



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



Alphonsine Mukarusagara
RWANDA

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.



Gheorghe Virtosu
MOLDOVA

What are our key priorities?



First

CHRIST-CENTERED

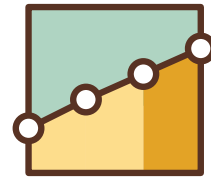
We strive to follow Christ's example at all times and commit to obeying and proclaiming Him in all areas of our work.



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

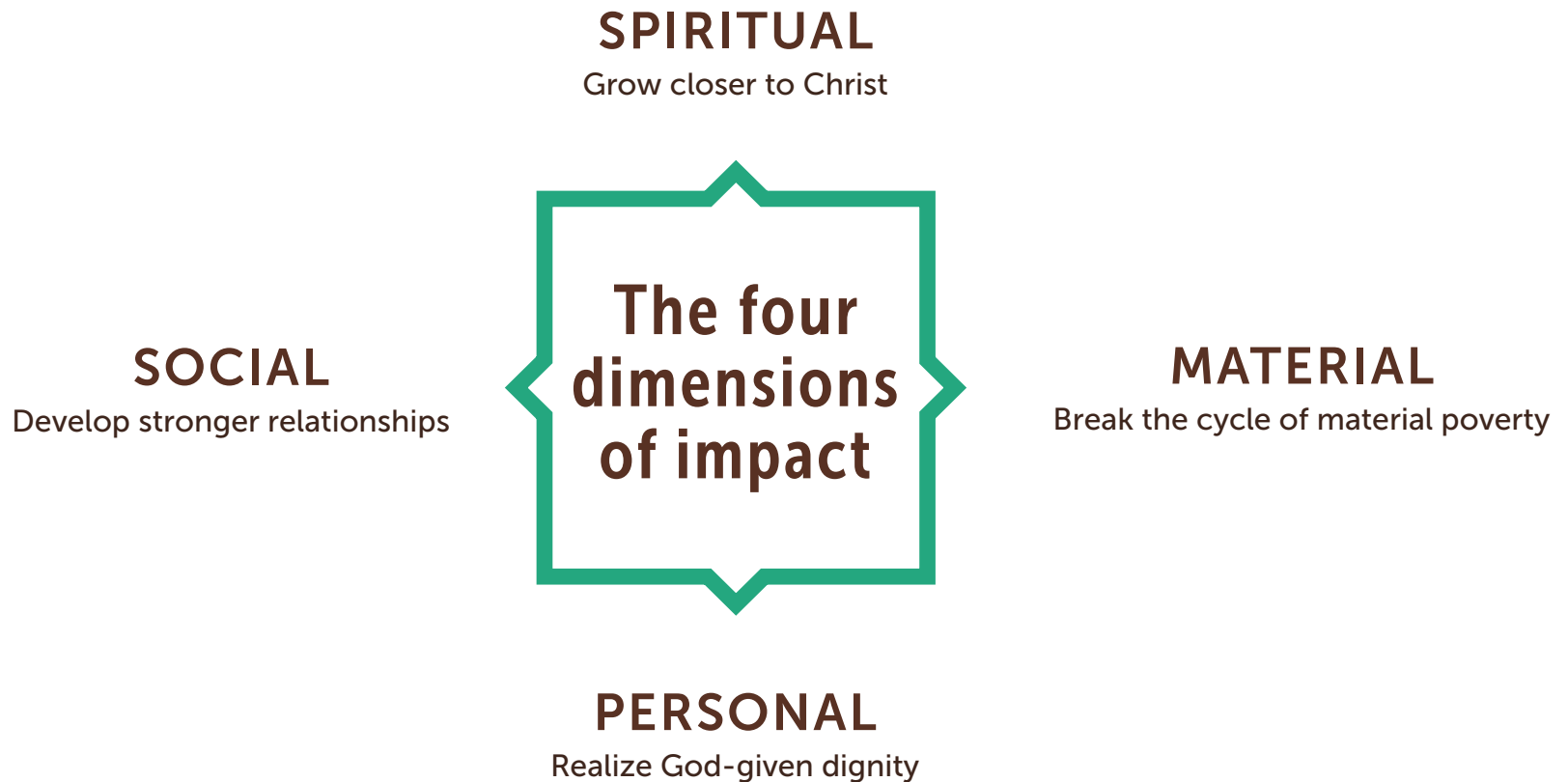
Strength for today, bright hope for tomorrow (Lam. 3:22-24)

