPE Business Program.** Give an overview of what the students are going to be learning, your expectations of them, and the potential benefits of this class for them.
- Ask the students to each write down three things they are most excited about as they begin the program. Have them share these with the class and then turn in their papers to you.

- **Snapshot of HOPE**

This is the first of eight weekly sessions to assess your qualification and readiness to be in the HOPE Group and receive a business loan.

*HOPE is for women who show they can **BE**:*

1. *Trustworthy*
2. *Teachable*
3. *Responsible*
4. *Punctual*

Let's talk about what these four words mean.

- Take time to discuss the meaning of these words.

*In addition to being trustworthy, teachable, responsible, and punctual, here is what you are expected to **DO**:*

1. *Attend every session*
2. *Do your homework*
3. *Work hard*
4. *Practice outside of class what you learn in class*

- Take time to discuss the meaning of these ideas.

- **Building Blocks of HOPE (SM-2)**

- Review **SM-2** together.

- *Now let's take some time to review and remember some important things we have just learned.*

- Review four things they must **BE**.
- Review four things they must **DO**.
- Make a game to remember these eight important things.

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- **HOPE Teaching Model (SM-3)**

Here is a picture, or a **model**, of what we will be working on together during the **HOPE Business Program**. Let's walk through and discuss each step of it together.

Many people think that starting a business is much like **PLANTING** a garden. You need to have a picture in your mind of what you want your garden to be like—your **BIG HOPE** for your garden. Then, you need to **PREPARE** the soil and gather your tools before you get started. It is the same in business. You need a **BIG HOPE** for your business, and there is much to do as you **PREPARE** to get started.

Next, you need to **PLAN** what will go into your garden and into your business too. This takes a lot of time—and a lot of **PLANNING**. You will notice that we will spend many sessions doing just that.

Just like a garden, you will see that as we start our businesses, we are going to spend time on **NURTURING** the seed of hope that you have and then doing all we can to help it **GROW**.

I know we all look forward to making sure our businesses **GROW**! We will have lessons on how to help make that possible.

For those of you who already have a business, you will learn important principles to help your business **GROW** and thrive. Throughout the training, you may be asking yourself if your business is **needed**, if it is located in the right place, and if there are things you could be doing—or doing differently—to help your business **GROW**.

We will also spend time **REFLECTING** on what we are learning along the way before it is time for the **HARVEST**, and then comes the part we know that everyone will enjoy—that is the time of **CELEBRATION**.

There is a lot to think about here and also a lot to **DO** once we get underway. For now, though, I want to know—why do you think that there are so many sessions on **PREPARING** and **PLANNING**?

Just like a garden, you need to have an idea of what you want to **GROW** and why you need it before you start; to give you a chance to hope for a better life; to gather information; to learn what you need before you actually start, etc.

Notice that the **Model** says that prayer is needed as we move from one part of starting a business to the next—so let's stop and pray now.

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- **Sara's Story (SM-1)**

I am going to tell you a story about a young girl named Sara who is starting a business. While I read it, think about all of the ways her story could be your story, too.

- Read **Sara's Story (SM-1)**.

How is Sara like you?

- Have each participant share her own story with the others.
- Make sure each woman includes a little bit about her background and what brought her to this program.
- Talk about what you see they have in common.

- **Sara's hope—your hope**

*What are some things you learned from **Sara's Story**?*

*Let's see what we can learn about hope in **Sara's Story**.*

Just as Sara did not think she wanted to go to the meeting, you may not have wanted to come to this one.

She did not have an idea for a business. Like Sara, you may not have an idea for a business either.

Sara first started feeling hopeful when she thought of an idea for a business. That was the first seed of hope. It is my prayer that God will PLANT a "seed of hope" in your heart this week.

*What else in **Sara's Story** gives you hope?*

BIBLE LESSON AND BUSINESS APPLICATION

B-1: Hope

- *You are going to hear many things about the importance of having hope as it relates to being successful in a business. You will also be hearing about having a **BIG HOPE**.*

*I have a **BIG HOPE** too—and it is for each one of you.*

- Tell the group about your calling, what brought you here today, and how God's love inspired you. Share your **BIG HOPE** for each one of them.

