

Partnering with Microfinance Institutions

A Handbook

Version 1.0



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The Chalmers Center desires to encourage the use of the materials in this *Handbook* in the hope they can in some small way contribute to seeing God's Kingdom come and His will being done. As such we want to make it easy to have these materials utilized for the purpose of implementation of church-centered savings and credit groups. We thus are ready to grant permission for the contextualization, translation and use of this *Handbook*. In order to receive such permission you need to ask, stating where and how these materials will be used. We want to be aware of all such activities in order to rejoice with what God chooses to do. Please honor this request that we might together walk in integrity before our Father.

The authors of this handbook gratefully acknowledge the significant contributions of Ms. Smita Donthamsetty and Mrs. Malu Garcia to the principles and practices described here. We also acknowledge Mr. Jason Trimiew, who created the original training lessons that were modified for this handbook.

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Introduction to Partnering with a Microfinance Institution (MFI)

One option for a church or ministry to do microfinance is to partner with an existing Microfinance Institution (MFI). In this approach, the church or ministry does not provide the microfinance loan and savings services but instead lets the MFI do that. The church can do the Bible studies and other trainings that will benefit the MFI clients. This type of partnership allows the MFI to focus on what it does best and the church or ministry to complement it with other services which it can do well. Obviously this option only works if there is a viable MFI to partner with. If there is not one in the community, there might be an MFI nearby that is interested in coming to your community.

Partnering can happen in various ways and can look different depending on how the church or ministry and the MFI define and describe their partnership. Usually, partnership begins when a church/ministry and a Christian MFI that work in the same community realize that they can complement each other's work so that a fuller Kingdom impact might occur. They both recognize that alone they can't do everything. Both usually have insufficient time, expertise, and resources (including people). Partnering allows each group to continue with the skills and jobs currently performed, yet work together to mutually benefit each other and the community.

One example of a partnership can be a church partnering with a MFI to do evangelism and discipleship of MFI clients. Another example would be a health organization partnering with an MFI that is working in the same area to complement MF services with health promotion. While microfinance partnerships can occur in many ways and with many types of organizations, his handbook primarily focuses on a local church or ministry providing Bible studies and evangelism and discipleship to MFI client groups. Some examples of this sort of partnership are below.

Examples of Church Partnerships with MFIs

- 1) A local church in a crowded slum/squatter area allows the MFI to have weekly meetings in the church building, encourages its church members to join the MFI and be salt and light in the MFI client groups, and holds home Bible studies in the homes of the members to reach out to other MFI and community members.

- 2) An expatriate missionary in Southeast Asia trains leaders of the 5 churches in his squatter community in basics of Microfinance and partnering. One church decides to partner with the MFI by 1) encouraging its members to join the MFI 2) the pastor leading Bible studies at weekly MFI client group meetings and 3) the pastor leading more in-depth Bible studies for interested MFI clients on other days of the week.
- 3) Churches in many countries let MFIs hold client group meetings in their building. Sometimes pastors attend meetings and lead Bible studies.
- 4) A Christian MFI invites a local church pastor to lead evangelism and discipleship Bible studies for its branch staff. The pastor also starts encouraging his church members to join the MFI and form the nucleus of a new client group. Church members take on group leadership positions and lead Bible studies at this group. Another church member becomes a field staff of MFI and asks church volunteers to lead Bible studies at his groups. The church rents a room next door to the MFI branch office to have a counseling and ministry center to the MFI clients that visit the branch office.

These examples show us that there are many different possibilities for a local church or ministry to partner with a MFI. The fourth example shows that a church can even have a number of different activities that it does in its partnership with a MFI.

Potential benefits for the local church and MFI

Local churches can benefit from partnership through:

- Fulfilling their mandate to declare the Kingdom in word and deed
- Their members having higher income and being less vulnerable because of the MFI services they receive
- Their members being better able to tithe and give to the church
- Their members growing in knowledge and leadership skills
- Providing the church an organized community group to minister to. Rather than going door-to-door the church can have a ready-made opportunity to develop relationships and share the gospel in word and deed

MFIs can benefit from partnership because:

- MFIs do not have to invest as much time and money in curriculum development and training for spiritual transformation. The church can do this.

- MFI operations can and should benefit from people who are spiritually transformed.
 - Serious Christians should be better loan repayers
 - Christians should be better able to pray for the MFI and group members and resist spiritual attacks

Healthy Partnership

A variety of factors contribute to successful MFI-local church partnerships aimed at Kingdom impact.

- 1) Both partners operate in the same geographic area
- 2) Both have visions for Kingdom impact that goes beyond the abilities and resources of their organization
- 3) A culture of mutual trust exists between MFI and the church
- 4) Both recognize the each partner has functions that it can do well and other functions that it cannot do well at. For example, can a church be a good bank? Can a MFI be a good church? No. They each have tasks they can do well.
- 5) Both understand and agree to rules of MF (interest, pay on-time)
- 6) Both have credibility with the local people
- 7) The church has available workers/volunteers
- 8) The church has a desire and plan to minister to people beyond Sunday worship.

Challenges to MFI and Local Church Partnership.

Partnership between churches and MFIs can be difficult. Some of the reasons for difficulties rest on the side of the church and include:

- 1) Churches often believe that they are only to focus on meeting people's spiritual needs
- 2) Churches sometimes see MFIs as "just businesses"
- 3) Churches do not understand rules of microfinance, especially paying on time and charging interest
- 4) Many churches are accustomed to dole-outs, not high accountability ministries like microfinance

It is important to note that reasons #1 and #2 reflect unbiblical attitudes about the role of the local church and attitudes towards work. Jesus Christ wants his church to do what he did, which was to preach, heal, and pray. God also told us in the Genesis creation story that work is good and that MFIs can please God when they do their work well.

But, struggles also occur because of problems on the MFI side. These include:

- 1) Many MFIs do not have the curriculum, time, and money to train churches/ministries to get beyond their misunderstandings of microfinance.
- 2) MFIs have had struggles with churches in the past and this has caused many MFIs to actually have fear of churches.
- 3) Many MFIs:
 - Do not understand the multifaceted nature of poverty. They often think that poverty is primarily caused by a lack of capital
 - Do not have leaders who establish both spiritual and economic goals in their day-to-day management. They sometimes manage only for the financial sustainability of the MFI
 - Do not have an appreciation for the God-ordained role of the local institutional church to work in both word and deed. MFIs sometimes forget that the local church is the bride of Christ

Learning from these past failures can help us to develop better partnership models in the future.

Partnering Requires Maintaining a Relationship and Trust

The struggles we have briefly outlined above make it clear that a partnership between a church or ministry and a MFI might require some time of building trust with each other. Sometimes there is distrust between the two, especially if another church has made criticized the MFI or the MFI has enforced loan repayment in ways the church might not agree with. Communication between church people and MFI staff is extremely important. You could say that they need to regularly "have a cup of tea together" in order to know what each other is doing and to build and sustain their vision and trust for each other. Without communication the MFI might make business decisions that will unintentionally hurt the partnership. The church for its part might miss opportunities for even better ministry if it does not regularly talk with the MFI staff.

Process for Partnering with a MFI

The flowchart on the following page shows the process that we suggest for a church when it seeks to partner with a MFI. There are lessons in this handbook for every box in the flowchart. As with any flowchart, this process is a guide that you can use. It is not a cookbook that will give you the exact recipe to make a partnership. You will need to study the lessons to see which are appropriate for your context, church, and MFIs and then you will need to experiment.

Possible Process to Partner with MFIs

Orientation with Church

Church Assesses MFI

Church Assesses Itself

**Church & MFI Negotiate
Agreement**

**Church Members Do
Ministry with MFI**

**Church & MFI Monitor &
Evaluate**

Orientation with the Church

Partnering with the MFI as a Ministry



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Introduction

Welcome to the first step in partnering with a Microfinance Institution (MFI) as a ministry of the church: the *Orientation with the Church*. This *Orientation* with both formal and informal church leaders is very important because it can **create excitement** amongst the participants about partnering with a MFI as a ministry of their church. At the same time it gives people information about **what to expect** from the programme. People will oftentimes think that MFIs will provide credit to them on terms that are easy. It is important that they understand that MFIs operate as businesses and thus charge interest and require their clients to keep their agreements, including making their payments on-time. People must leave the orientation with clear expectations of what a partnership with a MFI can do and what it cannot do.

The partnership must have the approval of the formal church leaders such as pastors, elders, deacons, and deaconesses. It is crucial that they are included in the *Orientation*. Women often appreciate the power of participating in MFIs more than men and so their presence at this *Orientation* is extremely important as well. The facilitator needs the participants who are at this *Orientation* to help motivate other church and community members and manage their expectations. The facilitator should try to invite participants that meet these characteristics and can help with these tasks. The *Orientation* may need to be repeated with different participants in the audience.

It is very helpful if there is at least one person in the church that seems very interested in partnering with the MFI and can become a "champion" for the partnership. This could be a church leader or a lay person, male or female. The "champion" is the person who you contact, who keeps any documents that the trainees make, who organizes and informs people of meetings and activities, etc. Working with this person is assumed throughout the process. While there is a training lesson on it this topic is not included in the flowchart for how to do a partnership with a MFI because it occurs so regularly.

There are a variety of ways that this orientation may be done. Do not feel limited to using the lesson plan exactly as it is written and in the time given. It may be done in a formal meeting place with many participants or in the home of a church leader. Make sure to spend more time on areas where participants have many questions and review teachings that are unclear.

Training Guide

Purposes of *Orientation with the Church*

- Discuss the importance of lump sums of money
- Explain the benefits and difficulties of being in a MFI client group
- Present partnering with a MFI as a ministry of the church
- Identify a possible "champion" church person to work closely with

Suggested Time

2 $\frac{1}{2}$ - 3 hours

Facilitator Preparation

- Read through this entire *Orientation* training guide
- Know local MFIs and how they work, including interest rates, whether they use groups, and how credible they are
- Look up and mark the following scripture verses:
 - Proverbs 21:20
 - Proverbs 30:24-25
 - Genesis 41:34-36
 - 1 Timothy 5:8

Materials Needed

- Bible
- Small Poster 1 of how a church can partner with a MFI
- Small Poster 2 of how to be trained to partner with a MFI

Agenda

- 1) Welcome and Introduction: 30 minutes
- 2) Importance of Lump Sums of Money and MFIs: 45 minutes
- 3) Partnering with MFIs as Ministry of Local Church: 1 - 1 $\frac{1}{2}$ hours
- 4) Summary, Decision and Next Steps: 15 minutes

1. Welcome and Introduction

30 minutes

Objectives

Participants will be able to:

- Learn the names of some of the other participants
- Explain the purposes of the *Orientation*

Facilitation Notes

The first 15-30 minutes of any orientation or training creates the environment for the entire event. Although the members who have gathered may already know each other, it will be good to facilitate a welcome activity that allows members to express themselves in a light-mannered way. Such an activity can build member's confidence in sharing with each other and sets the mood for the rest of the session. If there are any new participants who are unknown to the rest, have them introduce themselves and tell a little bit about themselves.

The facilitator can choose one of the two options of introduction activities given below or use their own preferred activity. This activity should not take more than 10-15 minutes. Make this activity as dynamic as possible. Do not just go around the room having people share information!

- **Greet the participants and introduce yourself** as the facilitator
- **Explain that the purposes** of this orientation are to
 - 1) Discuss the importance of having places to get lump sums of money
 - 2) Explain the benefits and difficulties of partnering with a MFI
 - 3) Present partnering with MFIs as a ministry of the church
 - 4) Provide the opportunity to start the process as a ministry of their church
- **Pray** for this orientation time

- **Tell the participants** that they will do a brief activity to learn each other's names (if they don't each other well yet)

Introduction Activity - Option #1

Rotating Circles

Have participants form two circles, one inside the other, and face each other (the inner circle faces the outer one). Each participant should be standing directly in front of another participant. The following example questions should be asked and answered by each participant pair before one circle rotates to the next participant and asks/answers the same questions. This process should continue until the circle has fully rotated and the first pairs are back together. In the large group again, each member can be asked to name one thing about someone else they "interviewed" that they did not know before today.

- *What is one thing you like about your community?*
- *Describe the last time that someone did something for you that you really appreciated?*
- *Who is the person in the Bible that you most identify with? Why?*

Introduction Activity - Option #2

Room Observation

Ask participants to identify one object in the room that describes them. Participants should share what way the object describes them with the rest of the group. Have them also share introductory information (name, place, etc.)

2) Importance of Lump Sums of Money and MFIs

45 minutes

Objectives

Participants will be able to:

- Explain why and how people find lump sums of money
- Explain the benefits and risks of being in a MFI client group

- **Tell the group** that you will discuss the importance of having access to lump sums of money
- **Explain to the group** that people need lump sums of money for many different reasons. Ask them to share examples of what people in their community need lump sums for.
- **Summarize** the examples that were shared by saying that people need lumps sums for all kinds of things including emergencies, business opportunities, household assets, family responsibilities such as school fees, weddings, funerals, and other ceremonies. In all of these examples people have to find a lump sum of money that they have either saved up for or will borrow and pay back later. Both require sacrifice because each week the family has to pay money either into savings or to a lender.
- **Tell the group** that the Bible also teaches us about the importance of managing our money well. **Ask a participant to read Proverbs 21:20** to the group.

Proverbs 21:20 (English Standard Version)

Precious treasure and oil are in a wise man's dwelling, but a foolish man devours it.

- **Ask another participant to read Proverbs 30:24-25** to the group.

Proverbs 30:24-25 (New International Version)

Four things on earth are small, yet they are extremely wise: Ants are creatures of little strength, yet they store up their food in the summer...

- **Ask another participant to read Genesis 41:34-36** to the group. **Explain** the context of this verse: Joseph interpreting the dream God gave to warn Pharaoh and how Pharaoh should respond in order to take care of his people.

Genesis 41:34-36 (New International Version)

Let Pharaoh appoint commissioners over the land to take a fifth of the harvest of Egypt during the seven years of abundance. They should collect all the food of these good years that are coming and store up the grain under the authority of Pharaoh, to be kept in the cities for food. This food should be held in reserve for the country, to be used during the seven years of famine that will come upon Egypt, so that the country may not be ruined by the famine.

- **Ask the group** what these three verses show us about what God thinks about savings. **Summarize the discussion** by sharing that God truly is concerned about the way we manage our money and that it is foolish not to save.
- **Tell the group** that people get lump sums of money in many different ways. Ask them to share examples of how people in their community get lump sums of money.

Facilitation Notes

You may include the following if the participants do not mention them:

- Saving or borrowing from a bank
 - Saving or borrowing from a cooperative
 - Selling or pawning goods that earn or maintain their value
 - Selling animals or land
 - Saving in cash in their homes
 - Saving in ROSCAs
 - Saving or borrowing from ASCAs
 - Saving or borrowing from MFIs
 - Borrow from a friend, relative, or moneylender
- **Tell the group** that many people may not be able to save in banks or cooperatives because they are far away or have very difficult requirements. Some people cannot save by themselves because they are tempted to spend their money. So, joining a MFI can be a way to help them save and borrow.

- **Ask the group** if they know of any MFIs and then how MFIs work. If there are no MFIs identified then ask about NGOs that operate loan programmes for poor people.

- **Explain to the group** how MFIs usually work:
 - 1) MFIs believe that people should support themselves through their own work. MFIs usually make loans and sometimes they allow people to save. They never give handouts.
 - 2) MFIs are very business-like loan programmes. Many NGO loan programmes are not very business-like and have trouble lasting many years. But, a MFI is a programme that operates in such a way that it can survive and help people for a long time. This means that many MFIs focus on providing only savings and loans services and nothing else.
 - 3) MFIs will keep serving people as long as the people keep their agreements. The MFI is trying its best to become a bank that will serve poor people as long as people pay on-time and keep their agreements with the MFI. A good MFI will not disappear like many relief and development programmes have in the past.
 - 4) MFIs charge interest for their loans. This interest needs to be high enough to pay for the salaries and other costs of the MFI. In your country it ranges from _____ to _____ % per month. They do this so they can have enough money so that they don't have to depend on donors from other countries - who often change their minds, get tired of giving, and are unreliable.
 - 5) MFIs are very strict with their clients. They require borrowers and savers to pay on-time and do whatever they have agreed to do. They are not always very flexible with how much people can borrow or how often they have to pay. They do this so that they can keep their interest rates as low as possible.
 - 6) MFIs usually want their clients to be in groups. MFIs do not work with people by going door to door. People are organized into groups that should know and trust each other and meet together. These groups also help MFIs keep their interest rates low.

Facilitation Notes

If an outsider to the community, the facilitator should use what was learned when asking about MFIs present in the community to help describe the different systems to the group. It would be helpful if the facilitator knows about the MFIs in the country so that he/she can use the correct interest rates above. However, do not spend too much time describing the systems here. It is favorable to have the participants themselves explain the systems operating in their community, and more time should be spent on the next question that asks them to do so.

- **Encourage 2 or 3 participants** who have been clients of an MFI or loan programmes to share both the benefits and difficulties they have experienced from being involved in them. If none have been clients then ask if they know people that have been clients and share those experiences.

Facilitation Notes

Thank each participant who shares their experiences. You may include the following benefits and difficulties of MFIs for their clients if the participants do not mention them:

Benefits:

- An MFI can be a safe place to save
- An MFI can keep providing loans as long as the client needs them
- The MFI group can help a person be disciplined in her payments for loans and savings
- The MFI group meeting can be a social time
- A MFI client group can provide emotional and social support for members

Difficulties:

- The loan amount is usually not very flexible and is decided by the MFI
- The loan repayment must be made on a very regular basis (usually weekly or every two weeks) and cannot be missed for any reason
- The savings collected are sometimes held by the MFI to guarantee the loans of group members and are not accessible to the person saving

- The MFI group can have problems if members do not know and trust one another
- MFI group members can lose some of their savings if a group member does not repay her loan. The MFI will force the other members to give their savings to the MFI to repay that loan

3) Partnering with a MFI as Ministry of the Local Church

1 to 1 ½ hours

Objectives

Participants will be able to:

- Explain the limitations of partnering with MFIs
- Explain how the Bible instructs believers to care for the needs of others
- Explain how partnering with a MFI can be used as a ministry of their local church
- Demonstrate ways to minister through a partnership

- **Explain to the group** that even though MFIs can be very helpful for people they serve, partnering with a MFI cannot possibly repair all of the problems of life. For example, a partnership cannot:
 - 1) Expect the MFI to provide handouts to people that need mercy ministries for immediate needs
 - 2) Expect the MFI to provide jobs for people. The MFI can only provide a way to get lump sums of money that people can use to meet their needs
 - 3) Expect the MFI to meet the needs of people for health care, education of their children's education, water, or other basic human needs
 - 4) Expect the MFI staff to have lots of time for Bible studies with MFI clients. They are just too busy doing the microfinance work
- **Explain to the group** that in spite of these weaknesses a partnership with a MFI can help church members have access to lump sums of money that can help them better support their families. **Tell the group** that it can also

provide the church an opportunity to minister to a group of poor people on a regular basis so that the church pleases God by reaching out to people.

- **Tell the group** that the way we relate to God and to each other is very important to God. This can be seen in various scriptures.
- **Share examples from the Bible** that display God's concern for his people to minister to each other spiritually, physically and emotionally.

Facilitation Notes

Several different Biblical teachings and verses can be used here to show that God is concerned about our spiritual, physical, and emotional well being. He commands his people and his church to help bring healing to all of these areas.

Some options are included below. You may use other scriptures that would be understood and well received by your audience to present this message.

Possible Scriptures to use

Galatians 6:9, 10 "Let us not become weary in doing good, for at the proper time we will reap a harvest if we do not give up. Therefore, as we have opportunity, let us do good to all people, especially to those who belong to the family of believers."