NURTURING

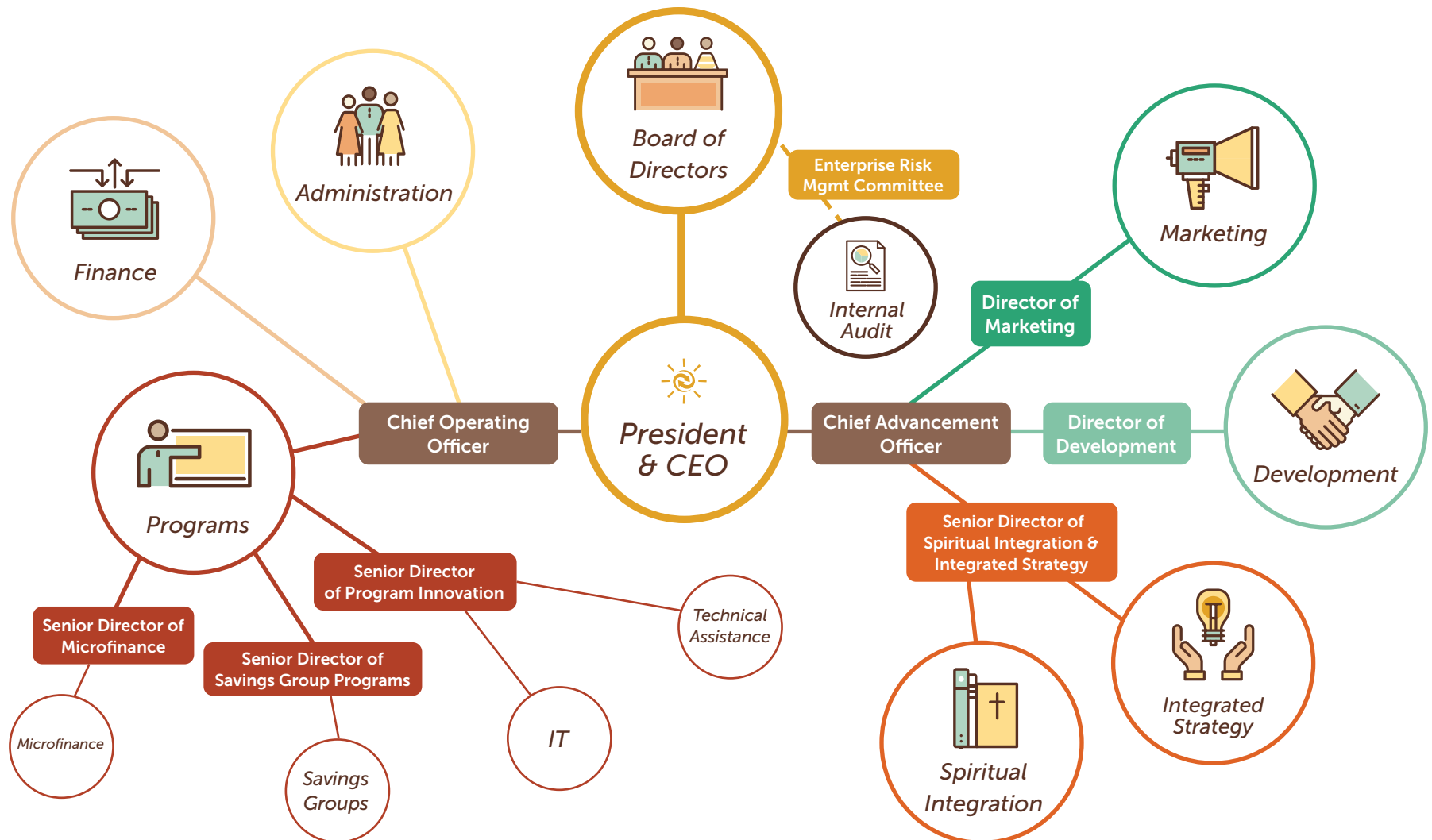
Love one another as I have loved you (John 13:34)



How do we evaluate impact?