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CLOSING

Recap and review

- *What is one good thing you learned today that gives you a seed of hope?*
 - Go around the room so each woman has an opportunity to speak.

Homework

*You have two things to do for your homework—remember, doing your homework is a **requirement** in this class.*

1. *At the beginning of class, you shared three things that are exciting to you about the **HOPE Business Program**. If you were to dream big, what differences could these three things make in your life? Plan to share these with us.*
2. *Make a list of three businesses that interest you and are **needed** in this community. If you already have an existing business that is **needed**, include it in your list of three.*
 - Remind them to bring their **Business Folder** to every class.

Remember what we said about the importance of being punctual—being on time every time. I expect everyone to be on time next week.

If you know others who would like to be included, they are welcome to meet with me. After the next session, we will not be taking more people into our class.

Encouragement and Prayer

**Sample
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Your Business**

Bible Lesson B-1

Hope



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*Ask God to help you believe in His great, great love for you personally.
Thank Him for the way He directed you to this meeting today.
Ask Him to help you begin to have hope—
hope for today and hope for the future.*

Hope — expectation and desire

We hope for something, wanting something good, expecting it will happen. Hope is like a small seed. If it is going to grow, it has to be planted in the right soil, and it must be cared for.

WHERE TO FIND HOPE

*Praise the LORD. Praise the LORD, my soul.
I will praise the LORD all my life; I will sing praise to my God as long as I live.
Do not put your trust in princes, in human beings, who cannot save. When their spirit
departs, they return to the ground; on that very day their plans come to nothing.
Blessed are those whose help is the God of Jacob, whose hope is in the LORD their God.
He is the Maker of heaven and earth, the sea, and everything in them—
He remains faithful forever.
He upholds the cause of the oppressed and gives food to the hungry.
The LORD sets prisoners free, the LORD gives sight to the blind,
the LORD lifts up those who are bowed down, the LORD loves the righteous.
The LORD watches over the foreigner and sustains the fatherless and the widow,
but He frustrates the ways of the wicked.
The LORD reigns forever, your God, O Zion, for all generations. Praise the LORD.
Psalm 146*

A WARNING ABOUT LOOKING FOR HOPE IN THE WRONG PLACES

*Before this psalm tells us why and how we should hope it tells us what **not** to hope in. It says not to hope in "princes," or powerful people.*

People are too weak. People die. People can be overpowered. People can make bad choices.

We are people too.

Hope should be based on something stronger and better than other people, stronger and better than ourselves.

Bible Lesson B-1 Hope



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WHY HOPE IN GOD?

Psalm 146:5–6 tells us to hope in God. There is a list of reasons to hope in God.

1. God is **powerful**. Look at the world around you. He made the earth and the vast space beyond earth.
2. God **always does what He says**. He is faithful. He is so big that no one could measure Him; He is also good. He loves you. He loves you so much He would die for you. In fact, He did die for you.
3. God **cares** for people who know they need Him. God loves hurting people. Look back at the specific list in the psalm.
 - a. Wronged people He defends
 - b. Hungry people He feeds
 - c. Prisoners He sets free
 - d. Blind people He restores sight
 - e. Those who are bent down He picks up
 - f. Righteous people He loves
 - g. Foreigners He protects
 - h. Fatherless He looks after
 - i. Widows He looks after

Do you see yourself on that list? He cares about you. He even defends you by fighting against evil. God has compassion on oppressed people, hungry people, trapped people, refugees, widows, single mothers, and orphans. He defeats people who work for evil instead of for good.

HOW TO FIND HOPE

Now look at how God helps us. Let's look carefully at a time when God helped a desperate mother whose two sons were about to be sold into slavery.

Sample
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Your Business

Bible Lesson B-1

Hope



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The Widow's Olive Oil

The wife of a man from the company of the prophets cried out to Elisha, "Your servant my husband is dead, and you know that he revered the LORD. But now his creditor is coming to take my two boys as his slaves."

Elisha replied to her, "How can I help you? Tell me, what do you have in your house?"

"Your servant has nothing there at all," she said, "except a small jar of olive oil."

Elisha said, "Go around and ask all your neighbors for empty jars. Don't ask for just a few. Then go inside and shut the door behind you and your sons. Pour oil into all the jars, and as each is filled, put it to one side."