Matthew 5:16 *"Let your light so shine before men, that they may see your good deeds and praise your Father in Heaven."*

Isaiah 58:10-11 *"If you spend yourselves on behalf of the hungry and satisfy the needs of the oppressed, then your light will rise in the darkness, and your night will become like noonday. The Lord will guide you always...You will be like a well-watered garden, like a spring whose waters never fail."*

Hebrews 10:23-24 *"Let us hold unswervingly to the hope we profess, for he who promised is faithful. And let us consider how we may spur one another on toward love and good deeds."*

1 John 3:17-18 *"If anyone has material possessions and sees his brother in need but has no pity on him, how can the love of God be in him? Dear children, let us not love with word or tongue but with actions and in truth."*

Philippians 2:3-4 *"Do nothing out of selfish ambition or vain conceit, but in humility consider others better than yourselves. Each of you should look not only to your own interests, but also to the interests of others."*

Deuteronomy 15:11 *"There will always be poor people in the land. Therefore I command you to be openhanded toward your brothers and toward the poor and needy in your land."*

Psalms 41:1 *"Blessed is he who has regard for the poor."*

Job 29:11-12,16 *"Whoever heard me spoke well of me, and those who saw me commended me because I rescued the poor who cried for help and the fatherless who had none to assist them...I was a father to the needy, I took up the case of the stranger."*

Proverbs 14:31 *"He who oppresses the poor shows contempt for their Maker, but whoever is kind to the needy honors God."*

- **Tell the group** that a MFI client group can have even more benefits if they apply the Bible's teachings in the group.

- **Read to the group** the following stories of how MFIs and their groups were able to do this:
 - *Claudia joined an MFI group in order to save money for school fees for her children. The members of the group had regular meetings where they would bring their savings and loan payments and also listen to the Word of God given by the leader of a local church. She was able to save money for school fees and grow in her relationship with God.*
 - *Ana was not friendly with the church members in her community. She was invited to participate in the MFI group that some church members were in. She joined the group only to receive the financial benefit. At first she was very critical of the church members in the group but after many weeks of meeting together she admitted that she felt accepted and like one of them. After one year she decided to place her faith in Christ and join the church.*
 - *Gina joined a MFI group because she felt depressed and lonely. She had many problems with her husband and she lived in a town far away from her family. The group included regularly praying for each other. Gina was able to save and borrow money and was strengthened by the prayers of other members for her marriage. Many of the group members became her friends and this helped her to feel less lonely.*
 - *Mary joined an MFI group to get a loan for her food stall. One night she heard a neighbor frantically rushing a sick child to the hospital. The*

next day she talked to her neighbor and prayed for her and the child. Before the next MFI weekly meeting she asked her neighbor if she could have the people in the group pray for her. In addition to their prayers, the group took up a collection and gave money to help pay the medical expenses. The neighbor decided to join the group and later became a Christian through Rose's testimony.

- *A women's group of a church had a mission to help the needy and sick of their community and joined the MFI to save and borrow in order to help their own businesses. In addition to borrowing from the MFI, they set up their own savings group. Their first savings payment was set aside to be used to pay for any small emergencies that group members may have. When their savings group ended, they used the emergency savings amount to buy food to give as gifts to widows, the elderly and sick in their community. All this time they continued being trustworthy clients of the MFI and kept their agreements to the MFI in repaying and attending meetings.*
- **Ask the group** if they have other ideas of how a MFI group can apply the Bible's teachings in the group.

Facilitation Notes

Permit as much time as possible for participants to respond to the questions above and below this. It is important that they begin to understand the ways they themselves can minister to people through doing Bible studies for MFI client groups or being in MFI groups.

- **Ask the group** how Christians from this church can be used by God in helping these groups become like this.
 - **Explain to the group** (using the Poster 1 you have prepared from the sample in **Appendix A**) that there are three ways that a church can partner with an MFI to help the groups become like this.
- 1) Minister to MFI group members. Church members or leaders can minister to the group members in various ways such as Bible studies, prayer, and mercy ministries.

- 2) Minister to MFI staff. Church leaders can help the staff of the MFI to encourage the groups to become ministries by leading Bible studies for the staff, praying for them, counseling them, encouraging them, etc. The staff can then possibly work better with their groups.
 - 3) Minister to the group and MFI staff. Church leaders and members can lead Bible studies for MFI staff and client groups. They can also join the MFI as clients and personally help the groups become ministries by leading Bible studies, encouraging mercy ministries, and being salt and light in the group by their example. They can also minister to MFI staff as members by praying for them.
- **Explain to the group** that the training you provide will primarily help them minister to the MFI clients groups as members or by leading Bible studies in the groups. But, church leaders or the pastor can also lead these Bible studies for MFI staff, or use other evangelistic and discipleship Bible studies they might have. It is possible that not every MFI staff person is really a believer. Plus, every Christian needs encouragement that can come through Bible study and prayer.
 - **Tell the group** (using the **Appendix B Poster 2** you have prepared) that you would like to help them partner with a MFI as a ministry of their church. You will not provide them with any financial support. Your support is in facilitating the process of partnering with the MFI. You will not be the leader of the church people as they begin partnering. Your job is to help train them so that they can do it themselves.
 - **Explain to the group** the various steps of that process:
 - *Orientation-*
 - This is the step you are currently doing.
 - *Orientation with the Church*
 - This step helps clarify to church leaders what the relationship should look like between the church and the MFI group.
 - *Assessing the MFI*
 - In this step the facilitator helps the group assess the credibility of the MFI and if it is a potential partner.
 - *Assessing the Church*

- This step involves the facilitator training the group to decide if the MFI and church have similar missions.
- It also helps the church decide which activities it can do in the partnership and which church people could do them.
- *Church & MFI Negotiate an Agreement*
 - This step is included to help the group negotiate with the MFI so that both parties know what to do.
 - An agreement is signed between the church and MFI.
- *Church People Minister*
 - This step involves church people leading Bible studies to MFI clients.
 - Church members might also be MFI clients and will be salt and light through their example of being good clients and loving the group members.
- *Church & MFI Monitor & Evaluate*
 - In this step the church and MFI regularly meet to evaluate what the partnership did well, what it needs to improve on, and they decide what to do next.

4) Summary, Decision and Next Steps

15 minutes

Objectives:

Participants will be able to

- Make a decision about their next step in partnering with a MFI as a ministry of their church
- To identify a very interested person who can become a "champion" for the partnership.

- **Summarize** the different topics that were discussed in this orientation:
 - The importance of having lump sums of money
 - The benefits and difficulties of being in a MFI client group

- The limitations of partnering with a MFI
 - The Bible's teaching on the responsibility for believers to care for the needs of others
 - How ministering to MFI client groups can be used as a ministry of your church
- **Tell the group** that based on all that was talked about today, it is time to make a decision about using partnering with a MFI as a ministry of their church.

If they think that partnering with a MFI would be an appropriate ministry for their church then set a date for the next meeting. The next meeting is the *Church Leadership Orientation* and is a time to discuss with the leadership of the church how the MFI can complement the church's ministry vision, risks to the church and the MFI, and how the church and the MFI can best relate to one another.

If they are undecided, the church leaders and people in the church who might be interested in this ministry can meet together to discuss it. Tell them you will contact the pastor (or champion - see facilitation note below) in one week.

Facilitation Notes

At this point it would be very good if the facilitator has noticed which people in the group are excited about the possibility of partnering with the MFI. In many cases this might be the pastor or perhaps the pastor's wife. If there is somewhere who is clearly excited about it proceed to ask the following question about a "champion." It will be good, if possible, to try to encourage a person other than the pastor to be the champion.

- **Ask the group** if they think there is a person who might be really interested in this partnership that you the trainer can contact. Tell them it does not have to be the pastor or even a church leader. It just needs to be someone who is interested in it. If no one is identified then continue to contact the person who invited you to the training in the first place.
- **Thank the group** for their time and participation in the orientation today.

- **Close the meeting in prayer.**

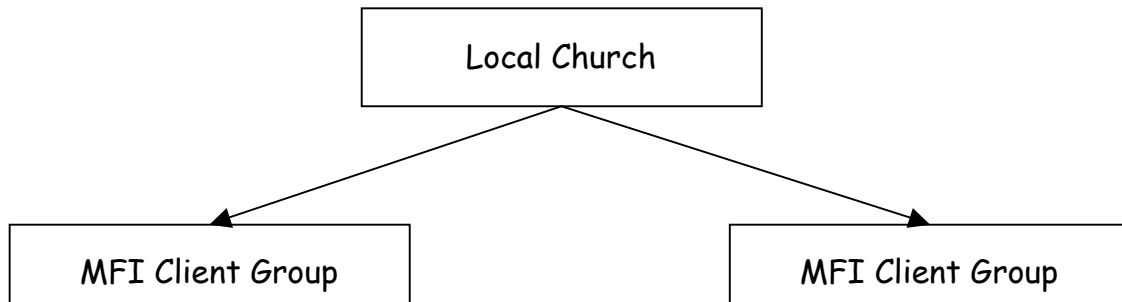
Facilitation Notes

If a "champion" is named by the group, make sure that you get his/her contact information and talk with the person after the meeting. Perhaps even try to accompany him/her to the house so that you can learn where this person lives. This is the beginning of an important relationship in the partnership process as this person will be very crucial for how the partnership can go forward. If the champion selected is the pastor then be aware of the need to perhaps find another person that can also be the champion along with the pastor so that eventually the pastor can give this responsibility to him or her.

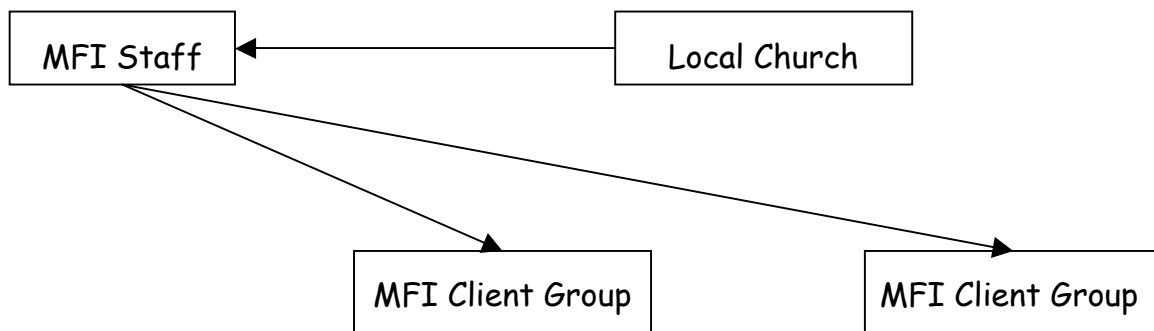
If no champion is identified by the group then talk with the person who invited you to the meeting and ask his/her advice for which people might be willing to be the contact person for you. If he/she names no one then you will have to continue to work to identify a champion in future trainings.

Appendix A: How a Church can Partner with a MFI (Poster 1)

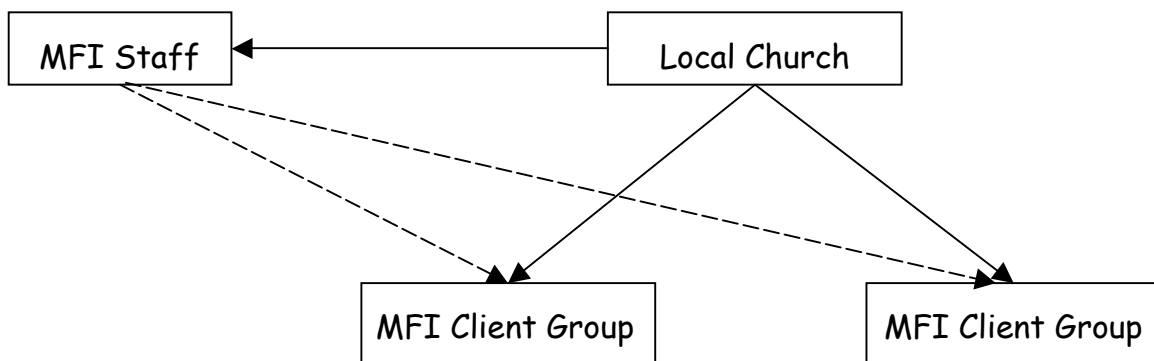
Approach 1: Minister to MFI group members



Approach 2: Minister to MFI staff



Approach 3: Minister to MFI group members & MFI staff



Appendix B: How to be Trained to Partner with a MFI (Poster 2)

Process to Partner with MFIs

Orientation with Church

Church Assesses MFI

Church Assesses Itself

**Church & MFI Negotiate
Agreement**

**Church Members Do
Ministry with MFI**

**Church & MFI Monitor &
Evaluate**

Working with the Partnership "Champion"



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Introduction

This partnership step is not actually in the partnership flowchart and this is for a reason. Working with a Partnership Champion is a process that probably occurs quietly without a lot of publicity as the facilitator visits and works with the "champion" to help encourage him/her. The "champion" is a person in the church who is very committed to making the partnership work. He is she is very important! Without a champion you the facilitator will end up doing too much work that might even be unsustainable. It might not last when you are not there.

Working with the champion is not so much an activity as it is building a relationship. The champion is a key person because he or she will ultimately play a very large in making the partnership work. This person will be the person that you contact and that contacts you. He or she might be the person that keeps the documents the trainees create as they go through the process or he or she will watch over the secretary that keeps the documents. He or she will help encourage the trainees to actually do what they say they want to do. He or she might even be the person that makes some initial contact with the MFI or has meetings with MFI staff that help the process move along. He or she might be a person that leads Bible studies with the MFI client group.

Sometimes people will assume that the pastor or pastor's wife will automatically be the champion. Indeed, it might have been one of those two that invited the facilitator to do the training in the first place. But, since pastors and their wives always have many many activities they are responsible for it is usually good to encourage another lay leader or a lay person of the church to become a champion so that the pastor or his wife don't have to do this. Even if the pastor or his wife want to start as champions, eventually finding a lay champion is very important. There are cases when a champion might be a person in the church who is already a member of a MFI (perhaps already a client group leader) and whom the Holy Spirit is convicting to help the group become a more holistic group.

The process of working with the champion can begin at multiple times. It might start immediately after the Orientation with the Church or it might occur after a later training session. The facilitator might have discussions with the champion on other days when there is no scheduled training. It will often occur in the home of the champion so the facilitator should be prepared for a few visits to his/her house. These visits must cause no scandal or gossip.

The lessons here are not so much training lessons are they are discussions that might be helpful to have with the champion at various times.

They will need adjustment and contextualization. Some discussions might never need to be happen at all. The facilitator will have to read the situation, the church, and the people involved.

Purposes of *Working with the Partnership Champion*

- The Champion can explain the main reasons why training participants are interested partnering with the MFI.
- The Champion can help encourage the training participants do the tasks they said they will do
- The Champion can talk with church leaders to gauge their feelings about the partnership.
- The Champion does not feel ashamed to contact the facilitator in case he/she has questions.

Suggested Time

Flexible but perhaps 2- 3 hours over different days

Facilitator Preparation:

- Make sure you have time to visit the home of the champion after one of the early scheduled training meetings
- Do a financial landscape assessment of the local area so that you will know locally-operating MFIs and other NGOs/organizations that manage loan programmes
- Read this entire lesson so that you can go to later sections if you have the opportunity

Materials Needed:

- None

Working with the Partnership Champion Agenda

- 1) Initial Visit - 15-30 minutes
- 2) MFI Context & Training Participants' Motivations - 30-60 minutes
- 3) Learning from Church Leaders - 30-60 minutes
- 4) Keeping Regular Contact with the facilitator

1. Initial Visit

15 minutes

Objectives

Partnership Champion will be able to:

- Tell the facilitator about his/her life, including family, livelihood, and use of financial systems.

Facilitation Notes

If visiting the house is not culturally appropriate the facilitator needs to find another way to have discussions with the Champion in other places or times.

- After one of the training sessions, **ask the Champion** if you can visit him/her at her house (if this will cause no scandal or gossip). If possible accompany him/her to the house right then. If not possible, ask if there is another day you can come by and what is a good time of the day.
- When you get to the Champion's house, **greet him/her** and the family and ask about his/her life. Focus in on the family and livelihood.
- **Tell the Champion** about your own family, what the Lord is doing in your life, and what you like about your work now.
- **Ask the Champion** about his or her involvement with different sorts of financial systems such as ROSCAs, ASCAs, banks, and MFIs. Find out which he/she likes best and why.
- **Ask the Champion** when you can come back for more talks, or if he/she says you can continue, go to the following section.

2. MFI Context and Training Participants' Motivations

30-60 minutes

Objectives

Partnership Champion will be able to:

- Tell the facilitator what he/she knows about different financial systems in the community.
- Tell the facilitator what he/she believes the training participants' reasons for being interested in partnership.

- **Ask the Champion** what sorts of financial systems are operating in this community and which are used by the training participants. If she does not list all the ones you know are there **ask** follow-up questions.
- **Ask the Champion** why she thinks people are interested in partnering with the MFI and how this might help the situation in the community.

Facilitation Notes

Make sure that you ask tactful questions since you are most likely still just getting to know this person. Your purpose here is to try and get information that will help you go forward but also enable you to see the thoughts and motivations of the Champion.

Make sure that you try to notice any economic motives, spiritual motives, or other motives that he/she brings up.

Do not make any negative remarks about any MFIs or other financial systems operating in the community. If the person says negative things tactfully ask for any stories that he/she knows to demonstrate the point.

- **Ask the Champion** if it's okay to meet with him/her on another day, perhaps after the next training of the participants.
- **Thank the person** for the chance to talk with him/her.
- **Tell the Champion** that he or she can contact you any time.

3. Learning from the Church Leaders

30-60 minutes

Objectives

Partnership Champion will be able to:

- Understand the crucial role of the church leaders in a partnership with a MFI
- Talk with the church leaders to learn their feelings about the partnership
- Tell the facilitator what the church leaders seem to be thinking about the partnership

Facilitation Notes

The discussions in this part of your relationship building can occur at various times in the training process. The facilitator has to be the judge if they are necessary.

- **Ask the Champion** what she thinks the best role for the church is in a partnership with a MFI.
- **Ask the Champion** what role the church leaders usually take when people in the church want to do something as a ministry. **Ask** if it is always necessary to get the approval of the pastor or elders/deacons or if people usually just do whatever they want or if the pastor just tells people what he wants them to do.
- **Tell the Champion** that God has put leaders in our churches for a reason and that reason is to help lead us, guide us, and hold us accountable. Thus, it is usually important to know what church leaders are thinking about a ministry that people in the church might want to do.
- **Tell the Champion** that church leaders can't do everything. There are just too many ministries and the church leaders also have their own lives and families to be concerned with.

- **Tell the Champion** that part of the training is to help church leaders understand MFIs and what a partnership with them can be so that they can support the partnership with their prayers and encouragement. It is not always best if lay people just do things as a ministry and the church leaders don't even know about it and can't support it.
- **Ask the Champion** if she would be willing to talk with church leaders about the partnership to try and see what they think about it. **Tell him/her** that it would be good to know how the church leaders feel it will benefit the church, its members, and the community.
- **Tell the Champion** that you would interested to hear that they say if that is possible. **Ask** if there is any way that he/she can contact you after he/she talks with the leaders?
- **Thank the Champion** for the chance to talk.

Facilitation Notes

If the Champion is a formal church leader or the pastor it is still important to encourage him/her to talk with other church leaders to see what they are feeling and then to give this feedback to the facilitator. This is very important information that can help guide the facilitator in future training lessons.

If the Champion is a pastor, it would be good to encourage him to consider finding lay people who can be co-champions with him since he is very very busy.

4. Keeping Regular Contact

Objectives

Partnership Champion will be able to:

- Commit to communicate with the facilitator on a regular basis throughout the training process
- **Tell the Champion** that he/she is an important person in the training process and ask if it's okay for you to contact him/her periodically.