How is HOPE's staff structured?

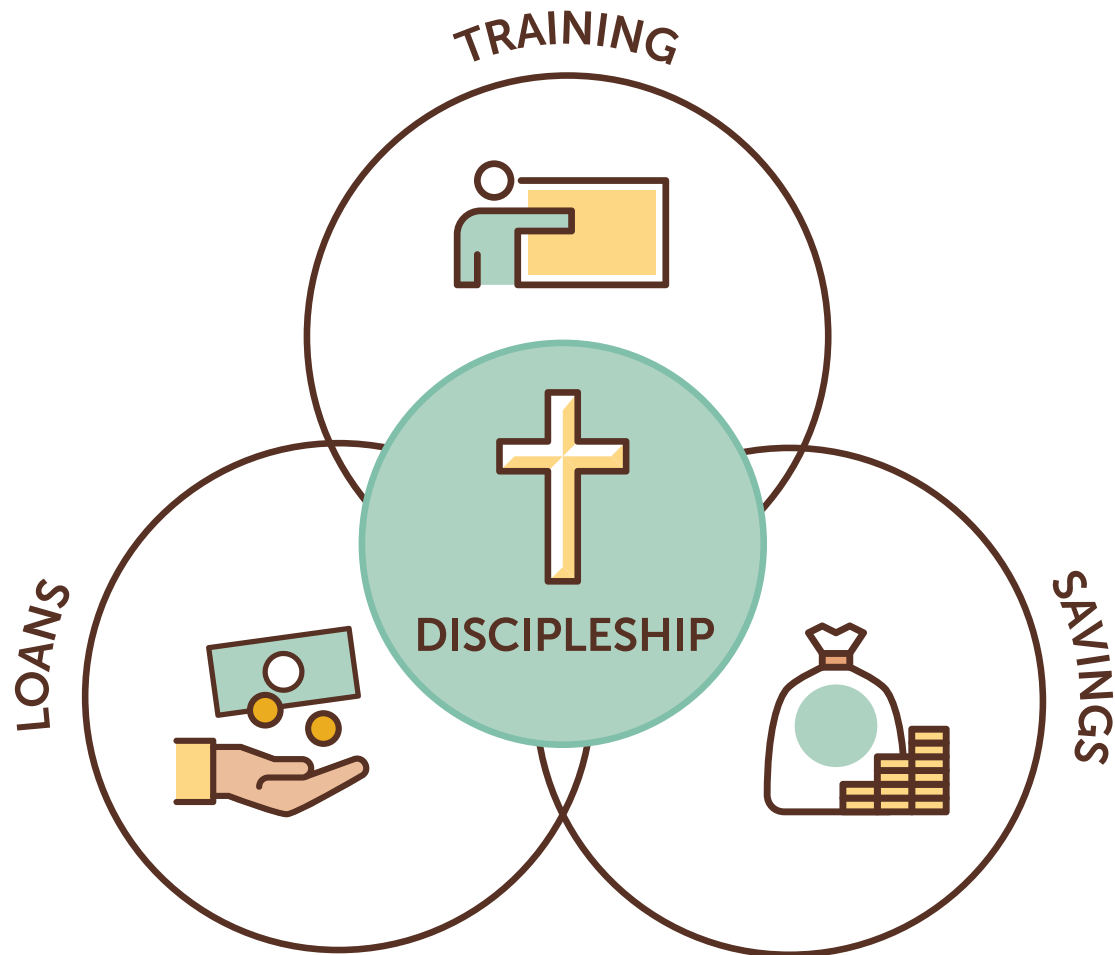




Operations

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:



Savings group programs:

- Often serve rural, lower-income families
- Members provide capital, and HOPE provides church partners with operational support and funding
- Implemented primarily by the local church