She left him and shut the door behind her and her sons. They brought the jars to her and she kept pouring. When all the jars were full, she said to her son, "Bring me another one."

But he replied, "There is not a jar left." Then the oil stopped flowing.

She went and told the man of God, and he said, "Go, sell the oil and pay your debts. You and your sons can live on what is left."

2 Kings 4:1-7

This woman has had better times. She was married to a man who knew God. She has two sons. Then things went wrong. Her husband died. They owed money, and the men she owed money to threatened to take her sons and sell them as slaves as payment for her debt.

Sometimes bad things happen even to people who love God. The woman turned to the prophet Elisha for help.

THE IMPORTANT FIRST QUESTION

Elisha asked a question "How can I help you?"

Jesus often asked similar questions, "What do you want?" (John 1:38) or "What do you want Me to do for you?" (Mark 10:51).

The first step toward hope is to answer that question. What do you want? Hope is a combination of desire and expectation. The first step is to know what you desire. Stop now for a minute. How would you answer that question if Elisha, or Jesus, asked you, "What do you want? How can I help you?"

THE IMPORTANT SECOND QUESTION

Elisha's second question is interesting too. "Tell, me, what do you have in your house?" The widow wanted Elisha to fix her problems. She needed money to pay off her debt. She needed food. She needed to be able to protect her sons. Perhaps she was expecting Elisha to give her money—but he didn't. Instead he asked her what she already had to work with. She had very little, almost nothing. She didn't

Bible Lesson B-1

Hope



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mention any special skill. She didn't even have the ingredients to make something they could eat. She didn't list any possessions. She had one thing and not much of that—oil in a small jar.

You might feel like you have nothing to work with. But you do. You might have a talent or the ability to learn. You might be good at making friends. In future business lessons you will learn how to use this to meet a need in your community. For now, think about how you might answer Elisha's question, "What do you have?" Rest in the expectation that you have something God can use.

THE MIRACLE

Next Elisha did something very surprising. He didn't say, "You really don't have anything. Let me help you. Here is money to pay the men." Instead, he said, "You have to do something. It will be hard work. Don't quit too soon. Go and ask all your neighbors for empty jars." What Elisha asked involved both hard work and asking for help. She might have been embarrassed to ask to borrow the jars; she might not have liked going from house to house, but she did it. She kept going until she had a lot of jars.

Then she started pouring oil into the jars. God's power and the woman's effort worked together. She poured, but God made the oil keep flowing. One small jar of oil filled many large ones. The desperate woman would not have received her miracle if she had not done her part. She also would not have been able to make her oil fill many large jars by herself without God working a miracle. It took both faith in God and her own hard work to create this miracle.

Do you feel a tiny bit of hope? Maybe there is just a bit of desire, an answer to the question, "What do you want?" and the beginning of a feeling that God could take your small resources and make them grow until you have enough. That is all you need at the beginning.

Notice a couple more things.

First, the woman kept going until all the jars were full. **Miracles sometimes take both time and hard work.** We cannot quit too soon.

Second, when all the jars were full, Elisha still didn't give her money. He gave her something better. **He gave her a business idea!** "Go and sell the oil and pay your debts," he said. Then he did more than she had asked. He gave her a way to support herself and her sons from then on. The Bible doesn't tell us what happened later, but there is a good chance the woman had a thriving olive oil business for the rest of her life.

Let's take a few minutes to think more about this story and talk about it together.

Bible Lesson B-1
Hope



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DISCUSSION

- *Think about your life today. If you met the prophet Elisha, as the widow did, what would you say to him? What problem do you need help with?*
- *Imagine Elisha asking you, "What would you like me to do for you?" Elisha spoke for God. If Jesus asked you, "What do you want Me to do for you?" what would you say?*
- *Answer Elisha's next question, "What do you have?" The widow had almost nothing. The little she did have was enough, though. What do you have? We will help you think more about this in future business lessons.*

PRAYER

Take turns praying for the people God cares for in Psalm 146.

One person might say something like: "God, you care about people in unfair situations. You defend them." The next person might say, "You care about hungry people." And so on ...

Tell God where you are on that list and thank Him that He cares for you too.

**Sample
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Your Business**