- **Ask the Champion** if he/she would be willing to contact you when the people are ready for another training session?
- **Tell him/her** that you are very willing to help answer any questions that he/she has at any point.
- **Tell him/her** that you will be praying for him/her and his/her family.

Facilitation Notes

The champion is so important that the facilitator needs to do all he/she can to encourage this person and pray for this person's spiritual protection.

Assessing the MFI



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Introduction

The next activity to occur as the church moves forward is to assess the MFIs that are operating in your area. In some countries and communities there are multiple MFIs operating. It will be wise for the church to select a MFI that is closest to its own vision, operates in the community the church wants to minister in, serves generally the same target group, and is credible to the church members and the community at large.

For this lesson we use the term MFI or loan programme interchangeably. A loan programme is often not as large as a MFI but still must be evaluated in similar ways as a MFI.

This lesson trains people from the church in what information to get from a MFI, how to go and visit them to get the information, and how to evaluate the information they get to determine if the MFI might be a potential partner. It also asks the training participants to identify a secretary who will keep the newsprints and other papers that the group will create in the trainings. This person could be the "champion" but it does not necessarily have to be.

Purposes of *Assessing the MFI*

- Participants can explain the basics of the MFI's group-based microfinance. Money policies include loan sizes, terms, interest rates, guarantees, savings and loan products
- Participants can assess the credibility of the MFI
- Participants can decide if the MFI is a potential partner they should have further partnership discussions with
- Participants can identify additional MFI people to contact/learn from, build relationship with

Suggested Time

2.5 - 3.5 hours over several different days

Facilitator Preparation:

- Read through this entire *Assessing the MFI* training guide
- Do a financial landscape assessment of the local area so that you will know locally-operating MFIs and other NGOs/organizations that manage loan programmes

- Have promotional documents that locally-operating MFIs give to potential clients

Materials Needed:

- Facilitator should have samples of documents that locally-operating MFIs give to clients. If local MFIs have no documents then find samples of other MFIs operating in this country
- Ideally the participants should be told in advance to bring any documents that locally—operating MFIs use to recruit clients
- Forms in Appendices
- Writing instruments for participants

Assessing the MFI Agenda

- 1) Welcome, Introduction & MFI Basics - 45 minutes
- 2) How to Visit the MFI to get information- 1 hour
- 3) Analyzing the MFI and Deciding on Next Steps- 1 to 1.5 hours

1. Welcome, Introduction & MFI Basics

45 minutes

Objectives

Participants will be able to:

- State the six basic parts of MFI/loan programme operations that they need to learn more about.
-
- **Greet the participants and introduce yourself** as the facilitator if there are any new participants.
 - **Explain that the purposes** of this training are to:
 - Enable church leaders and women to understand an MFI well enough to decide whether to partner with it. We'll do that around six basic areas of an MFI's operations.

- To identify additional MFI people to contact/learn from, build relationship with
- **Pray** for this training time
- **Tell the group** that you will discuss how the church people can understand the MFI in order to decide if it's a worthy partner
- **Read Luke 14:28-30 aloud:**

Luke 14:28-30 (NIV)

"Suppose one of you wants to build a tower. Will he not first sit down and estimate the cost to see if he has enough money to complete it? For if he lays the foundation and is not able to finish it, everyone who sees it will ridicule him, saying, "This fellow began to build and was not able to finish."

- **State** that God wants us to plan some things out. Partnering with an MFI is one of the things that needs planning so that we can count the cost.
- **Tell the group** that throughout this training we'll talk about both MFIs such as (insert local names of MFIs) and loan programmes run by NGOs and others (insert local names of loan programmes if you know of them). We group both of these together into one category and consider them the same way.

Facilitation Notes

It is vital that the facilitator knows the names of local MFIs operating in the country and ideally in the community the training is targeting. This can be done through taking a financial landscape assessment before the training.

- **Explain to the group** that MFIs say that they exist to serve poor people with financial services so that they can improve their lives. But, not everyone is helped by MFIs and we need to understand who can be helped by MFIs and how they work so that we decide if we want to partner with them.

- **Tell the group** that we need six basic areas of information about an MFI/Loan Programme to know whether it can make a good partner.
- 1) **Mission** of the MFI: What does it want to see happen to the clients it serves? What are its objectives?
- 2) **Members** of the MFI: What type of people does the MFI seek to serve?
- 3) **Money** policies of the MFI: What financial services does the MFI provide to its clients?
- 4) **Non-financial Services** of the MFI: What non-financial services does the MFI provide its clients? (One example could be training.)
- 5) **Management** of the MFI: How does the MFI manage its services it provides to its clients and how does it expect its clients to assist in that management?
- 6) **Monitoring** and Evaluation of the MFI and its clients: How does the MFI monitor and evaluate itself and its clients?

Facilitation Notes

The Use of the Term "5Ms" to describe 5 of these basic areas is optional. If you try this it has to be contextualized and you might not be able to find each word starting with the same letter. But, you need to try and use terms that learners can easily remember.

- **Tell the group** that MFIs often have these basics already explained in papers they give to potential clients.
- **Ask the group** if anyone has any documents or papers that describe how the MFIs and loan programmes in the community work?
- If they don't have any papers or know of MFIs/loan programmes, **ask the group** to list the names of the different loan programmes and MFIs operating in the community and write in the **Appendix A** form.

Appendix A: Loan Programmes & MFIs to Get More Information from:

Programme 1: _____ Date: _____ Who: _____

Programme 2: _____ Date: _____ Who: _____

Programme 3: _____ Date: _____ Who: _____

Programme 4: _____ Date: _____ Who: _____

Facilitation Notes

Make sure that all MFIs and loan programmes are listed, even small ones run by churches or other NGOs. We need to learn things about any of them that we might want to partner with.

- **Explain** that we need to learn about any of these that we want to partner with.
- **Encourage 2 or 3 participants** who have been in the MFIs/loan programmes or know people who have been in them to share which they think are honest organizations that do what they say they will do with their clients. Thank them for sharing their experiences.

Facilitation Notes

The important need here is to identify the top 2-3 MFIs/loan programmes to study in more detail by looking at their documents and/or visiting their offices.

- **Explain to the group** that they need to prioritize which MFIs/loan programmes they want to consider partnering with and put tick marks next to any in Appendix A that they want to get information on and assess.
- **Tell the group** to select a person to be the secretary for the group and be the person that keeps the newsprints and papers that we'll make in the next training sessions we'll do together. This person should be fairly organized and reliable. Write down his/her name here _____

Facilitation Notes

The secretary could be the "champion" but does not have to be.

- **Tell the group** to make a schedule to visit each MFI/Programme on the list to get the six areas of information about an MFI to know whether it can make a good partner. If they need to visit the office they need to set a day and decide who will go. They can do this by using Appendix A. If they already have information they can begin working through the MFI Assessment Worksheets (Appendix B) at any time. The full discussion of this MFI Assessment Worksheet (Appendix B) is found in the next session (Visiting the MFI to get Information).

Appendix A: Loan Programmes & MFIs to Get More Information from:

Programme 1: _____ Date: _____ Who: _____

Programme 2: _____ Date: _____ Who: _____

Programme 3: _____ Date: _____ Who: _____

Programme 4: _____ Date: _____ Who: _____

2) How to Visit the MFI/Loan Programme to get Information

1 hour

Objectives

Participants will be able to:

- Gather useable data on the MFI/Loan Programme so that they can decide if they want to have further discussions with the MFI/Loan Programme.

- **Tell the group** that if they already have MFI policy sheets or other documents that MFIs use to advertise their services they can begin the work of gathering data and then later they can go to the office for perhaps a shorter visit.
- **Explain to the participants** going to visit the MFIs/Loan Programmes that the staff are usually very busy people and they are used to talking with

people who might be possible clients. So, it's good to let them give you any written materials that they have so that you can use that and then ask additional questions if you need to. They might not exactly know how to treat people from a church that might not want to be clients but instead want to lead Bible studies at their client groups.

- **Discuss with the participants** the MFI Assessment Worksheet (**Appendix B**). Tell them to write down the name of the MFI/Loan Programme and then the names of the staff people they talk with.

Name of MFI/Loan Programme: _____

Staff Talked to and documents used: _____

- **Tell the participants** that the first thing to do is nicely greet the MFI staff and thank him/her for her time in talking with you. Tell her that you are interested in learning more about the MFI so that you can see how the church and MFI might partner. In the discussion make sure that you can ask about the six parts of the MFI Assessment. The first M is Mission and you can ask the following questions and write the answers on the sheet.

MISSION

What is the Mission of this MFI/Loan Programme?

What does it want its work to do for the clients it serves? What does it want the clients to become as a result of the work of the MFI?

- **Do a role play/simulation** with the participants by asking several of them to come forward and pretend that you are the field staff of an MFI and they are interviewing you. Then discuss the role play and encourage them that it is not too hard.
- **Explain to the participants** that the second "M" to be discussed is the Membership of the MFI, or, who it wants to serve. There are a number of

important issues that the participants need to learn about in this section to make sure that the target group of the MFI and the church are roughly the same. From the documents given by the MFI and from the discussion with the staff make sure you answer the questions and write them down in the box.

MEMBERSHIP

What types of people does this MFI/Loan Programme serve? (Men/women, marital status, citizenship, literacy, how poor they are, where they live, must they have a business and what type, only Christians or Christians and non-believers both, rural residents or only town-dwellers, etc.)

- **Discuss with the participants** the next set of questions on Money (Financial Services the MFI offers). Explain that this section has a lot of details in it that are necessary to understand how the MFI does its work. Tell them that some of these answers might be available on written information that the MFI gives you. But, they might have to get some of it from meeting with the staff person. Please carefully write down the answers on Appendix B (MFI Assessment Worksheet).

MONEY

What types of financial services are being provided in terms of savings, credit and insurance.

What are the policies of these financial services?

Loan sizes

Interest rate for loans & whether it's per month or per year.

weeks or months of loan terms

What can loans be used for?

Savings services

Is savings mandatory and how much?

How can savings be withdrawn?

Insurance services

Does the MFI/Programme offer any insurance and what types?

If a client has an emergency what can she do with the services of the MFI?

- **Conduct a role play/simulation** with the participants by asking several of them to come forward and pretend that they you are the field staff of an MFI and they are interviewing you. Then discuss the role play and encourage them that it is not too hard.

Facilitation Notes

In this second role play be more business-like in your responses to them. Make sure that you understand how at least one MFI in your country provides its financial services so that your answers are realistic for your context.

Then it is very important that you debrief this role play and critique what questions they might have missed. You also need to encourage them to not be afraid of this in real life. Also tell them that MFIs are usually very business-like and they should not be surprised.

- **Explain** the next set of questions on Non-Financial Services and that this section is where we learn if the MFI does anything except for microfinance. It's also where we first ask about the MFI partnering with other organizations and especially churches. The answers the staff provides to questions about partnering with churches helps tell you what the MFI thinks now about such partnerships. But, it's important to remember that sometimes the MFI might be open to partnering with churches but hasn't thought about it because no churches have come to it willing to partner!
- **Tell the participants** to write their answers in this section of the MFI Assessment Worksheet.

NON-FINANCIAL SERVICES

What non-financial services does the MFI/Programme provide its clients?
(such as business training, livelihood training, marketing assistance, health training, leadership training, literacy training, etc.)

Does the MFI/Programme partner with any other organizations to provide non-financial services and what is available to clients via these partnerships?

Does the MFI/Programme partner with any churches in any way and how does this help clients?

- **Discuss** the management questions below. **Explain** that these questions help us understand how much time will be required of the members of the group as well as how much time the field staff will have available to work with the members as individuals. If each field worker has many hundreds of clients then we cannot expect her to spend a lot of time with us every week. We'll have to think about how we can communicate with her in ways that do not take a lot of time.
- **Tell the participants** to carefully write down the answers on Appendix B (MFI Assessment Worksheet).

MANAGEMENT

Does the MFI/Programme require group meetings and how often?

How many groups is a field worker supposed to have?

How often do field workers attend the group meetings?

What are the responsibilities of the clients in the management of the services? (such as being group leaders, inspecting businesses, collecting repayments, chasing after defaulters, etc.)

- **Explain** that the monitoring questions are also important since an MFI that cannot give its clients accurate reports is not very trustworthy and might not be a good partner. It's also very important to know how the MFI will evaluate its clients. This is a chance for the field worker to tell us what they think is a successful client, and this helps us better understand the vision of the MFI.

- **Instruct the participants** to carefully write down the answers on Appendix B (MFI Assessment Worksheet).

MONITORING

Will the clients know the exact balances of their loans and savings each week?

How does the MFI/Programme evaluate its clients?

- **Encourage the participants** to actually go out and interview the staff of the MFI in the coming week.
- **Ask them** to review the Appendix A Form: MFIs & Loan Programmes to get more information from and make any revisions to this form.
- **Set a date** when you can come back for the next session to discuss what they learned from any MFIs or loan programmes they'll visit.
- **Close the meeting in prayer.**
- If possible, **talk with the Champion** after the meeting to get his/her feedback on the session, encourage him or her, and learn his/her plan for encouraging the people to get data on the MFI.

Facilitation Notes

If the facilitator can talk with the champion after the meeting, realize that the champion might have to be the person that first visits the MFI, especially if the participants are too busy or shy.

- **Ask the champion** to identify any barriers that the champion might feel will prevent visiting the MFI and then **ask him/her** what can be done to overcome the barriers.

3) Analyzing the MFI & Deciding Next Steps

1 hour

Objectives

Participants will be able to:

- Assess the credibility of the MFI
- Decide if the MFI is a potential partner they should have further partnership discussions with.
- Decide next steps, including which MFI people to talk to next.

Facilitation Notes

This session occurs after the trainees have gotten information from the MFI, through MFI written documents and/or visits.

- **Greet the participants and ask them** how their time with the MFI went. Congratulate them on doing it.
- **Tell them** that now we get to use the results of their meeting with the staff to analyze the MFI and decide what to do next.
- **Tell the participants** that the Bible has something to say about counting the cost before starting something and that they heard a version in the last training session about it.
- **Read Luke 14:28-32.**

Luke 14:28-32 (NIV)

"Suppose one of you wants to build a tower. Will he not first sit down and estimate the cost to see if he has enough money to complete it? For if he lays

the foundation and is not able to finish it, everyone who sees it will ridicule him, saying, "This fellow began to build and was not able to finish."

"Or suppose a king is about to go to war against another king. Will he not first sit down and consider whether he is able with ten thousand men to oppose the one coming against him with twenty thousand? If he is not able, he will send a delegation while the other is still a long way off and will ask for terms of peace."

- **State** that God wants us to plan some things out. Partnering with an MFI needs to be planned out since there are cases where people can actually be hurt by MFIs if they don't carefully keep the agreements they made with the MFI.
- **Discuss Appendix C: MFI Analysis Worksheet** and start with discussing Mission. Record yes/no answers and any additional details.

MISSION

Is the mission of this MFI good enough for us to work with?

Will they be sympathetic to our idea to be salt and light and do bible studies?

- **Talk about** Membership issues from the **MFI Assessment Worksheet**. Ask them to record their answers in yes/no with any qualifications.

MEMBERSHIP

Does the MFI want to serve the same kinds of people that we do?

If not, are we interested in changing so that we can serve the people that they want to serve?

- **Discuss** the Money - Financial Services section of the **MFI Analysis Worksheet** and **Record** yes/no answers and any additional details.

MONEY - FINANCIAL SERVICES

Does the MFI seem trustworthy in terms of protecting the money of the clients?

- **Discuss** the Non-Financial Services section of the **MFI Analysis Worksheet** and Record yes/no answers and any additional details.

NON-FINANCIAL SERVICES

Does the MFI seem open to the idea of working with us in non-financial areas?
Yes or no

- **Discuss** the Management section of the **MFI Analysis Worksheet** and Record yes/no answers and any additional details.

MANAGEMENT

Do we have church people that are willing to attend weekly MFI meetings?
Does it seem like the MFI staff will be open to talking with us and have time to talk with us?

- **Ask** if there are any questions about weekly meetings and if there are people in the church that might be willing to attend them. Make sure this is discussed.
- **Ask the participants** if anyone might even want to become a client of the MFI. In that case they could be "salt and light" to the group.
- **Discuss** the Monitoring section of the **MFI Analysis Worksheet** and Record yes/no answers and any additional details.

MONITORING

Is the MFI trustworthy in terms of accounting for the money of its clients?

- **Ask the group** to count the number of yes' and no' on the **MFI Analysis Worksheet** and record them on the sheet.

Total Score for this MFI: # of Yes _____ # of No _____

- **Discuss with the group** whether they should have further discussions with the MFI on partnership. Tell them to use the findings from the meeting. If they do not feel they should have further discussions then have them discuss the reasons why and also record those. Record the decision and any reason for not continuing on the **MFI Analysis Worksheet**.

Decision of Participants: Should church have further discussions with MFI on partnering? Yes or no

If no, why not?

- If they agree that discussions can continue **ask the participants** to list several next steps that they could take to continue the process and record these on the **MFI Analysis Worksheet**. The same for the Contact people in the MFI.

Next Steps to be taken and by whom:

Contact People in the MFI: _____

Facilitation Notes

Several next steps might occur. The first might be to talk with church leaders. Second, the participants might want to talk with each other and other people in the community more to see who might be interested in partnering with the MFI.

If the church does not want to partner with the MFI and there are no other MFIs then you can encourage them to consider promoting ROSCAs and ASCAs or doing possibly doing business training.

In some cases the participants might just want to join the MFI as clients and test the waters this way. This is not a bad thing, even if it slows things down. It can help test the trustworthiness of the MFI.

- **Tell the participants** that they have two choices here. First, they can decide to explore having a partnership with the MFI. In this case the next step is for them to decide their own goals for partnering and decide what activities they can contribute to a partnership. When they are ready to do that they should invite you back.

- **Tell the participants** that the 2nd choice is that they can just decide to be clients of the MFI to just test the waters. If they do this then there are several possible next steps.
 - 1) If they just want to join the MFI and get services they just have to go through the client intake process of the MFI.
 - 2) As MFI clients they can be salt and light and we have other lessons on how to be a MFI client that makes a difference for Christ and his kingdom.

- **Tell the participants** that you've really enjoyed working with them the last few times you have been together and that you'll be able to come back when they want to continue discussing partnership with the MFI. They should please contact you so you can make a schedule to come back again.

- **Close the meeting in prayer.**

- If possible, **talk with the champion** after the meeting to get his/her feedback on the session, encourage him or her, and learn his/her plan for encouraging the people to go forward if the participants decided to go forward.

- **Ask the champion** to identify any barriers that the champion might feel will prevent going forward and then **ask him/her** what can be done to overcome the barriers.

Optional Lesson: Being Salt and Light as a MFI Client

1 hour

Objectives

Participants will be able to:

- Understand possible ways that Christians in MFI clients groups can make a difference in a group.

Facilitation Notes

This lesson might be appropriate if the group's evaluation of the MFI is positive but their commitment to partnering with it does not appear strong or appears only based on their individual self-interest.

- **Tell the group** that a MFI client group can have even more benefits if they apply the Bible's teachings in the MFI client group. Christians in the group can help make this happen.
- **Read to the group** the following stories of how MFI client groups were able to do this.
 - *Rose joined an MFI group to get a loan for her food stall. She joined the group that her neighbor was in. One night she heard her neighbor's drunken husband cursing her and threatening to divorce her. The next day she talked to her neighbor and prayed for her. Before the next MFI weekly meeting she asked her neighbor if she could have the group pray for her. The prayers of the group were heard by God and the neighbor's husband stopped drinking.*
 - *Claudia joined an MFI group in order to save money for school fees for her children. The members of the group had regular meetings where they would bring their savings and loan payments and also listen to the Word of God. She was able to save money for school fees and grow in her relationship with God.*
 - *Ana was not friendly with the church members in her community. She was invited to participate in the MFI group that some church members were in. She joined the group only to receive the financial benefit. At first she was very critical of the church members in the group but after many weeks of meeting together she admitted that she felt accepted and*

like one of them. After one year she decided to place her faith in Christ and join the church.

