Simple HOPE
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What is Simple HOPE?

A framework to succinctly identify and explain the core elements of HOPE’s initiatives

What is the purpose of this document?

- To preserve the core elements of HOPE’s DNA that are foundational to our work
- To ensure our identity and processes are not lost in translation as we grow
- To record our foundational practices, bringing consistency and effectiveness to new developments
- To eliminate unnecessary complexity that inhibits our effectiveness
Who are we and what do we do?

Our mission

To invest in the dreams of families in the world’s underserved communities as we proclaim and live the Gospel.

Our method

We share the hope of Christ as we provide biblically based training, savings services, and loans that restore dignity and break the cycle of poverty.

Our motivation

The love of Jesus Christ motivates us to identify with those living in poverty and be His hands and feet as we strive to glorify God.
What are our strategic priorities?

First
CHRIST-CENTERED
We strive to follow Christ’s example at all times and commit to obeying and proclaiming Him in all areas of our work.

Second
QUALITY
Called by Christ to work with excellence, we pursue quality of service in all of our interactions and work.

Third
GROWTH
We seek to reach more people in underserved areas with the life-changing message of the Gospel and sustainable financial services.
What is our culture?

PASSION guides our corporate culture and represents the qualities we seek and celebrate in our staff members.

PRAYER
On your knees, please (Psalm 95:6)

ALLEGIANCE
We will serve the Lord (Joshua 24:15)

SERVICE
We’ll wash feet (John 13:14)

STEWARDSHIP
To whom much is given ... (Luke 12:48)

INNOVATION
We find solutions (Genesis 1:27)

OPTIMISM
Strength for today, bright hope for tomorrow (Lam. 3:22-24)

NU RTURING
Love one another as I have loved you (John 13:34)
How do we evaluate impact?

**SPRITUAL**
Development of a right relationship with God leading to spiritual maturity, faith in action, and disciple-making

**SOCIAL**
Reconciliation between people leading to a community characterized by solidarity, collaborative service, justice, respect, generosity, and interdependence

**MATERIAL**
Economic transformation evidenced by self-sufficiency, financial stability, crisis management, and improved quality of life

**PERSONAL**
The realization of God-given potential and purpose leading to a greater sense of self-worth and a brighter future
How is HOPE’s staff structured?

- **President & CEO**
  - Chief Operating Officer
  - Chief Advancement Officer
  - Director of Development

- **Board of Directors**
  - Enterprise Risk Mgmt Committee
  - Internal Audit
  - VP of Marketing

- **Programs**
  - Senior Director of Program Innovation
  - Senior Director of Microfinance
  - Senior Director of Savings Group Programs
  - Microfinance
  - Savings Groups
  - IT

- **Finance**
  - Administration
  - Internal Audit
  - Finance

- **Marketing**
  - VP of Marketing

- **IT**
  - Technical Assistance
  - Listening, Monitoring, & Evaluation

- **Spiritual Integration**
  - Director of Spiritual Integration
Operations

We design and implement excellent Christ-centered economic development programs.
What are our core services?
How are our two models similar and distinct?

Common elements:

- The Gospel is proclaimed and demonstrated
- Individuals can use both savings and loans
- Groups use the 5W’s and biblically based training
- Transformation occurs for both individuals and the group

Savings group programs:

- Typically serve rural, lower-income families
- Members provide capital, and HOPE provides operational support and funding
- Implemented primarily through the local church

Microfinance institutions:

- Typically serve urban and peri-urban clients
- HOPE provides program management and loan capital
- Implemented as a regulated financial institution
- Can offer small-and-medium-enterprise lending for clients ready to scale
How does our approach address global need?

2.1 billion people live on less than $3.20 a day.*
Where do we serve?

The HOPE network is made up of a combination of both partner and HOPE-initiated organizations. Participating partners are supported through prayer, technical assistance, accountability, lateral learning opportunities, and funding.

