Church-based, Christ-centered savings groups are a ministry for local churches to catalyze holistic community transformation by restoring broken relationships with God, self, others, and the rest of creation.

**SAVINGS GROUP MINISTRY THEORY OF CHANGE**

(Read bottom to top)

**Church leaders**
- Vision for community outreach
- Passion for holistic ministry
- Engagement in lives of church and community members
- Advocates for SG ministry

**Local church**
Through the savings group ministry, local churches contribute to spiritual, material, personal, and social transformation in the lives of their members and are better equipped to reach out to their communities.

**Savings group members**
- Flourishing households
- Spiritual growth
- Personal agency and dignity
- Improved livelihoods and financial resilience
- Believe they can make a difference in their own and others’ lives
- Grow in relationship with God
- Meet others’ needs in their group and community
- Feel connected to others
- Meet household needs
- Grow in access to and stewardship of financial resources
- Fellowship with other members
- Group meeting structure that incorporates 5W’s**
- Training from HOPE curricula and House of Principles
- Discipleship from church facilitators
- Group formation with policies and elected group leaders

**Savings group church staff & volunteers**
- Holistic outreach into community
- Leadership growth
- Passion for savings group ministry
- Equipped to lead and make disciples
- Build up other SG ministry leaders
- Grow in relationship with God
- Form and lead an SG ministry
- Develop holistic ministry mindset
- Able to lead participatory trainings using HOPE curricula

**HOPE international + church partner**
HOPE partners with church networks or ministries to launch savings group (SG) ministries through:
- Church mobilization
- Christ-centered training and mentoring
- Ministry support*

**Ministry activities**
- Ministry celebration activities
- Integrated discipleship activities
- Savings group visits
- Church leader meetings
- Church leader orientations
- Denominational leader meetings
- Fellowships with other members
- Group meeting structure that incorporates 5W’s**
- Training from HOPE curricula and House of Principles
- Discipleship from church facilitators
- Group formation with policies and elected group leaders

**Outcomes**
- Demonstrate increased ownership of SG ministry
- Teach on holistic development
- Interact more with other local pastors and leaders
- Support church staff and volunteers and SG members
- Grow in biblical perspective of wealth and stewardship
- Participate in SG trainings
- Believe they can make a difference in their own and others’ lives
- Grow in relationship with God
- Meet others’ needs in their group and community
- Feel connected to others
- Meet household needs
- Grow in access to and stewardship of financial resources
- Fellowship with other members
- Group meeting structure that incorporates 5W’s**
- Training from HOPE curricula and House of Principles
- Discipleship from church facilitators
- Group formation with policies and elected group leaders

**Impact**
- Vision for community outreach
- Passion for holistic ministry
- Engagement in lives of church and community members
- Advocates for SG ministry
- Demonstrate increased ownership of SG ministry
- Teach on holistic development
- Interact more with other local pastors and leaders
- Support church staff and volunteers and SG members
- Grow in biblical perspective of wealth and stewardship
- Participate in SG trainings

*For three years | **Welcome, worship, Word, work, and wrap-up