- *Gina joined a MFI group because she felt depressed and lonely. She had many problems with her husband and she lived in a town far away from her family. The group included regularly praying for each other. Gina was able to save and borrow money and was strengthened by the prayers of other members for her marriage. Many of the group members became her friends and this helped her to feel less lonely.*
- *A women's group of a church had a mission to help the needy and sick of their community and joined the MFI to save and borrow. In addition to borrowing from the MFI, they set up their own savings group. Their first savings payment was set aside to be used to pay for any small emergencies that group members may have. When their savings group ended, they used the emergency savings amount to buy food to give as gifts to widows, the elderly and sick in their community. All this time they continued being trustworthy clients of the MFI and kept their agreements to the MFI in repaying and attending meetings.*

Facilitation Notes

You should select the stories above only if they are appropriate for the participants and MFI context. If the MFIs do not allow clients to save without having concurrent loans you can't use savings-only examples. If people are not familiar with MFI groups you might not be able to do use the last example.

- **Ask the participants** to describe how these groups pleased God by what they did.
- **Ask the group** if they have other ideas of how a MFI client group can apply the Bible's teachings in the group.

Facilitation Notes

Permit as much time as possible for participants to respond to this question. It is important that they begin to understand the ways they themselves can minister to people through MFI client groups.

- **Explain to the group** that they can be such a group of women (or men) if they want. They can do many things themselves and they might not need any more training. But, in case they want more training you can help them.

- **Explain to the group** the various steps of that process:
 - 1) Thinking about their church
 - 2) Having a bit more discussion with the MFI
 - 3) Learning how to be a member that makes a difference
 - 4) Actually doing it

- **Thank the group** for their participation.

- **Close the meeting in prayer.**

- If possible, **talk with the champion** after the meeting to get his/her feedback on the session, encourage him or her, and learn his/her plan for encouraging the people to go forward if the participants decided to go forward.

- **Ask the champion** to identify any barriers that the champion might feel will prevent going forward and then **ask him/her** what can be done to overcome the barriers.

Appendix A: MFIs & Loan Programmes to get More Information from:

Appendix A: Loan Programmes & MFIs to Get More Information from:

Programme 1: _____ Date: _____ Who: _____

Programme 2: _____ Date: _____ Who: _____

Programme 3: _____ Date: _____ Who: _____

Programme 4: _____ Date: _____ Who: _____

Appendix B: MFI Assessment Worksheet

Name of MFI/Loan Programme: _____

Staff Talked to and documents used: _____

MISSION

What is the Mission of this MFI/Loan Programme?

What does it want its work to do for the clients it serves? What does it want the clients to become as a result of the work of the MFI?

MEMBERSHIP

What types of people does this MFI/Loan Programme serve? (Men/women, marital status, citizenship, literacy, how poor they are, where they live, must they have a business and what type, only Christians or Christians and non-believers both, rural residents or only town-dwellers, etc.)

MONEY

What types of financial services are being provided in terms of savings, credit and insurance.

What are the policies of these financial services?

Loan sizes

Interest rate for loans & whether it's per month or per year.

weeks or months of loan terms

What can loans be used for?

Savings services

Is savings mandatory and how much?

How can savings be withdrawn?

Insurance services

Does the MFI/Programme offer any insurance and what types?

If a client has an emergency what can she do with the services of the MFI?

NON-FINANCIAL SERVICES

What non-financial services does the MFI/Programme provide its clients?

(such as business training, livelihood training, marketing assistance, health training, leadership training, literacy training, etc.)

Does the MFI/Programme partner with any other organizations to provide non-financial services and what is available to clients via these partnerships?

Does the MFI/Programme partner with any churches in any way and how does this help clients?

MANAGEMENT

Does the MFI/Programme require group meetings and how often?

How many groups is a field worker supposed to have?

How often do field workers attend the group meetings?

What are the responsibilities of the clients in the management of the services? (such as being group leaders, inspecting businesses, collecting repayments, chasing after defaulters, etc.)

MONITORING

Will the clients know the exact balances of their loans and savings each week?

How does the MFI/Programme evaluate its clients?

Appendix C: MFI Analysis Worksheet

Name of MFI/Loan Programme: _____

MISSION

Is the mission of this MFI good enough for us to work with? Yes or no

Will they be sympathetic to our idea to be salt and light and do bible studies?
Yes or no

MEMBERSHIP

Does the MFI want to serve the same kinds of people that we do? Yes or no

If not, are we interested in changing so that we can serve the people that they want to serve? Yes or no

MONEY - FINANCIAL SERVICES

Does the MFI seem trustworthy in terms of protecting the money of the clients? Yes or no

NON-FINANCIAL SERVICES

Does the MFI seem open to the idea of working with us in non-financial areas?
Yes or no

MANAGEMENT

Do we have church people that are willing to attend weekly MFI meetings? Yes or no

Does it seem like the MFI staff will be open to talking with us and have time to talk with us? Yes or no

MONITORING

Is the MFI trustworthy in terms of accounting for the money of its clients?
Yes or no

Total Score for this MFI: # of Yes _____ # of No _____

**Decision of Participants: Should church have further discussions with MFI
on partnering? Yes or no**

If no, why not?

Next Steps to be taken and by whom:

Contact People in the MFI: _____

Assessing the Church



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Introduction

The Church Assessment helps the church see if what it can bring to the partnership fits what the MFI would want. There are three parts to the assessment. The first part involves the church deciding whether the vision and target group of the MFI are consistent with its vision and target groups. Second, the church leaders decide what they can bring to the partnership that will benefit the MFI and MFI clients. The final section involves the church identifying volunteers that will be willing to do the work of the partnership.

Purposes of *Assessing the Church*

- To enable the participants to decide if the MFI's vision and target group are consistent enough with what the church wants to begin negotiating with the MFI/Loan programme on partnership
- To identify possible activities that church people can provide as their part of the partnership
- To identify possible church volunteers and next steps to take

Suggested Time

1-2 Hours

Facilitator Preparation

- Read through this entire *Assessing the Church* training guide
- Make sure that secretary or champion brings Appendices from *Assessing the MFI* training session and activities

Materials Needed

- Facilitator should have forms from the lesson Appendices
- Writing instruments for participants
- The participants should be told in advance to bring any Appendices they used in the last activities where they assessed the MFI
- Small stones, beans, marbles, or something else to use for ranking exercise.

Assessing the Church

Objectives

Participants will be able to:

- Decide if the MFI's vision and target group are consistent enough with what the church wants to begin negotiating with the MFI/Loan Programme on partnership.
- Identify possible activities that church people can provide as their part of the partnership.
- Identify possible church volunteers and next steps to take.

- **Greet the participants and introduce yourself** as the facilitator if there are any new participants. Summarize the last activity and the **MFI Analysis Worksheet**. Hold up worksheet from last session.
- **Explain that the purposes** of this session are to:
 - Decide which, if any, MFI could be a partner of the church.
 - Identify how the church can do things that the MFI will feel add value to their and thus how it can possibly partner with the MFI
 - Decide next steps, including which church people can volunteer to be involved in the partnership
- **Pray** for this training time
- **Ask secretary to show the group Appendix A** from the last lesson.

Appendix A: Loan Programmes & MFIs to Get More Information from:

Programme 1: _____ Date: _____ Who: _____

Programme 2: _____ Date: _____ Who: _____

Programme 3: _____ Date: _____ Who: _____

Programme 4: _____ Date: _____ Who: _____

- **Ask the group which MFIs they visited** and briefly discuss their experiences.
- **Ask the group to explain to you what they learned in the MFI Analysis Worksheet** from the last session.
- **Ask the group which MFIs they think might make a good partner and why.** Make sure that the score on the back of the **MFI Analysis Worksheet** is consistent with what they say. If inconsistent ask for more explanation.
- **Tell the group to focus in particular on the mission of the MFI and to decide if its goal for the partnership is consistent with the MFI's mission.**

MISSION

Is the mission of this MFI good enough for us to work with? Yes or no

Will they be sympathetic to our idea to be salt and light and do bible studies?

Yes or no

- **Ask the group to think more about its own goal (or Mission) for the partnership.** What does it want to see happen to the people, community, and local church because of this partnership?
- **Ask the secretary or champion to write the answers in this lesson's Appendix A: Church Assessment Worksheet.**

MISSION

What do we want this partnership with the MFI to accomplish?

What do we want to happen to the people served? What do we want to happen to the church?

- Next, **ask the group** what people (Membership) it wants to benefit from the partnership and record the answers in **Appendix A: Church Assessment Worksheet**.

MEMBERSHIP

What type of people do we want this partnership to help? (Men/women, marital status, citizenship, literacy, how poor they are, where they live, must they have a business and what type, only Christians or Christians and non-believers both, rural residents or only town-dwellers, etc.)

- **Ask the group** to decide if the missions and target groups are close enough that the two can work together.
- **Explain to the group** that the next thing to do is to identify any activities that the church or its people can do that will help the MFI and be consistent with the mission of the church in the partnership.
- **Explain to the participants** that the MFI will only be interested in partnering with the church if the MFI feels that the church can bring value to the clients in ways that it cannot do itself. So, it will be good for the church to try and consider things it can do that will help the clients that the MFI cannot do.
- **Break the participants** into pairs and have them do pair-discussion of what they think the church or its people can do. If literate, have them write down responses on this lesson's **Appendix B: Church Activity Sheet**.
- **Tell them** not to do any ranking yet. They will do that in just a few minutes.

ACTIVITIES WE CAN POSSIBLY DO:	RANKING
_____	_____
_____	_____
_____	_____

Facilitation Notes

Give the participants 5-10 minutes to discuss their value-added activities. When each pair is finished ask them to share their answers with the larger group. They should not worry about ranking them right now. That will come in a few minutes.

There might be several different possibilities for partnership to be aware of:

- church members or leaders to Bible studies with MFI client groups
- Church members join the MFI as clients and seek to be salt and light to the group, sharing the love of Christ in word and deed, praying for the members and staff, etc.
- The church agrees to pray for MFI clients and help them with mercy ministries.
- Church members or leaders do home visitation.
- The church provides daily vacation bible school for the children of MFI clients
- the church leaders or pastor do Bible studies with MFI staff

- **Ask the group** to report all the possible activities in terms of which they feel would be easiest to do and **ask the secretary or champion** to record them on another clean **Appendix B: Church Activity Sheet**.

ACTIVITIES WE CAN POSSIBLY DO:	RANKING
_____	_____
_____	_____
_____	_____

- Next, **Ask the group** to rank the possible activities in terms of which they feel would be easiest to do and record on the **Appendix B: Church Activity Sheet** they just completed.

ACTIVITIES WE CAN POSSIBLY DO:	RANKING
_____	_____
_____	_____
_____	_____

Facilitation Notes

There are different ways to have people rank different things. One simple way is to have a handful of marbles, stones, beans, or something similar and ask the participants to use the stones to rank the activities. The activities with the most stones become the priority.

- **Explain to the participants** that next they need to identify which people in the church can possibly do different activities. List the top 5-6 ranked activities in this lesson's **Appendix C: Church Activity & Next Steps Worksheet**.

POSSIBLE CHURCH VOLUNTEERS

Activity: _____	Volunteers: _____
Activity: _____	Volunteers: _____
Activity: _____	Volunteers: _____
Activity: _____	Volunteers: _____
Activity: _____	Volunteers: _____
Activity: _____	Volunteers: _____

- **Discuss with participants** each listed activity and ask them to identify 1-2 possible people for each activity.
- **Inform participants** that each volunteer should have enough time to do it on a regular basis. If not weekly, then it might be every other week.

Facilitation Notes

If there are no people identified as volunteers you'll need to ask them to explain what constraints are making it difficult for them to think of people who could do this. They might need talk with people in their church or community about this before they can commit to it.

If there are no people identified as volunteers you might need to ask them to talk with people in their church or community about this. Go to the next activity - discussing next steps.

- **Ask the participants** to discuss and write down any next steps they want to take. What needs to be done and by whom? Then when will he/she do it? Record in in this lesson's **Appendix C: Church Activity & Next Steps Worksheet**.

NEXT STEPS

Who will do what?

When will he/she do it?

1)

2)

3)

- **Tell the participants** that the next step is for them to be trained in how to negotiate with the MFI to come to some sort of agreement. But, if they just want to be clients of the MFI then there are several possible next steps.
 - 1) If they just want to join and get services they just have to go through the client intake process of the MFI.
 - 2) If they want some more training on how to be salt and light as a MFI client then we can do another lesson on how to be a MFI client that makes a difference for Christ and his kingdom.

- **Tell the participants** that you've really enjoyed working with them the last few times you have been together and that you'll be able to come back when they want to continue discussing partnership with the MFI. They should please contact you so you can make a schedule to come back again. Or, if they are interested in immediately going forward...

- **Set a date** when you can come back for the next session to learn how to negotiate with the MFI.

- **Close the meeting in prayer.**

- If possible, **talk with the champion** after the meeting to get his/her feedback on the session, encourage him or her, and learn his/her plan for encouraging the people to go forward if the participants decided to go forward.

- **Ask the champion** to identify any barriers that the champion might feel will prevent going forward and then **ask him/her** what can be done to overcome the barriers.

Optional Lesson: Being Salt and Light as a MFI Client

1 hour

Objectives

Participants will be able to:

- Understand possible ways that Christians in MFI clients groups can make a difference in a group.

Facilitation Notes

This lesson might be appropriate if it has not been done before but the participants' interest appears only lukewarm or based only on their self-interest.

- **Tell the group** that a MFI client group can have even more benefits if they apply the Bible's teachings in the MFI client group.
- **Read to the group** the following stories of how MFI client groups were able to do this. Ask the group to describe how this group pleased God by what it did.
 - *Rose joined an MFI group to get a loan for her food stall. She joined the group that her neighbor was in. One night she heard her neighbor's drunken husband cursing her and threatening to divorce her. The next day she talked to her neighbor and prayed for her. Before the next MFI weekly meeting she asked her neighbour if she could have the group pray for her. The prayers of the group were heard by God and the neighbor's husband stopped drinking.*
 - *Claudia joined an MFI group in order to save money for school fees for her children. The members of the group had regular meetings where they would bring their savings and loan payments and also listen to the Word of God. She was able to save money for school fees and grow in her relationship with God.*
 - *Ana was not friendly with the church members in her community. She was invited to participate in the MFI group that some church members were in. She joined the group only to receive the financial benefit. At first she was very critical of the church members in the group but after many weeks of meeting together she admitted that she felt accepted and*

like one of them. After one year she decided to place her faith in Christ and join the church.

- *Gina joined a MFI group because she felt depressed and lonely. She had many problems with her husband and she lived in a town far away from her family. The group included regularly praying for each other. Gina was able to save and borrow money and was strengthened by the prayers of other members for her marriage. Many of the group members became her friends and this helped her to feel less lonely.*
- *A women's group of a church had a mission to help the needy and sick of their community and joined the MFI to save and borrow. In addition to borrowing from the MFI, they set up their own savings group. Their first savings payment was set aside to be used to pay for any small emergencies that group members may have. When their savings group ended, they used the emergency savings amount to buy food to give as gifts to widows, the elderly and sick in their community. All this time they continued being trustworthy clients of the MFI and kept their agreements to the MFI in repaying and attending meetings.*

Facilitation Notes

You should select the stories above only if they are appropriate for the participants and MFI context. If the MFIs do not allow clients to save without having concurrent loans you can't use savings-only examples. If people are not familiar with MFI groups you might not be able to do use the last example.

- **Ask the group** if they have other ideas of how a MFI client group can apply the Bible's teachings in the group.

Facilitation Notes

Permit as much time as possible for participants to respond to this question. It is important that they begin to understand the ways they themselves can minister to people through MFI client groups.

- **Explain to the group** that they can be such a group of women if they want. Many things they can do themselves and they might not need any more training. But, in case they want more training you can help them.

- **Explain to the group** the next step of that process is to learn how to negotiate a bit with the MFI.
- **Thank the group** for their time and participation in the discussion today.
- **Close the meeting in prayer.**
- If possible, **talk with the champion** after the meeting to get his/her feedback on the session, encourage him or her, and learn his/her plan for encouraging the people to go forward if the participants decided to go forward.
- **Ask the champion** to identify any barriers that the champion might feel will prevent going forward and then **ask him/her** what can be done to overcome the barriers.

Appendix A: Church Assessment Worksheet

MISSION

What do we want this partnership with the MFI to accomplish?

What do we want to happen to the people served? What do we want to happen to the church?

MEMBERSHIP

What type of people do we want this partnership to help? (Men/women, marital status, citizenship, literacy, how poor they are, where they live, must they have a business and what type, only Christians or Christians and non-believers both, rural residents or only town-dwellers, etc.)

ACTIVITIES THE CHURCH CAN PROVIDE

What non-financial activities can the church provide to a partnership? (such as prayer, bible studies to client groups, marriage and family counseling, vacation Bible school to children, home visitation, business training, livelihood training, marketing assistance, health training, leadership training, literacy training, etc.)

Appendix B: Church Activity Sheet

ACTIVITIES WE CAN POSSIBLY DO:	RANKING
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____

Appendix C: Church Activity & Next Steps Worksheet

POSSIBLE CHURCH VOLUNTEERS

Activity: _____	Volunteers: _____
Activity: _____	Volunteers: _____
Activity: _____	Volunteers: _____
Activity: _____	Volunteers: _____
Activity: _____	Volunteers: _____
Activity: _____	Volunteers: _____

NEXT STEPS

Who will do what?

When will he/she do it?

1)

2)

3)

The Church & MFI Negotiate an Agreement



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Introduction

The purposes of this step in the flowchart is to build a relationship with the MFI, to come to an understanding of what the partnership will involve, and to come to a mutual decision on next steps for the partnership, signed in an agreement.

Building a relationship with the MFI could take time and might require a series of meetings with MFI staff. The opening dialogue may involve meeting each other, getting to know one another, explaining vision and ideas, and exploring compatibility and mutual interest. Follow up meetings may involve describing a plan to move forward and next steps. One key to all these meetings is keeping God in the center of the discussion and seeking His will for the partnership.

There are two stages in the process of negotiating an agreement. First, the participants have to come to agreement on what they want to propose to the MFI. This occurs by drafting part of the written agreement between the church and the MFI. Second, the participants must actually visit with MFI staff and negotiate. This lesson has training for that step as well. Again, these visits might have to occur over some months as the MFI staff gets to know the church people better.

Note that women are included in this process since they are often the clients that MFIs are seeking out.

Purposes of Church & MFI Negotiate an Agreement

- Participants can come to a joint understanding with the MFI or its staff as to what the church can add/bring to the partnership
- Participants and MFI commit to a regular communication process and prayer for each other
- Participants and MFI identify next steps to be taken

Suggested Time

1-3 hours

Facilitator Preparation

- Read through this entire Negotiate Agreement training guide
- Make sure that champion ensures that all forms from previous trainings are there

- Have the champion make sure that the group secretary who has been writing decisions down and keeping the records is there for the meeting. Otherwise, the champion must get the forms from him/her and be ready to write things on the forms

Materials Needed

- Facilitator should have forms from the lesson Appendices
- Writing instruments for participants
- The secretary and participants should be told in advance to bring any Appendices they used in all previous trainings
- **Appendix A: Church & MFI Agreement** Form partially completed with required components

Church-MFI Negotiate an Agreement Agenda

- 1) Welcome, Church members complete Church & MFI Agreement Form - 1- 1.5 hours
- 2) Church Members Learn how to visit the MFI and negotiate - 1 hour

1) Church Members Complete Church & MFI Agreement Form

1-1.5 hours

Objectives

Participants will be able to:

- Complete the Church & MFI Agreement Form in preparation for visiting the MFI to begin negotiations.

- **Greet the participants and introduce yourself** as the facilitator if there are any new participants.