<table>
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<tr>
<th>COUNTRY</th>
<th>NAME</th>
<th>HOPE OR PARTNER</th>
<th>PROGRAM TYPE</th>
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<td>AFRICA</td>
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<td>Burundi</td>
<td>HOPE Burundi</td>
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<td>Turame Community Finance</td>
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<td>Peru</td>
<td>Comas CMA Church</td>
<td>Partner</td>
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*Names and locations withheld for security

- **S**: Savings group programs
- **M**: Microfinance institutions
- **E**: Small-and-medium-enterprise lending

SIMPLe HOPE
Where do we serve?
How do the 5W’s work?

In each meeting, group members follow this simple structure:

**THE 5 W’S**

**WELCOME** - greet one another

**WORSHIP** - sing and pray

**WORD** - study the Scriptures

**WORK** - record savings and manage loans

**WRAP-UP** - share reminders, encouragement, and a closing prayer
HOPE International

HOPE contributes to program structure by providing methodology and early-stage operational funding while training and equipping church leaders.

Church and ministry partners

The church oversees and promotes the savings group ministry as a vibrant community outreach. This includes providing volunteers who train and mentor savings groups.

Savings groups

These self-funded, self-managed groups meet and save regularly while following 5W’s methodology, lending money to each other to meet needs.

Client impact

- Spiritual
- Social
- Economic
- Personal
How do we structure savings group programs?

**HOPE STAFF**
Oversees savings group program, trains church partners, and provides technical expertise

**CHURCH PARTNER LEADERSHIP**
Oversees and promotes the church’s savings group ministry

**MINISTRY COORDINATOR**
Leads savings group ministry and manages, trains, and mentors 6-12 field coordinators

**FIELD COORDINATOR**
Recruits, trains, and mentors 15-25 volunteer church facilitators

**CHURCH FACILITATOR**
Guides, trains, disciples, and monitors savings groups

**SAVINGS GROUP**
15-25 group members meet weekly or bi-weekly
How does SG (savings group) Multiply work?

Desiring to multiply impact, HOPE equips like-minded partners to implement church-centered savings group ministries in communities they already serve using their own resources.
How does a microfinance program work?

HOPE International

As a registered financial institution, HOPE provides entrepreneurs with discipleship, training, and financial services.

Products & services

- Small-group and individual loans
- Small-and-medium-enterprise lending
- Savings products
- Initial and ongoing training
- Discipleship

Client impact

- Spiritual
- Social
- Economic
- Personal
How do we structure microfinance programs?

MANAGING DIRECTOR
Oversees all activity of national branches and manages partnerships

OPERATIONS MANAGER
Directs the operations division of HOPE’s microfinance operations

LOAN OFFICER SUPERVISOR
Recruits, trains, and oversees loan officers

LOAN OFFICER
Recruits, trains, disciples, and monitors clients

CLIENTS
Participate through community banks (groups of 15-25 people), individual loans, or loans to small-and-medium enterprises
HOPE’s field programs and partners provide holistic training that promotes flourishing in the four impact domains: spiritual, material, personal, and social.

What does training look like at HOPE?
What types of training do we offer?

Core training

ESSENTIAL TRAININGS THAT ENSURE CLIENTS ARE WELL-INFORMED AND PREPARED TO SUCCEED, INCLUDING:

• For microfinance institutions: the organization’s mission and the terms of the product or service
• For savings groups: biblical principles of group formation, leader development, record keeping, and the 5W’s

Complementary training

OPTIONAL TRAININGS BASED ON CLIENTS’ INTERESTS AND NEEDS, INCLUDING:

• Small business management
• Household financial management
• Savings
• Family issues
• Agriculture
• Discipleship
How does HOPE allocate its resources?