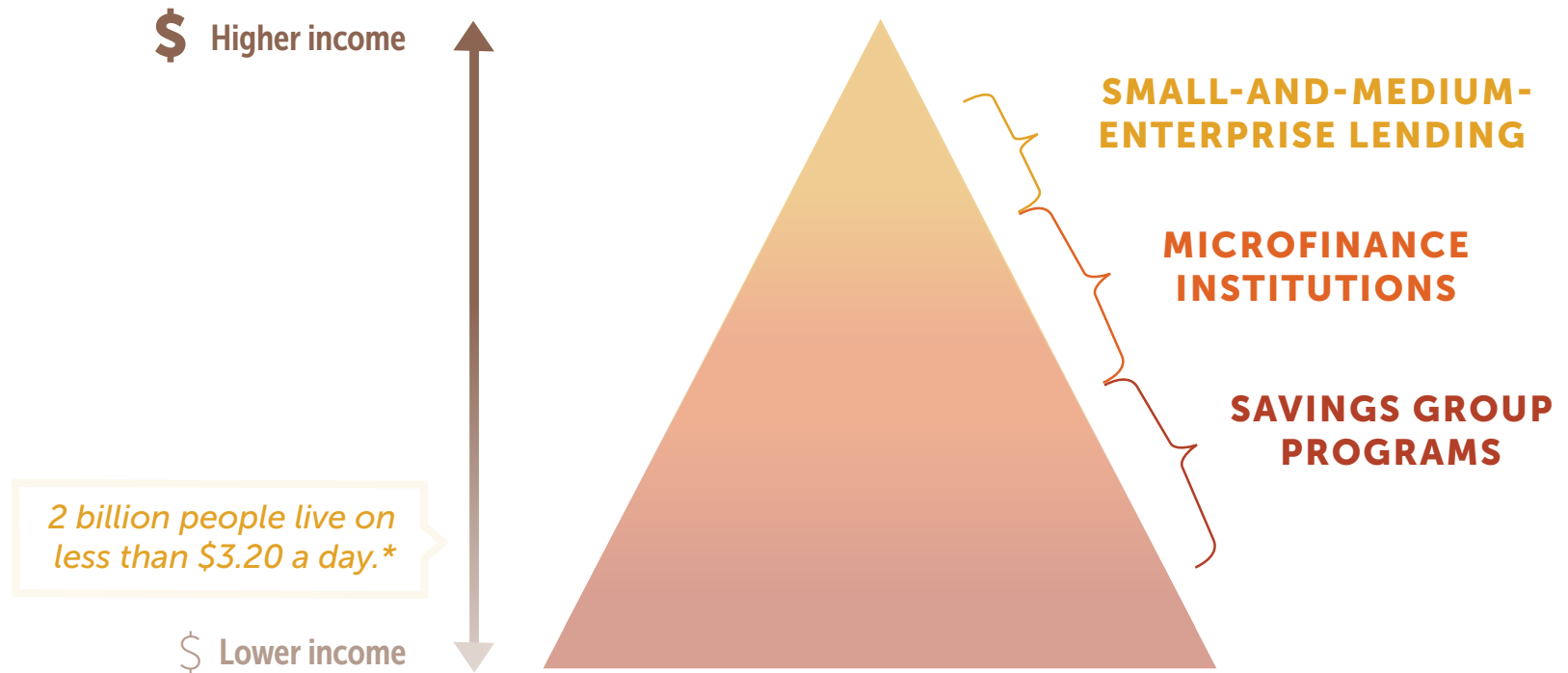
- The Gospel is proclaimed and demonstrated
- Individuals can use both savings and loans
- Groups use the 5W's and biblically based training
- Transformation occurs for both individuals and the group



Microfinance institutions:

- Often serve people living in urban and peri-urban environments
- HOPE provides program management and loan capital
- Implemented as a regulated financial institution
- Can offer small-and-medium-enterprise lending for those ready to scale

How does our approach address global need?



Where do we serve?