- **Pray** for this training time

- **Summarize** the last training session and the **Church Activity & Next Steps Worksheet**.

- **Ask secretary to show the group Appendix C: Church Activity & Next Steps** below and **ask the group to report** to you what they have done in the Next Steps.

NEXT STEPS

Who will do what?

When will he/she do it?

- 1)
- 2)
- 3)

- **Explain that the purpose** of this session is be able to come to agreement on the **Appendix A: Church & MFI Agreement Form** so that they can visit the MFI and have good discussions on going forward. **Hold a** blank form up for them to see and give 2 copies of it to the group secretary.

- **Tell** the participants that an agreement usually has at least two people or organizations that agree to do certain things. The first part of the **Appendix A: Church & MFI Agreement Form** asks both the church and MFI

to agree on the mission of this partnership. We have worked on this for several weeks now. So, we need to do a quick review.

- **Ask the participants to review** the Church Assessment Worksheet and see if they want to make any changes on their mission for the partnership. If so, **ask the secretary** to write them in this lesson's **Appendix A: Church & MFI Agreement Form**. This is the mission that the people from the church will share with the MFI staff on their next visit to the office.

MISSION

What do we want this partnership with the MFI to accomplish?

What do we want to happen to the people served? What do we want to happen to the church and to the MFI?

- **Tell the participants** that the next section is the MFI Activities that they want the MFI to do. **Explain to the group** that it is quite fair for the church to ask some things of the MFI in exchange for partnering with it. There are two general things that are very important for the MFI to do in order for a partnership with a church to work:
 - 1) Provide high-quality savings, loan, and insurance services in ways that are transparent, that are not corrupt, and that treat all people equally. A good MFI does this anyway.
 - 2) Communicate with the church before it makes any changes to its field staff and before it changes any schedules for group meetings.
- **Explain** that both of these are very helpful in order for the church and MFI to trust each other. These are both written into the Church & MFI Agreement Form already.
- **Ask the participants** if they have any questions about either of these two activities of the MFI.

Facilitation Note

You might have to explain why people have a right to expect the MFI to provide transparent services where transactions are open for all to see. You might also have to explain that corruption has killed many NGO and government programmes and we can't let it happen here. You might need to explain that favoritism is something that destroys the trust of the members in the MFI. It is important that the participants understand why each of these is important so give them time to discuss it if necessary. The MFI should agree to not change field staff without consulting with the church because the relationships between MFI staff and church people can become close. Also, if the MFI changes the day of the meeting it might prevent church people from being involved in it.

- **Ask the participants** if there is anything they want to add to this list of MFI activities on the form? If so, **ask the secretary** to add them to the **Appendix A: Church & MFI Agreement Form**.

Facilitation Note

If the participants want to add anything make sure that it is something the MFI will likely agree to. If not, you'll need to explain the way the MFI operates so that they can better discuss it.

- **Explain to the group** that the next thing to do is to identify any activities that the church or its people can do that will help the MFI and be consistent with the mission of the church in the partnership.
- **Tell the participants that from the perspective of the MFI** coming to joint agreement requires the following from the church activities section of the form. These are so important that they are already preprinted on the form. The church will agree to:
 - allow the MFI to do its microfinance in a sound way and will not publicly criticize the MFI for charging interest on its loans
 - not interfere with MFI practices unless egregious sin of MFI staff make it necessary to approach MFI management.
 - encourage borrowers to keep the agreements they made with the MFI
 - encourage the Christians in the MFI to live as salt and light to the group
 - pray for the MFI, its staff, and clients on a regular basis

- **Ask the participants** if they have any problems with any of these points. If so, then discuss them. When the discussion is finished **tell them** that these points are already listed in the agreement form and if they want to remove any of them they can try but it will make the discussion with the MFI much less exciting for the MFI.

Facilitation Note

If the participants insist on removing any of these points you have no choice but to allow them to do so. But, you need to encourage them not to. Have the secretary cross out any points they don't want.

- Next **tell the participants** that they will add the other activities that they can do in the partnership. These were discussed in the previous session's **Appendix C: Church Activity & Next Steps Worksheet**. **Ask the secretary** to write the top 5-6 ranked activities on this week's **Appendix A: Church & MFI Agreement Form**.
- **Ask the participants** if the same people can be volunteers for each activity and **ask the secretary** to record any changes.
- **Inform participants** that each volunteer should have enough time to do it on a regular basis. If not weekly, then it might be every other week. Record the names of the volunteers on **Appendix A: Church & MFI Agreement Form**.

POSSIBLE CHURCH VOLUNTEERS FOR THE ACTIVITIES

Activity: _____	Volunteers: _____
Activity: _____	Volunteers: _____
Activity: _____	Volunteers: _____
Activity: _____	Volunteers: _____
Activity: _____	Volunteers: _____
Activity: _____	Volunteers: _____

- **Ask the participants** to discuss and write down any next steps they want to take. What needs to be done and by whom? Then when will he/she do it? Record in the **Appendix A: Church & MFI Agreement Form**.

NEXT STEPS

What will the church do next?

- 1)
- 2)
- 3)

Facilitation Note

If the church wants to go forward but can't identify volunteers then they should record that as one of their next steps.

- **Tell the participants** that the next session is for them to be trained in how to negotiate with the MFI to come to some sort of agreement.
- **Tell the participants** that you've really enjoyed working with them the last few times you have been together and that you'll be able to come back when they want to continue discussing partnership with the MFI. They should please contact you so you can make a schedule to come back again. Or, if they are interested in immediately going forward...
- If they want to continue going forward **set a date** when you can come back for the next session to learn how to visit the MFI and negotiate with the staff.
- **Close the meeting in prayer.**
- If possible, **talk with the champion** after the meeting to get his/her feedback on the session, encourage him or her, and learn his/her plan for encouraging the people to go forward if the participants decided to go forward.

- **Ask the champion** to identify any barriers that the champion might feel will prevent going forward and then **ask him/her** what can be done to overcome the barriers.

2) Church Members Learn how to Visit MFI and Negotiate

1 hour

Objectives

Participants will be able to:

- Negotiate to come to a joint understanding with the MFI or its staff as to what the church can add/bring to the partnership.
 - Commit with the MFI staff to a regular communication process and prayer for each other.
 - Identify next steps to be taken with the MFI and church
-
- **Greet the participants and introduce yourself** as the facilitator if there are any new participants. **Summarize** the last activity and the Church & MFI Agreement Form. **Ask the secretary** to hold the form up.

 - **Explain that the purposes** of this session are to:
 - Be able to negotiate to come to a joint understanding with the MFI or its staff as to what the church can add/bring to the partnership.
 - Enable participants to be able to commit with the MFI to a regular communication process and prayer for each other.
 - Enable participants to identify next steps to be taken with the MFI and church

 - **Explain to the participants** that the tasks of this session are to prepare to meet with the MFI staff to negotiate an agreement.

 - **Ask the participants** to finish any part of the **Appendix A: Church & MFI Agreement Form** that was not finished last time.

 - **Tell the participants** that one very important issue not discussed yet is the Communication Process part of the **Appendix A: Church & MFI Agreement Form**. This is important because it is always difficult to sustain a partnership without some communication.

 - **Explain** that communication helps both partners learn what the other side is feeling and helps both make changes and improve. Just as a marriage can be in trouble when husband and wife do not communicate, so a partnership

between a church and MFI might be in trouble when the two do not communicate.

- **Ask the participants** who they feel should meet with the MFI staff and how often.

- **Tell the participants** that because MFI staff are very busy, they might not want to meet very regularly with the church people. Short meetings every 3-6 months, perhaps after a weekly client group meeting, might be okay.

- **Ask the secretary or champion** to record the answers on the **Appendix A: Church & MFI Agreement Form**.

- **Ask the participants** to tell any concerns or fears that they have about visiting the MFI office to discuss things.

- **Tell the participants** that going as a small group is much easier than going individually and this is what they should do.

- **Tell the participants** that the first step is to send one person to the MFI office to make an appointment.

- **Tell the participants** that on the day of the meeting they should meet somewhere and pray first. They also need to review their copy of the Church & MFI Agreement Form so that they are all familiar with it. They need to have two copies of this form, one for them and one to leave with the MFI.

- **Tell the participants** that their goal is to build trust with the MFI person so that he/she will consider their desire to partner. This might take several visits, perhaps by individuals and groups.

- **Inform the participants** of some things that might initially happen when they visit the MFI office, including:
 - The MFI field staff wanting church people to join the MFI or bring other people into the MFI
 - The MFI field staff being very firm with the people about the need to repay loans
 - The MFI field staff being very strong about the need for the MFI to charge interest

- **Ask the participants** if they understand the reasons for these? If not, **explain to them** why MFIs might act this way.

Facilitation Notes

MFI staff might be initially primarily interested adding new clients so that their program can be more sustainable. They are also usually evaluated for the number of clients they have. MFI staff might be very strong with church people because of previous bad experiences their organization might have had with church people. Some pastors might have asked for loan forgiveness. Some Christians might have complained about charging interest or accused them of not being Christians because they charge interest.

- **Ask the participants** how they will respond if the MFI does not agree to some of their ideas from the **Appendix A: Church & MFI Agreement Form**. Let the group discuss it. **Explain to the group** that it might take several meetings. They might not be able to leave with a signed agreement after the first meeting. In fact, it's probably better if the MFI staff and branch manager can talk about it.

- **Ask the participants** if they would like to role-play the meeting with the MFI. If so, the facilitator will take the role of the MFI field staff person.

- **Ask the participants** if they have any other concerns or questions after the previous content or role play is finished.

- **Ask the participants** what they plan to do next? They should give specific people and dates.

- **Tell the participants** that you are available to come back if they have any problems or questions. **Tell them** that if their negotiations are successful then you'll be able to give them some Bible study lessons they can use once they are about to begin partnering with the MFI.

- **Tell the participants** that if the MFI asks to see copies of the lessons the trainees can contact you and you will provide the lessons for them to show to the MFI.

- **Thank the group** for their willingness to try something like this for the Lord.

- **Tell the group** that you'll be praying for them as they go forward and to please contact you when they have come to an agreement with the MFI. You would like to hear how the negotiations went.

- **Close the meeting with prayer.**

- If possible, **talk with the champion** after the meeting to get his/her feedback on the session, encourage him or her, and learn his/her plan for encouraging the people to go forward if the participants decided to go forward.

- **Ask the champion** to identify any barriers that the champion might feel will prevent going forward in negotiating with the MFI and then **ask him/her** what can be done to overcome the barriers. **Tell the champion** that one possibility might that the champion himself/herself has to make the first visit to get it started.

Appendix A: Church & MFI Agreement Form

MISSION

What do we want this partnership between the church and the MFI to accomplish?

What do we want to happen to the people served? What do we want to happen to the church and to the MFI?

MFI ACTIVITIES

The MFI agrees to:

- provide high quality financial services in transparent non-corrupt ways and treat all clients equally
- communicate with the church before it changes field staff or schedules for group meetings

CHURCH ACTIVITIES

The church agrees to:

- allow the MFI to do its microfinance in a sound way and will not publicly criticize the MFI for charging interest on its loans
- not interfere with MFI practices unless egregious sin of MFI staff make it necessary to approach MFI management.
- encourage borrowers to keep the agreements they made with the MFI
- encourage the Christians in the MFI to live as salt and light to the group
- pray for the MFI, its staff, and clients on a regular basis

What other non-financial activities will the church provide to a partnership? (such as Bible studies to client groups, marriage and family counseling, vacation Bible school to children, home visitation, business training, livelihood training, marketing assistance, health training, leadership training, literacy training, etc.)

CHURCH VOLUNTEERS FOR THE ACTIVITIES

Activity: _____	Volunteers: _____
Activity: _____	Volunteers: _____
Activity: _____	Volunteers: _____
Activity: _____	Volunteers: _____
Activity: _____	Volunteers: _____
Activity: _____	Volunteers: _____

COMMUNICATION PROCESS

Who will meet from the MFI and church to discuss the progress and issues?
 How often will they meet?

NEXT STEPS

For the Church: What will the church do next?

- 1.
- 2.
- 3.

For the MFI: What will the MFI do next:

- 1.
- 2.
- 3.

Signed for the Glory of Christ by:

_____	_____	_____	_____
MFI Representative	Date	Church Representative	Date
_____	_____	_____	_____
MFI Representative	Date	Church Representative	Date
_____	_____	_____	_____
MFI Representative	Date	Church Representative	Date

Group Member Training



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Introduction

As we learned in the Church Orientation there are multiple approaches to partnering with a MFI. The approach of the training materials in this section is to train the client groups of the MFI. If you desire to lead Bible studies with MFI staff you can discuss the Bible Study curriculum with the management of the MFI and you can possibly use curricula you have used in other places.

The lessons here focus primarily on issues that would encourage the MFI client group to become a strong client group for the MFI as well as be a group with a vision to reach out to each other and to people outside the group. Wherever possible we integrate Biblical worldview concepts and try to connect them to the group becoming strong. There is also one lesson that has a clear evangelistic intent in order to give the trainer a place to connect the participants directly to the Good News of Jesus Christ.

The lessons developed here could be led by different people, including church leaders such as elders, deacons, or pastors, church lay people, and perhaps even outside volunteers who are not from the community. It is possible that even MFI staff could deliver the training lessons, though they might have very limited time for this with their daily workloads.

We assume that whoever leads these studies will use multiple weeks to train the MFI client groups if they go through the entire set of lessons. Some lessons might need to be divided into smaller sections. In order to make the lessons best fit the MFI it is vital that the trainer have a good understanding of the MFI's basic savings and loan products and policies. This is research that the trainer will need to do BEFORE beginning these lessons.

While there is flexibility in choosing the order of the lessons, a couple of observations might be helpful. First, you would typically want to do topics that have more than one lesson, for example, Supportive Group, in sequence. Second, because being consistent in on-time pay-ins is so crucial to the group's financial success, you might want to consider using the set of lessons on Discipline early in the involvement with the group.

Some trainers might not want to use all of the lessons here and that is okay. Please use whatever is helpful to you. In all training lessons the trainer has to make them appropriate for the context. The trainer might decide that these lessons are not very appropriate but that he or she can make better ones that use of them ideas here. That is okay too. The trainer has to know his or her context and audience.

Group Member Training

Discipline Lesson 1

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Group Member Training: Discipline Lesson One

Purpose of Discipline Lesson One

To understand how discipline is a tool for strengthening our relationship with each other and with God.

Suggested Time

30-45 minutes

Facilitator Preparation

- Prepare all pre-printed materials as needed in the lesson
- Prepare stories that will support the training lesson's content - stories should take care not to use names or situations of members inappropriately or divide members politically, socially or religiously.
- Encourage participants to read scripture and pray when the lesson calls for scripture reading or prayer.
- Use appropriate translation for local names, examples/stories and currencies.
- Use alternate options for non-literate audiences that may include having participants draw answers to questions or facilitating group discussions instead of requiring participants to write.

Materials Needed

- Newsprint (some pre-printed)
- Tape
- Writing instruments

- **Greet the participants and introduce yourself** as the facilitator.
- **Ask the group to consider** what makes this group strong? Alternatively, What can/will make this group strong?

Facilitation Notes

Allow a few members to share responses. Affirm participant's answers and look for mention of member or group discipline.

- **Tell the group** if it is not already an important word, discipline should become a very important word to this group.¹ Without discipline, this group will be in danger of collapsing. But what exactly does discipline mean to us? Let us talk about our opinions on discipline.
- **Tell the group** that in order to make sure that we get as many opinions as possible about this topic of discipline, we want to look at what discipline might mean in different situations. This next small group activity will help us do just that.

Facilitation Notes

Divide participants into groups of 3-5 members per group.

Each group should be given one pre-printed newsprint copied from **Appendix A: Scenes 1, 2, or 3** (multiple groups can be given the same scenes).

The 3 pictures in Appendix A represent scenes where discipline might be a topic for discussion. Each one represents a different aspect of discipline, but two main ideas about discipline can sum up many different possible scenarios. Exposing the following two themes is the purpose for this lesson.

- Discipline involves the consistent practice of good habits.
- Discipline is like a ruler that guides a person towards the consistent practice of good habits or it is like a fence that sets limits.

¹ If "discipline" is not able to be translated sufficiently in one word, examples can be given from the group mechanism of disciplined activity (e.g. On-time payments by members, prompt record-keeping, faithful attendance, etc.)

Invite participants to take five minutes to create a scenario for their newsprint image and complete the word bubbles for their newsprint - making sure to use the word **DISCIPLINE** (or similar expression) at least once. Share with participants that each scene should express some aspect or characteristic of discipline. How each group decides to show that is up to them.

Have each group report back to the larger group in the following format:

- Share the setting that the dialogue takes place in,
- Briefly act out the dialogue with expression.

- **Ask the group the following questions** when the skits are finished:
 - What are some things you learned about discipline from this activity?
 - What are some importance aspects or characteristics of discipline shown by these scenes?
- **Summarize to the group** the many views on discipline in two statements.
 - Discipline involves the consistent practice of good habits.
 - Discipline is like a measuring/prodding/correcting stick that guides a person towards the consistent practice of good habits.
- **Tell the group** that there are things in this group that encourage discipline among the members. In the next lesson, we will think specifically about what kinds of things will keep this group disciplined in all of its activities.
- **Tell the group** that the Bible also speaks about discipline in a similar way to these two statements. Let us look at the Word of God about this issue of discipline.

Psalms 1:2-3 (NKJV)

... his delight is in the law of the lord, and on his law he meditates day and night. He shall be like a tree planted by the rivers of water, that brings forth it's fruit in season, whose leaf also shall not wither; and whatever he does shall prosper.

Proverbs 13:24 (NKJV)

He who spares his rod hates his son, but he who loves him disciplines him promptly.

Job 5:17-18 (NIV)

Blessed is the man whom God corrects; so do not despise the discipline of the Almighty. For he wounds, but he also binds up; he injures, but his hands also heal.

- **Ask the group to reflect** on the following questions:
 - What do these verses say to you about discipline?
 - Why is discipline sometimes hard?
 - What are the benefits of discipline?
- **Make a summary statement:**
 - God's word is clear - discipline is a part of life. Discipline may hurt, but a lack of discipline will put us in a worse situation. God also tells us that the reward of discipline is prosperity. Specifically, God's word tells us that discipline in studying His word is a blessing.
 - We know that to prosper in this group we must be faithful and disciplined in making on-time payments. We have rules to make sure that happens. Maybe these rules even hurt sometimes. However, what is worse? We must make sure that our policies encourage member discipline as much as possible. We are not alone in this; this is something we do together as a group!
- **Ask the group** to reflect on and respond to the lesson's content using the following **reflection questions** as a guideline:
 - What questions do you have about anything discussed during today's lesson?

- Share any ideas, activities, or decisions from this meeting that were meaningful to you.
- **Close the meeting with prayer** when questions and comments are finished.

Appendix A: Scene 1



Possible Discussion

Father: You know that when we **discipline** you this way it is because we want you to be safe. The way you are living your life is not right.

Daughter: I do not know why I cannot be like my friend Kimani. She gets to wear whatever she wants to.

Appendix A: Scene 2



Possible Discussion

Woman (No head-covering): Are you able to make your payment this week, Rose?

Woman (Spotted head-covering): Well, you see, I had the money yesterday but something came up and I am not able today.

Woman (Striped head-covering): I know where her money went. If only she had more **discipline**, we would not have to suffer as a group.

Appendix A: Scene 3



Possible Discussion

Nurse (thinking): This baby is very healthy. His mother must be taking very good care of him!

Nurse: See. Your son is quite OK. I congratulate you on being so **disciplined** in your care of him. He must be regularly feeding and getting enough sleep.

Group Member Training

Discipline Lesson 2

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Group Member Training - Discipline Lesson Two

Purpose of *Discipline Lesson Two*

To understand how discipline is a tool for strengthening our relationship with each other and with God.