<20% OF FIELD TRANSFERS

DEVELOPING PROGRAMS
- Receptive markets
- Improving internal foundation
- Small amount of unrestricted funding

CHALLENGED PROGRAMS
- Difficult environment
- Lack internal foundation
- Could be a new program
- Receive very little unrestricted funding

>80% OF FIELD TRANSFERS

VITAL PROGRAMS
- Ready to grow
- Receptive markets
- Receive most of the funding

WELL-RUN HARD PLACES
- Ready to grow
- Impactful, fruitful programs
- Difficult environments

RECEPTIVITY

LOW

SCALABILITY

LOW

HIGH
Spiritual integration
We intentionally integrate faith in Christ into every aspect of HOPE.
What is our framework for pursuing spiritual integration?

We bear witness to Christ and His Kingdom through ...

... WHO WE ARE

... HOW WE WORK

... HOW WE SERVE THE CHURCH
How do we cultivate a Christ-centered culture?

Team selection
It is imperative that we faithfully hire staff members who will remain true to our Christ-centered mission.

Programmatic spiritual formation
Staff members study God’s Word together and call on God to do “immeasurably more than all we ask or imagine” (Eph. 3:20) through regular prayer and devotions.

Intentional discipleship
We encourage staff members to grow through personal discipleship relationships.
How do we faithfully pursue impact?

Impact evaluation

Integrated operational model

Christ-centered culture

Progress monitoring
What is listening, monitoring, & evaluation?

The processes by which we listen to our clients, donors, staff, and partners for the sake of improving our effectiveness for the Kingdom

TOOLS INCLUDE

- HOPE Quotient survey
- Dreamcatcher interviews
- Service satisfaction surveys
- Market research for product development
- Best Christian Workplace survey
- Annual donor survey
- Partner feedback survey & focus groups
We increase awareness and understanding, build relationships, and raise funds.
How does marketing add value?

Promoters of BRAND
- identity
- mission
- culture
- voice
- strategy

Curators of CONTENT
- stories
- images
- data
- research

Creators of tools to CONNECT
- collateral
- technology
- experiences
- advertising
- church engagement
- grassroots fundraising

Providers of support to EQUIP
- Central Service Unit in Lancaster, PA
- development
- programs
- stakeholders
What is HOPE’s philosophy of donor communication?

Christ-centered
God is the primary actor and invites us into the work He is already doing.

People-focused
We uphold the dignity of those we serve, focusing on hope and transformation over need.

Thankful
We prioritize gratitude to God and others.

Transparent
We are as open as possible in the way we present data, quotes, financials, etc.
What is HOPE's philosophy of fundraising?

**Dependence on prayer**

*Prayer is at the center of our work.*

**Relationships over transactions**

*We develop mutually encouraging relationships.*

**Attitude of abundance**

*We are givers, not takers.*

**Healthy workers**

*Our development staff employ practices to sustain our efforts for the long haul.*
What is the donor engagement process?

Typically, this process begins with marketing materials and progresses toward development relationships, but both teams are involved.
How does HOPE define giving categories?

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<tr>
<th>PARTNER</th>
<th>$1 – $999</th>
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<tbody>
<tr>
<td>Mass email and direct mailing appeals</td>
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<td>HOPE events and Quarterly Stakeholder Webcast</td>
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<tr>
<td>Ads</td>
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<tr>
<td>Website, blog, etc.</td>
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<td>Videos</td>
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<th>$1,000 – $9,999</th>
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<tr>
<td>Stakeholder Summit, Quarterly Stakeholder Webcast, and Experience HOPE D.R. Trips</td>
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<tr>
<td>HOPE events and marketing materials</td>
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<tr>
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<td>Stakeholder Summit and President’s Trip or custom trip</td>
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<td>Christmas gift</td>
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<table>
<thead>
<tr>
<th>AMBASSADOR</th>
<th>$100,000+</th>
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<tbody>
<tr>
<td>Proposals, online reporting, and customized grant support</td>
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</tr>
<tr>
<td>Face-to-face meetings with regional rep</td>
<td></td>
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<tr>
<td>Stakeholder Summit and President’s Trip or custom trips</td>
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<tr>
<td>Christmas gift</td>
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What are the roles of local boards?