Suggested Time

30-45 minutes

Facilitator Preparation

- Prepare all pre-printed material as needed in the lesson
- Find out if the MFI allows client groups to have their own group savings fund that they can save into and borrow from. If not, focus this lesson on the MFI's policies
- Find out if the MFI has the client group treasurer or if other officers keep records
- Prepare stories that will support the training lesson's content - stories should take care not to use names or situations of members inappropriately or divide members politically, socially, or religiously
- Encourage participants to read scripture and pray when the lesson calls for scripture reading or prayer
- Use appropriate translation for local names, examples/stores and currencies
- Use alternate options for non-literate audiences, which may include having participants draw answers to questions or facilitating group discussions instead of requiring participants to write

Materials Needed

- Newsprint (some pre-printed)
- Tape
- 3-4 Sheets of paper for group leaders to write on
- Writing instruments

- **Greet the participants and tell them** this lesson will continue what was begun last time on discipline. Discipline is not only the consistent practice of good habits, but is also a measuring/prodding/correcting stick that guides a person towards the consistent practice of good habits.

- **Restate** the summary statement from Discipline Lesson One:
 - God's word is clear - discipline is a part of life. Discipline may hurt, but a lack of discipline will put us in a worse situation. God also tells us that sometimes the reward of discipline is prosperity. Specifically, God's word tells us that discipline in studying His word is a blessing.

 - We know that to prosper in this group we must be faithful and disciplined in making on-time payments to the MFI and to our group savings fund. There are rules to make sure that paying on-time happens. Maybe these rules even hurt sometimes. However, what is worse? We must make sure that our group policies encourage member discipline as much as possible. We are not alone in this; this is something we do together as a group!

- **Tell the group** that they will do a small role-play to help them think more about how important it is to be disciplined in keeping their agreements with the MFI.

- **Tell participants** to form four groups and give each group a scenario copied from **Appendix A: Scenarios 1-4**

- **Give groups** 5-10 minutes to create a 2-5 minute role-play around the scenario they have been given. Each role play must include everyone in the group and should clearly express their given area of discipline.

- After five minutes, **have participants perform** their role play for the larger group and then **thank everyone**.

- **Ask the following Reflection Questions:**
 - What were some of the discipline problems that you saw in those role-plays?

- What were some positive things (if any) about discipline that you saw?

- What current MFI and group policies encourage discipline among the members?

- **Tell the group** there are things God teaches us about why discipline is an important part of not just our group, but our lives as well. One of the strengths of being in a group together is that we can encourage discipline and keep each other true to the good habits we have promised to practice. Let us talk briefly about the role that discipline should play in this group by hearing some of the things God is telling us.

- **Tell the participants** that the Bible encourages us to help each other consistently practice good habits and read the following verses.

Facilitation Notes

There are many verses here to select from. Use as many or few as you think will best fit the context.

Galatians 6:2 (NIV)

Carry each other's burdens, and in this way you will fulfill the law of Christ.

I Peter 4:10 (NIV)

Each one should use whatever gift he has received to serve others, faithfully, administering God's grace in its various forms.

Hebrews 10:24 (NIV)

And let us consider how we may spur one another on toward love and good deeds. Let us not give up meeting together, as some are in the habit of doing, but let us encourage one another . . .

Hebrews 12:11 (NIV)

No discipline seems pleasant at the time, but painful. Later on, however, it produces a harvest of righteousness and peace for those who have been trained by it.

Proverbs 13:18 (NIV)

He who ignores discipline comes to poverty and shame, but whoever heeds correction is honored.

Zechariah 8:16 (NIV)

"These are the things you are to do: Speak the truth to each other, and render true and sound judgment in your courts; do not plot evil against your neighbor, and do not love to swear falsely. I hate all this," declares the Lord.

- **Ask the following reflection and action questions:**
 - According to these verses, what are some ways that this group can better encourage discipline among its members?
 - If this group practiced the ideas described in these verses, what kinds of things would be happening in this group as a result?

- **Ask the group to identify 3 specific ways that they can improve their discipline as a group and ask the group leaders to write them down.**

Facilitation Notes

Be aware that there are 4 primary areas of discipline that are discussed in the Appendix scenarios:

- Paying on-time
- Attending Meetings
- Keeping other agreements made to the MFI and group

- Keeping accurate records

- **Tell the group** that next time you come back you'll ask the group how they have done with these 4 things. This will help keep the group accountable to their commitment to improve their discipline.
- **Give a summary to the participants** that it is good to be reminded what our responsibilities are in this group to encourage discipline. Failures to enforce discipline in paying on-time and the group's policies, attendance, and record-keeping will certainly limit what this group can do. This is true not only financially, but as we seek to influence positively each other's lives and make this group a strong force in the community.
- **Tell the group** that God's word is clear - without discipline in our personal lives and in our relationships with others, it is impossible to know God's desires for our lives. However, God is gracious; He knows we are weak and has given us His word and each other for support along the way. Most importantly, He has given his children His very own Holy Spirit to help us resist and live disciplined lives for the Lord.
- **Read the scripture 1 John 4:4**

1 John 4:4 (NIV)

You, dear children, are from God and have overcome them, because the one who is in you is greater than the one who is in the world.

- **Ask the participants** if they have any questions about anything discussed during today's lesson.
- **Ask the participants to share** any ideas, activities, or decisions from this meeting that were meaningful to them.
- **Close** the meeting with prayer.

Appendix A: Scenario One

Place: Deliverance Church of Christ
People: Grace Unbounded Group
Activity: Weekly Meeting (week number six)

Discipline Area

On-time payments by group members

Background

It is mid-meeting and weekly collections have taken longer than usual. Although most of the group members are there, a number of them have not been able to make this week's loan repayment to the MFI and savings payment(s).

Scenes To Role Play

Moments of tension during the meeting

A side discussion between members who are angry at what is going on

Scenario Two

Place: Riverside Community
People: Group members, community residents
Activity: Walking home after group meeting, typical community activity

Discipline Area

Keeping agreements by following MFI policies

Background

Group members are walking home and discussing matters arising from the MFI client group meeting they have just left. One is disappointed because she did not receive the group savings fund loan she applied for some weeks ago because

the savings are frozen while one of their group is not paying back her loan to the MFI. Another is sharing that she is upset by having to use some of her savings to make the payment for a group member who was not able to pay this week.

Scenes To Role Play

The group member's conversation about the MFI's policies that require the group to support and pay for the members.

Scenario Three

Place: #1 The home of Mama Gutierrez, #2 Paths of Shady Community

People: #1 Members of Togetherness Venders Group who are present at today's meeting, #2 Members of the same group who are not in attendance today

Activity: #1 Weekly Meeting (week number two), #2 Livelihood activities

Discipline Area

Faithful attendance

Background

For those group members in attendance today, the big surprise is that they are almost alone - no one has come! Last week it seemed as if the whole community was in attendance but today, no one!

Scenes To Role Play

Those members who did come should discuss reasons why people might not attend today (**see Place, People, Scene #1**).

The discussion of those members who did not come discussing why they did not come to today's meeting. As they speak, each one is doing her daily livelihood activity along a community path (**see Place, People, Scene #2**).

Scenario Four

Place: The path home from the MFI client group meeting

People: Group members

Activity: Talking about the meeting

Discipline Area

Accurate record keeping

Background

The MFI field staff had to ask five group members if they had paid for that week since the treasurer had not been able to get the bookkeeping finished before the meeting. The MFI staff also had to ask six group members to verify that the amount that they had paid was correct. Twice the treasurer had to apologize to members for entering the wrong numbers on the ledger.

Scenes To Role Play

Two group members discuss the difficulties of the treasurer that week and what they might do about it. One says that she is not sure what she will do with her savings contribution for next week.

Group Member Training

Household Resource Management: Investing for the Future

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Household Resource Management: Investing for the Future

Purpose of *Household Resource Management*

To encourage group members to manage their lump sums of money (loans or savings withdrawals) in a way that provides for the needs of their household, supports others (particularly the poor) and encourages additional resource creation.

Suggested Time

45-90 minutes (possibly over 2 meetings)

Facilitator Preparation

- Prepare the Household Economy Tree, Income/Expenses, Income and Expenses newsprints copied from **Appendix A: Income/Expense Tree**
- Identify appropriate parts of the **Appendix A: Income/Expense Tree** for your cultural and religious context. In particular, decide whether to include expenses of spirit appeasement
- Find out if the MFI allows client groups to have their own group savings fund that they can save into and borrow from. If not, focus this lesson on the MFI's loans or savings withdrawals from the MFI
- Find out what the MFI allows clients to use loans for
- Prepare stories that will support the training lesson's content - stories should take care not to use names or situations of members inappropriately or divide members politically, socially or religiously
- Encourage participants to read scripture and pray when the lesson calls for scripture reading or prayer
- Be very familiar with the flow of activities in the Income/Expense Exercise.
- Use alternate options for non-literate audiences, which may include having participants draw answers to questions or facilitating group discussions instead of requiring participants to write
- Use appropriate translation for local names, examples/stories and currencies

Materials Needed

- Index cards (at least two colors)
- Markers
- Tape
- Newsprints (some pre-printed)
- Newsprint writing instruments

- **Greet the participants and introduce yourself** as the facilitator if you are not known to everyone.
- **Ask the group to consider** what they do when they receive a loan from a MFI, a loan from their group savings fund, or withdraw their savings. Out of all the needs for money, each person made (or will make) a decision - a choice - and use the money to help them you meet one need more so than another.
- **Tell the group** that even if the MFI only allows its loans to be used for business purposes sometimes emergencies come up that tempt a borrower to use the loan for something else. It is very important that we have good ways to decide how to use the loans we get from the MFI and even how we use loans from the group savings fund or withdrawals from our savings.
- **Ask the participants** what are some of the different needs that their lump sums of money could be used for.

Facilitation Notes

If the MFI does not allow clients to have group savings funds or withdraw savings you don't need to mention the alternatives. It is important to communicate to group members that you know that sometimes things come up that force borrowers to make hard decisions.

In the discussion below be aware of 3 sets of needs for lump sums of money:

- Emergencies such as medical expenses, natural disasters, etc.
- Life cycle events such as school fees, weddings, funerals, festivals, etc.
- Opportunities to invest in a business/livelihood or household asset

- **Ask the participants** how they make that choice - to choose one use of a lump sum of money over another - when they have multiple needs at the same time.

Facilitation Notes

Focus on the answers showing that even before their pay-out day, members had a plan as to how they would spend that money.

- **Tell the participants** that without a plan, it may be more difficult to meet all of the needs that your household faces. And, when you get a lump sum of money you might not use in the wisest way possible. **Explain** that this session will cover a simple budget tool that will help them plan for their future.

Facilitation Notes - The Household Economy Activity

The focus of this activity is not as much facilitating this tool to get a result (e.g. a household budget) but to demonstrate for understanding. By doing this, members can use this tool in their own households if they so desire without needing training support. Members need to understand confidently the tool in order to use it later.

- **Place** the pre-printed Income/Expense Tree newsprint copied from **Appendix A: Income/Expense Tress** in a visible place. Do not fill in any of the expense or income categories.
- **Tell the participants** that in the following activity, we will be thinking about a household in this community to demonstrate how this tool works. We will not use a specific household but will imagine a "typical" or "normal" household that you might find in this community. Not one that is too rich or too poor, but like the other households. Then, if they find this tool helpful, it will be good to do this at another time with other members of their household for their specific situations.
- **Tell the participants** that this tree represents the income and expenses of this household - where the money comes from and where it goes. Sources of income are the roots. Expenses are the branches.

- **Ask the group** to identify all the income sources and expenses of this typical household.
- As each income or expense is listed, **write answers on index cards** using one color for income sources and another color for expenses. Place cards on the tree in their appropriate place.
- After participants have finished, **place** the pre-printed Income/Expenses Priority newsprint copied from **Appendix B: Income/Expense Priority** next to the *Income/Expense Tree* newsprint.
- **Ask the participants** which is the most important **Income Source** to our household? Next most important? Continue down the list. As each income source is mentioned transfer the index cards from the Tree Newsprint to the Priority Newsprint in the same order given by the group.
- **Ask the participants** which is the most important **Expense** to this household? The next most important? Continue down the list. As each expense is mentioned transfer the index cards from the Tree Newsprint to the Priority Newsprint in the same order given by the group.

Facilitation Note

The purpose of the Priority Newsprint is to order the income and expenses. So, the newsprint will have many more categories than what is listed in **Appendix B: Income/Expense Priority**.

- After all the income sources and expenses have been given their priority, **place pre-printed Expense Schedule of Pay-Outs** newsprint copied from **Appendix C: Income/Expense Schedule of Payments** in a visible place.
- **Transfer index cards** from the Priority newsprint to the Expense newsprint (keeping priority order). Fill in the grid with participant's answers to the following question:

- **Ask the participants** what daily, weekly, monthly and yearly amount we can assign to each expense,

Facilitation Note

The purpose of Appendix C is to identify the time frame of the various expenses. Place the pre-printed Income Schedule of Pay-Ins newsprint copied from *Appendix C: Income/Expense Schedule of Payments* in a visible place.

- **Transfer** index cards from the Priority newsprint to the Income newsprint (keeping priority order).
- **Ask the participants** What is a daily, weekly, monthly and yearly amount we can assign to each income source and **fill in the grid** with participant's answers.

Facilitation Note

Some may be blank in certain categories due to nature of the expense or income source (i.e. school fees paid quarterly, wages paid monthly). Also, if time is short, do not go through all the expenses or income sources but enough to get a general idea of how the tool works.

- **Tell the participants** that if we compare any column of totals from both the Expenses and the Income Source newsprints, we can see a positive/negative figure that simply shows us how well our income sources are able to meet the needs of our expenses. Doing this with your household's income and expenses can help you plan your household budget to deal with changes in income sources and/or expenses at certain times.
- **Tell the participants** God uses a very similar idea to roots and branches to describe another aspect of experiencing well-being.
- **Read from the Bible John 15:5-7**

John 15:5-7 (NIV)

I am the vine; you are the branches. If a man remains in me and I in him, he will bear much fruit; apart from me you can do nothing. If anyone does not remain in me, he is like a branch that is thrown away and withers; such branches are picked up, thrown into the fire and burned. If you remain in me and my words remain in you, ask whatever you wish, and it will be given you.

- **Ask some reflection questions**
 - What do you think it means to "remain in Him?" What benefit is there to remaining attached to the vine?
 - What happens if the branches are cut from the vine? What are the consequences of not "remaining in Him?"
 - What do you think Jesus is trying to tell us about ourselves when he says, "you are the branches?" About Him when he says, "I am the vine?"
- **Tell the participants** that God knows that we are weak - that is why he made Jesus the vine! They should think about themselves as that branch on a long vine. The branches depend on the vine to get water since branches cannot reach down into the earth and get the water. We are dependent on the vine. Jesus promises that if we remain in him, we will live; apart from the vine, the branches wither and die. Staying "on" the vine means we will always have life and the promise of bearing great fruit!
- **Ask the participants** if there are any practical action they want to take as a result of reading this passage? If so, what things would you have to do make sure you took those steps?

Facilitation Note

Write down any practical action steps that are mentioned so that you can bring them up the next time you train with them.

- **Summarize by telling the participants** that using this budgeting tool in their households might show them new ways to plan even better to meet the variety of needs that come up. Planning ways to push our roots deeper (income sources) so that they can provide all that is needed to meet the needs of the branches (expenses) is important for a family's well being. Planning ways to prune (cut) our branches (expenses) so our root system (income sources) can support the healthy branches is also important!
- **Tell the participants** that how we use our loans or savings withdrawals is very important to this planning process. It's very important that we use them to help sink the roots deeper into the soil.
- **Emphasize that** by being a member of this group, you might have opportunities to come together as members for those times when the branches of the tree need water! Making sure that the roots are deep and the branches properly pruned is an ongoing task - but one that helps us plan for a more successful life.
- **Mention to the participants** that one branch that might need to be trimmed is the costs of appeasing the spirits when people get sick or die. This is an expense that Christians need **not** have since Jesus Christ has risen from the dead and defeated all the demons and spiritual forces. He stands with us. He is the vine. There will be another lesson on this in later weeks.

Facilitation Notes

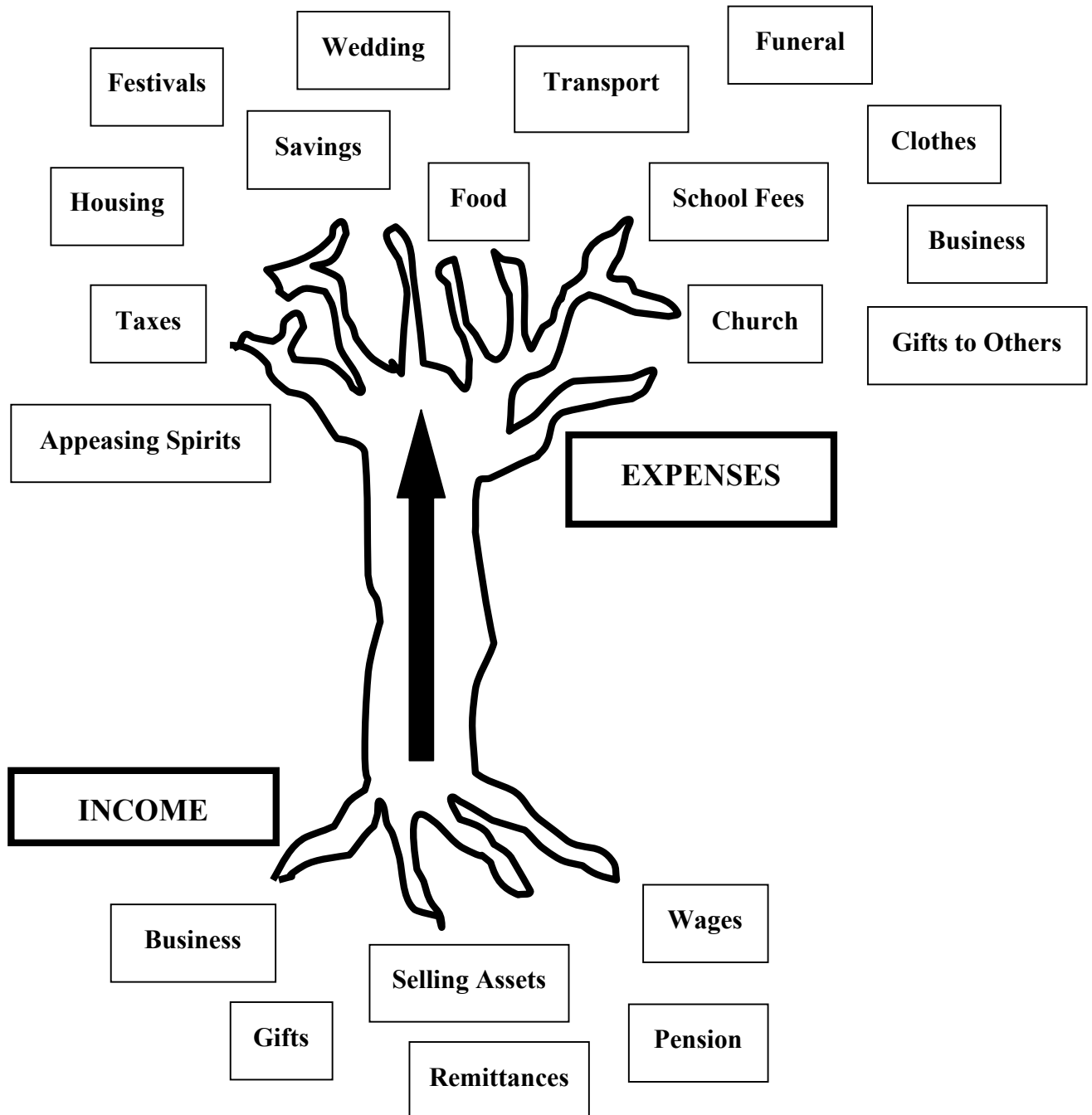
Expenses of appeasing spirits might be controversial but we know that it's a major issue in many cultures. A later lesson will address this issue.

- **Tell the participants** that being together in a group can help enable us to remember who we are in Jesus Christ. It can also enable the group members to give to each other when there is need. Or, give to needy people outside the group. When there are 20 people that can give a little that makes a big difference.
- **Ask the participants** some of the following reflection questions:

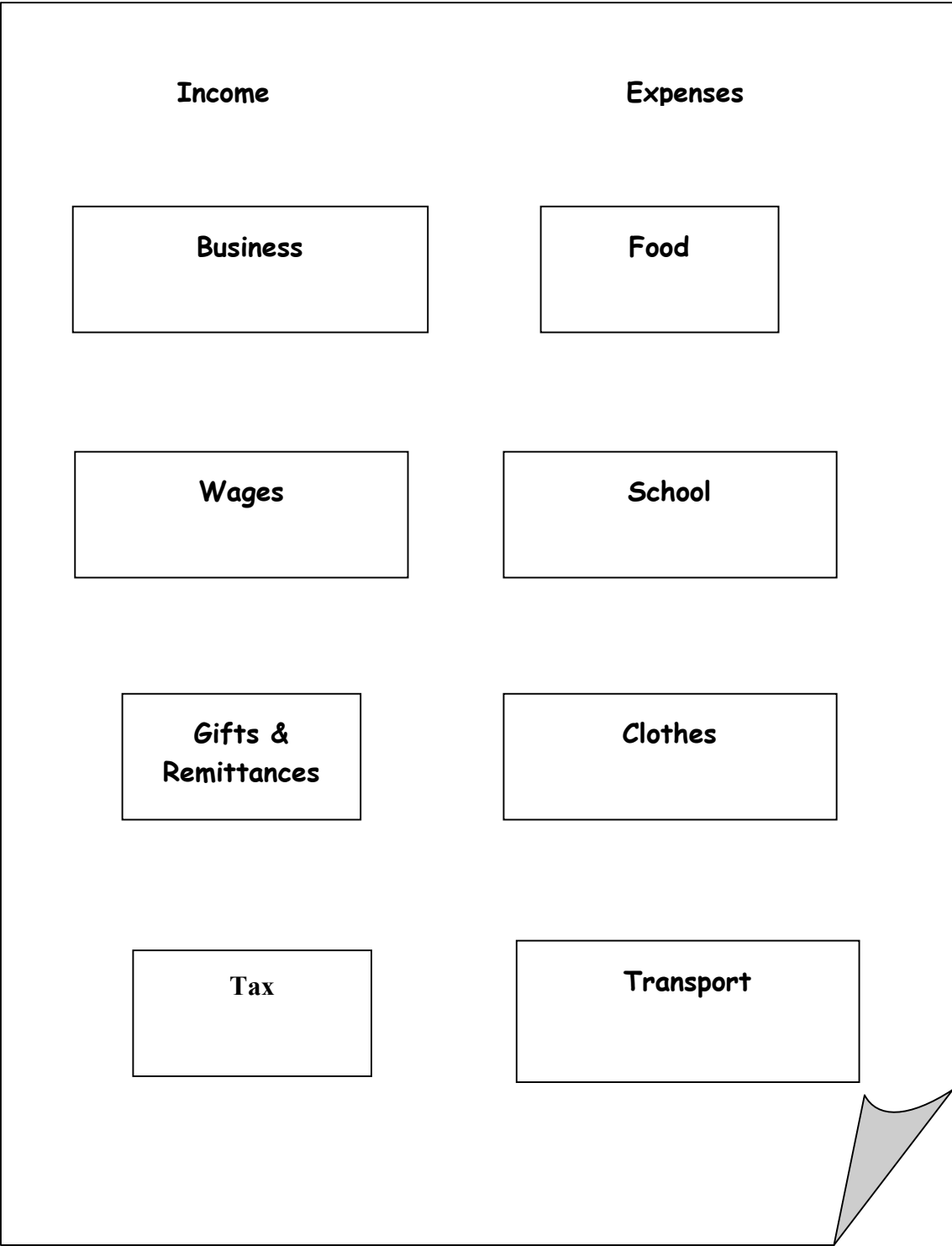
- What questions do you have about anything discussed during today's lesson?
 - Share any ideas, activities, or decisions from this meeting that were meaningful to you.
-
- **Close** the meeting with prayer.

Appendix A - Example of a Completed Income/Expense

Tree



Appendix B - Example of a Completed Income/Expense
Priority



Appendix C: Example of Completed Income/Expense Schedule of Payments

Expenses	Daily	Weekly	Monthly	Yearly
Food				
School				
Clothes				
Transport				
Tax				
Totals				

*Example shown using **Expenses**. **Income** source newsprint is copied in the same way with the title, "Income Schedule of Pay-Ins".

Group Member Training

Group Resource Management: A Powerful and Loving God with us

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Group Resource Management – A Powerful and Loving God with us

Purpose of *A Powerful and Loving God with us*

To encourage group members to understand how God's power and love can enable the group to steward its resources well by not fearing witchcraft.

Suggested Time

30-45 minutes

Facilitator Preparation

- Pray

Materials Needed

- Newsprints
- Markers

- **Greet the participants** and **introduce yourself** as the facilitator if you are not known to everyone.
- **Tell the group** that both individuals and groups have been given resources by God that he wants us to steward well and he told us this when he created the world.
- **Read the scripture Genesis 1:1, 28**

Genesis 1:1, 28 (NIV)

In the beginning God created the heavens and the earth....God blessed them [Adam and Eve] and said them, "Be Fruitful and increase in number; fill the earth and subdue it. Rule over the fish of the sea and the birds of the air and over every living creature that moves on the ground.

- **Ask the group** how they see people in this community putting into practice what God commands people to do?

Facilitation Notes

After having some joking about how many children there are in the community, focus the discussion on how people have made the community a better place by doing such things as creating roads, schools, businesses, churches, electricity, water, etc.

- **Tell the participants** that even this MFI is something that people are doing to make the earth a better place like God wants. Even this group is something that can make the earth a better place. When we take care of this group we take care of God's creation.
- **Tell the group** that God really loved his creation when he made it and he loves it still today. Some people think that God made the world and then went on safari or took a long nap and left the world to its own devices. This is not what the Bible says. It says that he sustains the world and keeps it from getting even worse.
- **Tell the participants** that we also know that bad things happen to us and to our group. Sometimes people in our group do not want to keep their agreements that they made to the group and to the MFI.
- **Ask the group** what they need to do when this happens in the group?

Facilitation Notes

MFI's ask the members of the group to visit the members that do not pay or do other things to encourage them to pay their loans. Try to work the discussion towards the group's responsibility to see that all loans are repaid.

- **Tell the participants** that in some countries there are members that get quite angry when the group members visit them or do other things to encourage them to pay their loans. There are even some countries when a member might curse the members that visit him/her and bring down witchcraft upon him/her.

- **Tell the group** that in this case the group is just trying to follow God's command to improve things in his creation and now this member is trying to destroy that.
- **Ask the participants** what they would tell such a group to do if they were advising this group and write their suggestions on a newsprint.
- **At some point read Isaiah 46:4**

Isaiah 46:4 (NIV)

Even to your old age and gray hairs I am he, I am he who will sustain you. I have made you and I will carry you. I will sustain you and I will rescue you.

- **Ask the participants** what this verse tells us about God and whether he will protect a MFI client group when a member might try to hurt them.
- **Remind the group** that the God who created the entire universe, including the spirits, demons, and everything else, protects Christians from everything. Individuals need not fear witchcraft or evil spirits and their attacks on us and our group. If we need to visit people that are not keeping their agreements and do other things to encourage them to pay their loans then God tells us that he will protect us from any schemes this might put against us.
- **Ask the participants** to share any stories they have about how God has protected them with his mighty hand.
- **Summarize to the group** any lessons that come out of the participant stories about how God is protecting them and apply them to the group.
- **Ask the following reflection questions** (or modify them).
 - What questions do you have about anything discussed during today's lesson?

- Share any ideas, activities, or decisions from this meeting that were meaningful to you.

Facilitation Notes

If the discussion goes in the direction of household issues that is fine. The same protection of God applies to us in our households. If people or forces try to hurt us God promises to protect us. We can have a life without fear. And, by living without fear we can possibly have more ability to invest the assets God has given us in productive roots that will bear much fruit.

- **Close the meeting** with prayer.

Group Member Training

The Group can be a Good Samaritan Safety Net

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The Group can be a Good Samaritan Safety Net

Purpose of the Group can be a Good Samaritan Safety Net

To encourage group members to respond to member and community needs with both informal (unplanned) and formal (planned) assistance.

Suggested Time

30-45 minutes

Facilitator Preparation

- Read *Luke 10:30-35* and consider how to place this biblical story in this particular community's culture and context
- Prepare all pre-printed material as needed in the lesson
- Prepare stories that will support the training lesson's content - stories should take care not to use names or situations of members inappropriately or divide members politically, socially, or religiously
- Encourage participants to read scripture and pray when the lesson calls for scripture reading or prayer
- Use appropriate translation for local names, examples/stores and currencies.
- Use alternate options for non-literate audiences that may include having participants draw answers to questions or facilitating group discussions instead of requiring participants to write

Materials Needed

- Newsprint
- Tape
- Writing instruments

- **Greet the participants and introduce yourself** as the facilitator if you are not known to everyone.
- **Introduce a role play** that involves six characters (traveler, two thieves, Levite, Priest, and Good Samaritan). **Do not tell participants or group members** they are acting out the *Luke 10:30-35* parable. **Ask for 6 volunteers** and assign each of them a role.

Facilitation Note

Tell the story to reflect the current culture and context that the group is in. For example, the "Samaritan," "Levite" and "Priest" should be represented by local examples. Special note should be given to the fact that the Samaritan and the traveling Jew were from not only different racial (tribal) backgrounds, but ones where tensions were high between these two groups.

- **Tell the participants** that they should act out the story as you narrate it. A sample script is written below but it should be adapted to fit the group's context.
- **Read the following story**

A certain traveler decided that he would go and visit his parents in their rural home. He had packed gifts and other things that his family needed and set out to make the journey. Although he knew that the path was dangerous, he had not seen his family in so long and he wanted to arrive quickly. Along the way, he was set upon by two thieves who beat him, took his gifts and the little money he had, leaving him to die by the roadside.

Another traveler (the Priest), who was taking the same road came upon this man, saw him in his condition, and quickly turned his head the other way as he passed by. Soon after, a second traveler (the Levite) also came along the road from the opposite direction. He too saw the beaten man who was moaning and groaning for help, but instead of just turning his head, he ran to the other side of the street and also passed the man by.

After these two others had passed, the bleeding traveler was ready to die. He was alone on the road and he saw that no one would help him. It was just at this moment that a third traveler appeared (the Good Samaritan), and upon seeing the man's condition, rushed to his side. Using his own clothing he bandaged the man's wounds and gave him some of the water he was traveling with. He supported the man's bleeding head as he drank and then helped the man onto his transport to take him to the nearest town. Upon arriving, he took the man to where he could get medical help and stayed with him through the night. The next day, he paid the man's bill and left extra money telling the doctor that he would return to make sure the traveler was well and pay any additional expenses.

- **Ask these reflection questions**
 - What were the traveler's needs after his encounter with the thieves?
 - Which of these needs do you see within this group? Within this community?
- **Thank the participants** when the role play is finished.
- **State the following** bridge statement: (*The Samaritan*) recognized that the traveler had needs that needed immediate attention and needs that would take more time to fill. He responded to the immediate needs by bandaging wounds, getting the traveler to a health facility, and providing emotional comfort by staying through the night. He also planned how long-term needs would be met as well by paying the hospital fees in advance and setting a time to return and settle the bill.
- **Tell the participants that** this group has an opportunity to both meet immediate needs as they arise and plan for ways that needs can be met out of the group's resources. We might call such plans "safety nets" because they can catch people who fall when their household needs have pushed them too close to the edge.
- **Tell the participants** that a MFI client group can exist for many reasons. One is just to get the financial services from the MFI. But, we know that there are needs within this group and community. If this group wants to, it can try to respond to those needs in a positive way and not just serve itself.
- **Ask the participants** if this group has done anything like this. **Ask them to share** a story or two about it and **ask the reflection questions below**:
 - How did the person helped respond to your group's assistance?

- What do you believe God felt about what your group did?

- **Encourage the group to continue to do this** since it pleases God that groups of people help each and people outside the group this way. **Ask them** if there are ways that they can be an encouragement to other groups to also do this. Then skip the next section on other groups to the closing prayer.

- If this group has done nothing **ask the participants** if any of them have ever been in a group that helps its members and reaches out to the community? **Ask them to share** a story about it.

- **Challenge the participants** that this group can be like *the Samaritan* to its members and to the community. It has the opportunity to put in place "safety nets" that can not only help group and community members when needs arise, but can prevent unexpected needs from pushing people over the edge. Some of these "safety nets" will be planned; others will just come up as the need arises. These "safety nets" make the group more powerful for its members and others because it meets a variety of needs within each household.

- **Tell the participants that** in the Bible, God also talks about what people need and tells us how that need is met. Some or all of us may already know what that need is, but there are those who do not yet know and God is giving us this message to share.

- **Read John 3:3-7, 16-18 from the Bible**

John 3:3-7, 16-18 (NIV)

"I [Jesus] tell you the truth, no one can see the kingdom of God unless he is born again."

"How can a man be born when he is old?" Nicodemus asked. "Surely he cannot enter a second time into his mother's womb to be born!"

Jesus answered, "I tell you the truth, no one can enter the kingdom of God unless he is born of water and the Spirit. Flesh gives birth to flesh, but the Spirit gives birth to spirit. You should not be surprised at my saying, 'You must be born again.'

"For God so loved the world that he gave his one and only Son, that whoever believes in him shall not perish but have eternal life. For God did not send his Son into the world to condemn the world, but to save the world through him. Whoever believes in him is not condemned, but whoever does not believe stands condemned already because he has not believed in the name of God's one and only Son."

- **Ask the following reflection questions**
 - What is required of those who want to see the Kingdom of God?
 - How does Nicodemus understand being "born again?"
 - What has Nicodemus misunderstood?
 - What must we do to be "born again?"
 - What if we do not believe?
- **Tell the participants** that God tells us that we have a need to be "born again." In addition, that need will only be met by personal belief that, in his love, God sent his son to save us from our sins.
- **State** that there is also much to think about when it comes to what God tells us about our need and how he has met it. Such a decision can be made right now for those who have never believed that God's plan to save sinful people like was accomplished when he gave us his Son.

- **Ask the following reflection questions** (or modify them).
 - What questions do you have about anything discussed during today's lesson?
 - Share any ideas, activities, or decisions from this meeting that were meaningful to you.

- When finished, **close the meeting in prayer, asking** for God to give this group wisdom as it considers what it can become.

Group Member Training

Supportive Group Lesson One

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Supportive Group Lesson One

Purpose of *Supportive Group Lesson One*

To understand some aspects of living in right relationship with other people

Suggested Time

30-40 minutes

Facilitator Preparation

- Remind yourself which training lessons you have completed with the group so far
- If possible, seat participants in a semicircle
- Prepare all pre-printed newsprints as needed in the lesson (One newsprint must have pictures of things being constructed and the other will must have pictures of things being destroyed. These pictures can be cut out of magazines.)
- Prepare stories that will support the training lesson's content - stories should take care not to use names or situations of members inappropriately or divide members politically, socially or religiously
- Encourage participants to read scripture and pray when the lesson calls for scripture reading or prayer
- Use appropriate translation for local names, examples/stories and currencies
- Use alternate options for non-literate audiences that may include having participants draw answers to questions or facilitating group discussions instead of requiring participants to write

Materials Needed

- Newsprint (some pre-printed)
- Tape
- Paper for group to write on
- Writing instruments, including pencils

- **Greet the participants and introduce yourself** as the facilitator if you are not known to everyone.
- **Ask one or two participants** to recap some of the lessons from earlier training sessions.
- **Place the two pre-printed newsprints** you created in a visible place and **ask the participants** what they see on each newsprint and to describe what they think is happening.

Facilitation Note

The participants should say that one newsprint represents construction and the other newsprint represents destruction.

- **Tell the participants** that relationships with people can be constructive or destructive. There are some things we do that can be constructive and help others; there are also things that we do that can be destructive. Today we are going to talk about actions, words, and thoughts and how they can be constructive or destructive.
- **Divide the participants** into two groups and give each group a pencil and paper.
- **Ask one of the groups to brainstorm** all the ways they could build up the other members of the group in their actions, words, and thoughts and to record their answers on the paper. The group will be responsible for acting out some of the things on their list later on.
- **Ask the other group to brainstorm** all the ways that they could tear down the other members of the group in their actions, words, and thoughts and to record their answers on the paper. The group will be responsible for acting out some of the things on their list later on.

Facilitation Notes

If the groups are having trouble, give them one or two words in the following list:

BUILDS UP	TEARS DOWN
Encouraging	Slander, gossip
Speaking truth in love	Certain kinds of criticism
Valuing, respecting	Judgment
Loving	Jealousy
Complimenting	Quarrelling, anger
Helping, serving	Arrogance

- **Bring the group back together and ask each group** to choose two members of their group for a role play. In each role-play, one person will represent a group member who has missed a few meetings. The other person represents a group member who is confronting them in order to see that they do not miss future meetings. Each role-play is to demonstrate some of the actions, words, and thoughts from their group's list. Stop the role-play when there is a natural end or after 3-5 minutes.
- **Ask the participants** what they observed or experiences in the role plays as to how someone was built up or torn down. Spend a few minutes listening to the responses.
- **Ask both groups** to share the things on their brainstorm list and **write them** on a piece of newsprint in the front of the room.
- **Ask the participants** if anyone has anything else he/she would like to add to either list.

- **Ask the participants** to think about how to build up or tear down people through actions, words, and thoughts in the coming week. **Ask them** to write down a few of these things as well as how these actions, words, and thoughts affect your relationship with others. Or you can talk with some friends or neighbors about it. We will be talking more about this next time.

- **Ask the participants the** following reflection questions
 - What questions do you have about anything discussed during today's lesson?

 - Share any ideas, activities, or decisions from this meeting that were meaningful to you.

- **Close the meeting with prayer.**

Group Member Training

Supportive Group Lesson Two

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Supportive Group - Lesson Two

Purpose of Supportive Group Lesson Two

To understand some aspects of living in right relationship with other people.

Suggested Time

30-45 minutes

Facilitator Preparation

- If possible, seat participants in a semicircle
- Prepare index cards with cultural proverbs and Scripture on one side of the card. Choose proverbs relevant to your context and Scripture that convey the importance of unity amongst people. Some examples are:
 1. "United we stand; divided we fall"
 2. "How good and pleasant it is when brothers live together in unity" Psalm 133:1 (NIV) Include this in the cards
- Prepare all pre-printed material as needed in the lesson (Use the pictures used in the beginning of the Supportive Group Lesson One)
- Prepare stories that will support the training lesson's content - stories should take care not to use names or situations of member inappropriately or divide members politically, socially or religiously
- Encourage participants to read scripture and pray when the lesson calls for scripture reading or prayer
- Use appropriate translation for local names, examples/stories and currencies
- Use alternate options for non-literate audiences that may include having participants draw answers to questions or facilitating group discussions instead of requiring participants to write

Materials Needed

- Newsprint from Supportive Group Lesson One
- Newsprint with **Appendix A: Reflection and Action Questions** written out
- 3-4 sheets of paper for group leaders (one each) with **Appendix A: Reflection and Action Questions** written out
- Tape
- Writing instruments
- Index cards (some preprinted with cultural proverbs on them)

- **Greet the participants and introduce yourself** as the facilitator if you are not known to everyone.
- Briefly **review** the role plays from Supportive Group Lesson One.
- **Ask one or two participants** to recap some of the ideas from the two lists that we made about actions, words, and attitudes that either build people or tear them down.
- After some ideas are recalled, **put up** the newsprint with the list from the last lesson. **Review it** briefly.
- **Ask the participants** if they remember the assignment at the end of the lesson. Hopefully, someone will remember! **Then ask the participants** if any of them were able to write down or remember some of their constructive and/or destructive actions, words, or thoughts and its' effects on their relationships with others. If any of them are willing to share, **ask them to tell the others** about their experience.
- **Tell the participants** that in the last lesson, we looked at some of the different ways in which people can build each other up and tear each other down and some of the consequences of both. In all cultures, there are proverbs that relate the same idea. Proverbs are short sayings that communicate beliefs and values of a culture.
- **Distribute index cards with cultural** proverbs to participants and **ask** them to read the cards aloud.
- When they are finished **ask them** the following questions:
 - What beliefs and values do these proverbs relate?