**SUPPORT**
- Provide encouragement and counsel
- Pray regularly for HOPE
- Commit to making a financial contribution at least once annually

**SHARE**
- Help develop a network of supporters through introductions
- Assist in raising resources (financial, time, and talent)
- Support planning and execution of local events

**SERVE**
- Attend quarterly meetings
- Serve for minimum of two years
- Join a HOPE Trip or attend the Stakeholder Summit in Lancaster during these first two years
Administration

We recruit, support, and encourage HOPE’s staff.
How does administration add value?

Recruit
We find the best employees, typically within 60 days for domestic roles and within 120 days for international roles.

Retain
We encourage a meaningful culture and celebrate milestones to reduce turnover.

Benefits
We care for our employees through competitive benefits.

Global perspective
We develop and share HR best practices throughout the HOPE network.
How does HR further HOPE’s mission?

Support the organization

• Recruit, retain, and develop great employees
• Manage staff-related risks

Care for staff

• Facilitate generous benefits
• Listen to and advocate for employees
• Encourage holistic flourishing and balance
What is HOPE’s philosophy of recruitment and retention?

**Dependence on God**
Prayer is at the center of our work.

**Kingdom focus**
We prioritize calling.

**Fit over timeline**
We seek out the right person, even if it takes longer.

**Relational**
We inspire enthusiasm.
How do we develop our staff & leaders?

Through the 5C’s, our goal is to build healthy Christians who are strong and growing in these areas:

**CHRIST**
A healthy Christian knows and abides in God.

**COMMUNITY**
A healthy Christian is formed and lives in supportive and accountable community.

**CHARACTER**
A healthy Christian has integrity.

**CALLING**
A healthy Christian has a clear vision of the work God has called them to do.

**COMPETENCIES**
A healthy Christian has the necessary gifts, skills, and knowledge to lead people in accomplishing God’s purpose.
Finance

We ensure sound stewardship by providing timely, accurate, and actionable reports to stakeholders.
What are the core functions of finance?

- **International accounting**: Serves field programs
- **Accounting operations**: Serves the Central Service Unit in Lancaster, PA
- **Financial planning & analysis**: Serves the HOPE consolidated network
What does finance do?

- Payroll
- Analysis
- Field financial management
- Donor care
- Internal & external reporting
- Treasury

STEWARD & SERVE
Information technology & technical assistance

We provide high-quality, cost-effective technology services to enable HOPE’s mission.
How do IT and TA accomplish their mission?

We help staff (via planning, programming, training, and consulting) use technology to better accomplish HOPE’s mission.

**EQUIP**
- Provide technology support to all areas of HOPE
- Help collect, store, and safeguard electronic data while ensuring appropriate access
- Analyze and report on data

**CONNECT**
- Provide fast, transparent, and highly functional connectivity through HOPE’s networks
- Develop and maintain effective, secure, and innovative information systems
- Provide project management support

**DEVELOP**
- Lead strategic planning for HOPE’s use of information technology
- Promote new uses of information technology for HOPE through exploration and innovation
How do IT and TA serve HOPE?

- **Data management**
  - e.g., management information systems

- **Networks and connectivity**

- **IT help and administrative support**

- **Analysis and reporting**

- **Hardware and software acquisition**
  - e.g., Salesforce

- **Long-term project management**

**TECHNOLOGY SOLUTIONS**
Internal audit

We provide independent and reasonable assurance that HOPE is achieving its mission and objectives.
What does internal audit do?

The internal audit and enterprise risk management teams align their efforts to complete these core functions:

- Annual Risk Assessment
- Risk-Based Internal Audit Plan
- Internal Audit Activities and Ongoing Risk Monitoring
How does internal audit add value?

Internal audit provides reasonable assurance on effectiveness of existing internal controls.

Internal audit monitors risk reduction efforts and recommends design of internal controls.