- Are there any similar proverbs that we can think of from our context?

Facilitation Notes

Ideas for the question will include the importance of working together and unity.

Make sure that you remember or record the cultural proverbs that the participants identify so that you can use them in later trainings with them or other groups.

- **Tell the participants** that the Bible speaks about the importance of unity and how unity can be achieved. One of the "cultural proverbs" was actually *Psalm 133:1*. **Read that cultural proverb again.**

Psalm 133:1 (NIV)

How good and pleasant it is when brothers live together in unity.

- **Read the scripture Phil. 2:1,2**

Philippians 2: 1,2 (NIV)

If you have any encouragement from being united with Christ, if any comfort from his love, if any fellowship with the Spirit, if any tenderness and compassion, then make my joy complete by being like-minded, having the same love, being one in spirit and purpose.

- **Ask the participants** what they think God is saying to us about unity.

- **Read the scripture Phil. 2-3,4**

Philippians 2: 3,4 (NIV)

Do nothing out of selfish ambition or vain conceit, but in humility consider others better than yourselves. Each of you should look not only to your own interests, but also the interests of others.

- **Ask the participants** what they think God is telling us about how unity can be achieved.

- **Summarize the session** by saying God desires His people to live in right relationship with each other. This is to be marked by a unity that grows out of serving each other through looking out for their interests. This includes thinking, speaking and acting in ways that build up others rather than tear them down.
- **Show** the two posters/collages from the Supportive Group Lesson One and **tell the participants** that we have just learned and seen how we can build and how we can destroy in this group. There are positive consequences when we raise each other up, and there are negative consequences when we destroy. What we do as individuals in constructing or destroying will affect the success of this group. If we destroy one another, this group will not succeed. When we build each other up, we will experience success not just in the group but also in being in right relationships with others.
- **Read the scripture Phil. 2:5-13**

Philippians 2:5-13 (NIV)

Your attitude should be the same as that of Christ Jesus: Who being in very nature God, did not consider equality with God something to be grasped, but made Himself nothing, taking the very nature of a servant, being made in human likeness. And being found in appearance as a man, He humbled himself and became obedient to death - even death on the cross! Therefore God exalted him to the highest place and gave him the name that is above every name, that at the name of Jesus every knee should bow, in heaven and on earth and under the earth, and every tongue confess that Jesus Christ is Lord, to the glory of God the Father. Therefore, my dear friends, as you have always obeyed - not only in my presence, but now much more in my absence- continue to work out your salvation with fear and trembling, for it is God who works in you to will and to act according to his good purpose.

- **Tell the participants** that God is calling us to be like Him. As we give up, we will ultimately be raised up. The good news is that we are not left alone to struggle to obey. Through the presence and power of the Holy Spirit, "God is working in you, giving you the desire to obey Him and the power to do what pleases Him."

- **Give the group leaders a copy of Appendix A: Reflection and Action Questions** and ask the participants to think about the questions for a moment:

- **Tell the participants** that the group leaders are welcome to make a plan to discuss these questions in the coming weeks.

- **Tell the participants** that you are willing to come back to talk with them more after they have implemented their plan if they would like that.

- **Thank the group** for the giving you the opportunity to talk with them for these weeks.

- **Close the meeting** with prayer.

Appendix A: Reflection and Action Questions

- 1) What does this mean for this group? Let us examine ourselves to see how we are doing in terms of being the kind of group God desires.
- 2) How are we building each other up and considering one another's interests as more important than our own?
- 3) How else could we build each other up and consider one another's need as more important than our own?
- 4) Are there any ways that we are tearing each other down or considering our own interests as more important than those of others?
- 5) Do we want to make any decisions, policy changes or commitments as a group so that we will be even better at building each other up and considering one another's needs?
 - a. If so, what are these decisions?
- 6) What can we do to help insure that we will act up these decisions?
- 7) As individuals, answer these same questions for yourselves. The group is only as strong as all of its members. We must grow individually and as a group.

Church & MFI Monitor &

Evaluate

Communicating and Moving Forward



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Introduction

This final step in the flowchart includes two parts. The first is the regular meetings that the church people will have with MFI staff every three to six months. These short discussions were agreed-upon by the Church and MFI in their negotiation process. The first part of this training lesson is a brief guide to having these regular meetings.

It is very important that both the church and MFI retain their copies of the **Church & MFI Agreement Form** since this form gives them the issues that they need to discuss in these meetings. Quite simply, during the short meeting every three to six months the church people and relevant MFI staff should discuss each of the issues identified on the **Church & MFI Agreement Form**. In these meetings they celebrate what went well for them and mourn the difficulties they faced. It is also a time to consider what to do next in their partnership.

If the church wants to take this seriously the first session in this training lesson should occur sometime in the first six months of the partnership.

The second part of this lesson is one that we hope does not need to occur, *Ending the Partnership and Mourning*. In case it is ever needed, there is a brief training session on what to do if the partnership does not seem to be working and needs to be ended.

An important part of the community development process is acting, then reflecting on our actions, then changing our actions the next time. Unfortunately, these last steps in the partnership process might not always be very easy because most cultures do not address problems and conflicts in Biblical ways of speaking the truth in love. The church people must pray for the Holy Spirit to convict them and the MFI staff of the importance of this step and then pray that the Holy Spirit will empower them throughout the process.

Training Guide

Purpose of *Church & MFI Monitor and Evaluate*

- Reflect and act upon lessons learned throughout the life of the partnership
- If necessary, be able to end the partnership without broken relationships

Suggested Time

2 - 3 hours

Facilitator Preparation

- Read through this entire training guide
- Read the **Church & MFI Agreement Form**

Materials Needed

- Completed **Church & MFI Agreement Form**
- Blank Church & MFI Agreement Form
- Newsprint (for second session)
- Markers for newsprint

Session Agendas

- 1) Having Regular Meetings: 60-75 minutes
- 2) Ending the Partnership and Mourning: 60-90 minutes

1) Having Regular Meetings

60 - 75 minutes

Objectives

Participants will be able to:

- Describe and celebrate what things are going well with the partnership
- Identify things that can be improved
- Make necessary changes in the partnership

- **Greet the participants and congratulate them** on successfully starting their partnership with the MFI.
- **Explain that the purpose** of the regular meetings with the MFI staff is to be able to talk about and celebrate what is good and improve that could be improved.
- **Pray** for the participants and for this meeting time.
- **Ask the participants** for good things they have seen in the partnership so far.
- **Ask the participants** for any hard things or issues they have seen in the partnership so far.
- **Explain to the group** that the as they might have noticed, the MFI staff are very very busy and often don't stay at the meetings very long after they end. Sometimes it might be hard to find time to discuss with them any hard things that might need to be discussed.
- **Ask the group** if they have noticed any times when it might be possible to have 30 minute meetings with the MFI staff person.
- **Tell the participants** that it might not be possible for them to have one meeting to discuss all the parts of the **Church & MFI Agreement Form**. They might have to have shorter 15 minute discussions after a weekly meeting to talk about one or two parts of the agreement.
- **Ask them** how they feel about that and if they can be patient with the MFI staff person.
- **Tell the participants** that the attitude we have when we discuss hard things is very important. Because of this, each time the church people meet with the MFI person to monitor and evaluate it would be good to pray first! The sinful nature inside of us can really come out when we have to discuss anything bad with another person.

- **Tell the participants** that God has some ideas for us in the Bible. **Read Philipines 2: 1-3**

Philippines 2: 1-3 (NIV)

If you have any encouragement from being united with Christ, if any comfort from his love, if any fellowship with the Spirit, if any tenderness and compassion, then make my joy complete by being like-minded, having the same love, being one in spirit and purpose. Do nothing out of selfish ambition or vain conceit, but in humility consider others better than yourselves.

Facilitation Notes

If the Philipians passage is not as good as other Biblical passages please use one that will work with the participants.

- **Remind the participants** that we are brothers and sisters with the Christian believer in the MFI. **Tell the participants** that MFIs and their client groups are made up of people and that all people are sinful and will make mistakes. We will make mistakes. The important thing is to be able to admit our mistakes and forgive each other. Our attitude is important.
- **Ask the participants** if anyone would like to say anything about this.
- **Tell the group** that each time they meet they need to have their agreement form and that one or two of them need to be the ones to ask the MFI staff person now he/she thinks the partnership is going on the area discussed. As Christians it is usually good to approach these meetings with a lot of prayer and humility so that we can be prepared for some bad news or negative statements from the MFI staff.

Facilitation Notes

It is possible that the "champion" will be the person who leads the monitoring and evaluation discussion with the MFI staff person. But, it does not have to be.

- **Tell the participants** that one way to be humble in the partnership is to first focus on the parts of the agreement that the church can control, which are the Church Activities part of the Agreement. This will show the MFI staff that the church cares about its side of the agreement. The Church Activities include the following parts of the Agreement:

CHURCH ACTIVITIES

The church agrees to:

- allow the MFI to do its microfinance in a sound way and will not publicly criticize the MFI for charging interest on its loans
- not interfere with MFI practices unless egregious sin of MFI staff make it necessary to approach MFI management.
- encourage borrowers to keep the agreements they made with the MFI
- encourage the Christians in the MFI to live as salt and light to the group
- pray for the MFI, its staff, and clients on a regular basis

What other non-financial activities will the church provide to a partnership?
 (such as Bible studies to client groups, marriage and family counseling, vacation Bible school to children, home visitation, business training, livelihood training, marketing assistance, health training, leadership training, literacy training, etc.)

CHURCH VOLUNTEERS FOR THE ACTIVITIES

Activity: _____	Volunteers: _____
Activity: _____	Volunteers: _____
Activity: _____	Volunteers: _____
Activity: _____	Volunteers: _____
Activity: _____	Volunteers: _____
Activity: _____	Volunteers: _____

- **Ask the secretary or champion** to read these activities out loud to the group, using their completed form.

- **Tell the participants** that one way to start the discussion with the MFI staff person is to ask what he/she feels about how the church is doing in these areas.
- **Tell the group** that once the MFI staff person talks, they can respond in a calm and loving way.
- **Tell the participants** that once that is finished, hopefully the MFI staff person will then ask the church people to evaluate him/her and how well the MFI is doing on its side. When this happens the church people need to speak the truth with great love, remembering that people like to be encouraged before we say anything negative about them.
- **Tell the participants** that when the discussion or series of discussions is finished they and the MFI staff person can write down some next steps on another agreement form and attach it to the original **Church & MFI Agreement Form**.
- **Tell the group** that when there is success it should be celebrated and the believers should praise God for his faithfulness and love.
- **Tell the participants** that if changes need to be made they should commit to the MFI staff person that they will pray for the Holy Spirit to empower them.
- **Encourage the participants** to tell the MFI staff person that they will be continuing to pray for him or her.

Facilitation Notes

The church participants should be encouraged to try and discuss different elements of the agreement with the MFI staff person. Even if some issues are not very easy to discuss, it's good if it can be done with prayer and great love if possible.

- **Again congratulate the participants** for their ongoing partnership with the MFI.

- **Have a participant offer a prayer of thanksgiving** to God for his goodness to the church.
- **Tell the participants** that you are available in case they want to have more discussion on how to monitor and evaluate with the MFI.
- **Tell them** that you will be praying for them.

2. Ending the Partnership and Mourning

60-90 minutes

Objectives

Participants will be able to:

- Describe the difficulties the partnership experienced
- Decide if the partnership should be stopped
- Mourn the ending of the partnership

Facilitation Notes

This lesson is to be used if the partnership appears to be reaching such struggles that it must end. Be careful to not use this too rapidly and only do it after much prayer. The partnership should ideally only be terminated if the MFI violates the agreements that it made. But, great care should be taken in proving the violations. Decisions should not be made on the basis of the gossip of one or two people that is not personally confirmed by other people.

It is also important that the church people have gone through proper communication channels with the MFI. This is especially the case if the MFI field worker is not performing his/her duties as per the agreement. The Biblical process of conflict resolution is to first go to the person before going to the person's supervisor. MFIs are however very busy organizations and it is possible that a MFI manager might not know that his/her staff is performing poorly. It is important to have strong evidence of any poor performance, and not just gossip, before approaching the MFI manager.

It is extremely important to talk with the "champion" and other interested church leaders before this session occurs to get full background on the situation.

- **Greet the participants and pray fervently** for the work of the Holy Spirit in the meeting.

- **Tell the participants** that that attitude we have when we discuss hard things is very important. The sinful nature inside of us can really come out when we have to discuss anything bad with another person.
- **Remind the participants** that God has some ideas for us in the Bible. **Read Philippians 2: 1-3**

Philippines 2: 1-3 (NIV)

If you have any encouragement from being united with Christ, if any comfort from his love, if any fellowship with the Spirit, if any tenderness and compassion, then make my joy complete by being like-minded, having the same love, being one in spirit and purpose. Do nothing out of selfish ambition or vain conceit, but in humility consider others better than yourselves.

Facilitation Notes

If the Philippians passage is not as good as other Biblical passages please use one that will work with the participants.

- **Remind the participants** that we are brothers and sisters with the Christian believer in the MFI. **Tell the participants** that MFIs and their client groups are made up of people and that all people are sinful and will make mistakes. We will make mistakes. The important thing is to be able to admit our mistakes and forgive each other. Our attitude is important.
- **Ask the participants** if anyone would like to say anything about this.
- **Ask the secretary, "champion" or church leaders** to describe why the church is considering ending the partnership with the MFI. **Write the reasons** down on a newsprint.

- **Ask the secretary, champion or church leaders** to read the entire **Church & MFI Agreement Form** and then **ask the participants** to evaluate how well they have done on the Church Activities section (copied below).

CHURCH ACTIVITIES

The church agrees to:

- allow the MFI to do its microfinance in a sound way and will not publicly criticize the MFI for charging interest on its loans
- not interfere with MFI practices unless egregious sin of MFI staff make it necessary to approach MFI management.
- encourage borrowers to keep the agreements they made with the MFI
- encourage the Christians in the MFI to live as salt and light to the group
- pray for the MFI, its staff, and clients on a regular basis

What other non-financial activities will the church provide to a partnership? (such as Bible studies to client groups, marriage and family counseling, vacation Bible school to children, home visitation, business training, livelihood training, marketing assistance, health training, leadership training, literacy training, etc.)

CHURCH VOLUNTEERS FOR THE ACTIVITIES

Activity: _____	Volunteers: _____
Activity: _____	Volunteers: _____
Activity: _____	Volunteers: _____
Activity: _____	Volunteers: _____
Activity: _____	Volunteers: _____
Activity: _____	Volunteers: _____

- **Ask the participants** if it is possible that any of the problems might be partly caused by the church and then **discuss this**.
- **Ask the secretary, champion, or church leaders** to read the MFI Activities section of the agreement (see below).

MFI ACTIVITIES

The MFI agrees to:

- provide high quality financial services in transparent non-corrupt ways and treat all clients equally
- communicate with the church before it changes field staff or schedules for group meetings

Additional activities agreed to...

- **Ask the participants** to discuss "in love" the issues they have with the MFI on how well the MFI has implemented its part of the agreement.
- **Ask the group** what steps they have taken to try rectify the problems and if they feel they are sufficient. **Ask** who they have talked to at the MFI.

Facilitation Notes

It is important that the church people have gone through the proper channels in the MFI and vital that gossip not be a basis for any decisions.

- **Summarize** what the group shared about the difficulties.
- **Ask** if there are other issues that arose during the partnership that are still unresolved. See if there are any ways that the church people need to seek forgiveness for the wrongs they might have committed.
- **Have a group member say a prayer** asking for God's forgiveness for any ways that the church people were not able to live up their commitments.
- **Pray for wisdom** as the group decides what its next step will be now.

- **Ask the participants** if they want to end the partnership now or if they want to think and pray about it some more.

- **Tell the group** that if they strongly feel the Lord leading them to end the partnership they should write an official letter to the MFI informing them of their decision and the reasons for it. This should be written in a spirit of Christian love and can express grieving. It would be good if the church can even commit to pray for the MFI and its staff that whatever issues they are facing will be addressed.

- **Close the meeting in prayer and tell the participants** that you will pray for them and that they can contact you if they want to learn more about other ways that they can get involved in MED or Microfinance, including forming their own savings group such as a ROSCA or ASCA.

- **Thank the participants** for the opportunity to walk with them through the process and **tell them** that God promises to work all things out for our good if we love him.

- If possible, **talk with the champion** after the meeting to thank him/her for all of the efforts he/she has put into the partnership. **Tell him/her** that these efforts will not go unrewarded by God.

- **Tell the champion that you will be praying for him/her.**

- **Finally, pray for God to give you his mercy and wisdom as you continue in your work for Christ and his Kingdom.**

Facilitation Notes

If the facilitator finds it necessary to visit the MFI office after this process, please do so with great care and Christian love. Realize that the timing of this visit might be a sensitive issue. But, also do not be surprised if the MFI somehow lost sight of the local church and just continues to do its own thing oblivious of the church. Whatever the case, do not be responsible for any gossip about this MFI or the church. Rather, pray for both, that God will use them for his Kingdom.

Appendix A: Church & MFI Agreement Form

MISSION

What do we want this partnership between the church and the MFI to accomplish?

What do we want to happen to the people served? What do we want to happen to the church and to the MFI?

MFI ACTIVITIES

The MFI agrees to:

- provide high quality financial services in transparent non-corrupt ways and treat all clients equally
- communicate with the church before it changes field staff or schedules for group meetings

CHURCH ACTIVITIES

The church agrees to:

- allow the MFI to do its microfinance in a sound way and will not publicly criticize the MFI for charging interest on its loans
- not interfere with MFI practices unless egregious sin of MFI staff make it necessary to approach MFI management.
- encourage borrowers to keep the agreements they made with the MFI
- encourage the Christians in the MFI to live as salt and light to the group
- pray for the MFI, its staff, and clients on a regular basis

What other non-financial activities will the church provide to a partnership?
(such as Bible studies to client groups, marriage and family counseling, vacation Bible school to children, home visitation, business training, livelihood training, marketing assistance, health training, leadership training, literacy training, etc.)

CHURCH VOLUNTEERS FOR THE ACTIVITIES

Activity: _____	Volunteers: _____
Activity: _____	Volunteers: _____
Activity: _____	Volunteers: _____
Activity: _____	Volunteers: _____
Activity: _____	Volunteers: _____
Activity: _____	Volunteers: _____

COMMUNICATION PROCESS

Who will meet from the MFI and church to discuss the progress and issues?
How often will they meet?

NEXT STEPS

For the Church: What will the church do next?

- 1.
- 2.
- 3.

For the MFI: What will the MFI do next:

- 1.
- 2.
- 3.

Signed for the Glory of Christ by:

_____	_____	_____	_____
MFI Representative	Date	Church Representative	Date
_____	_____	_____	_____
MFI Representative	Date	Church Representative	Date
_____	_____	_____	_____
MFI Representative	Date	Church Representative	Date