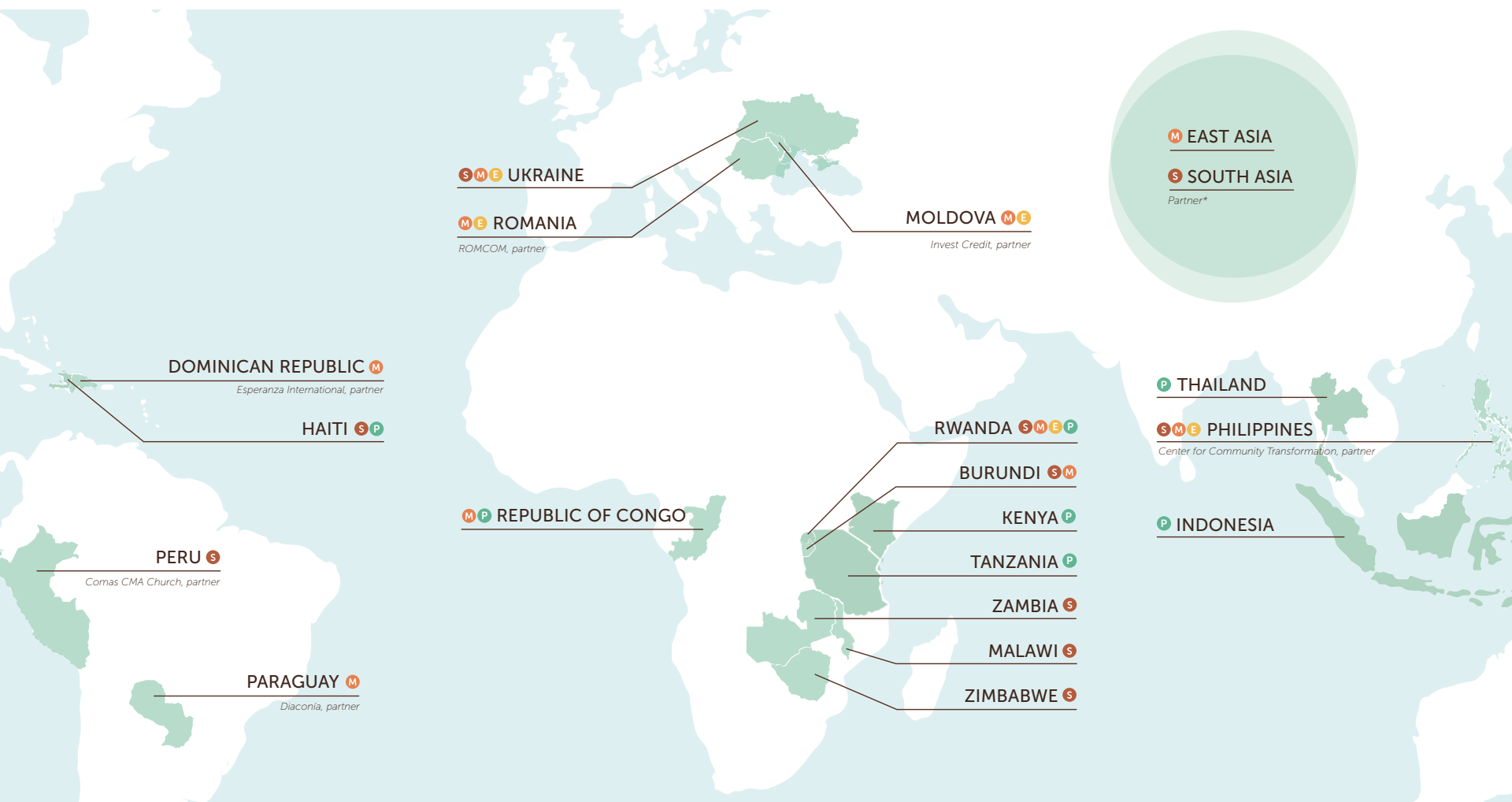
NETWORK PROGRAMS

Savings group program

Microfinance institution

Small-and-medium-enterprise lending

SG Multiply partnership



How do the 5W's work?

In each meeting, group members follow this simple structure:



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*



Savings Group Member
HAITI

How does a savings group program work?



HOPE International

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



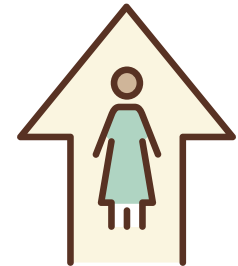
Church and ministry partners

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.



Impact

- Spiritual
- Social
- Material
- 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 their church's savings group ministry



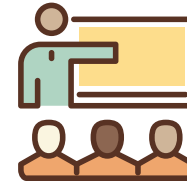
MINISTRY COORDINATOR

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

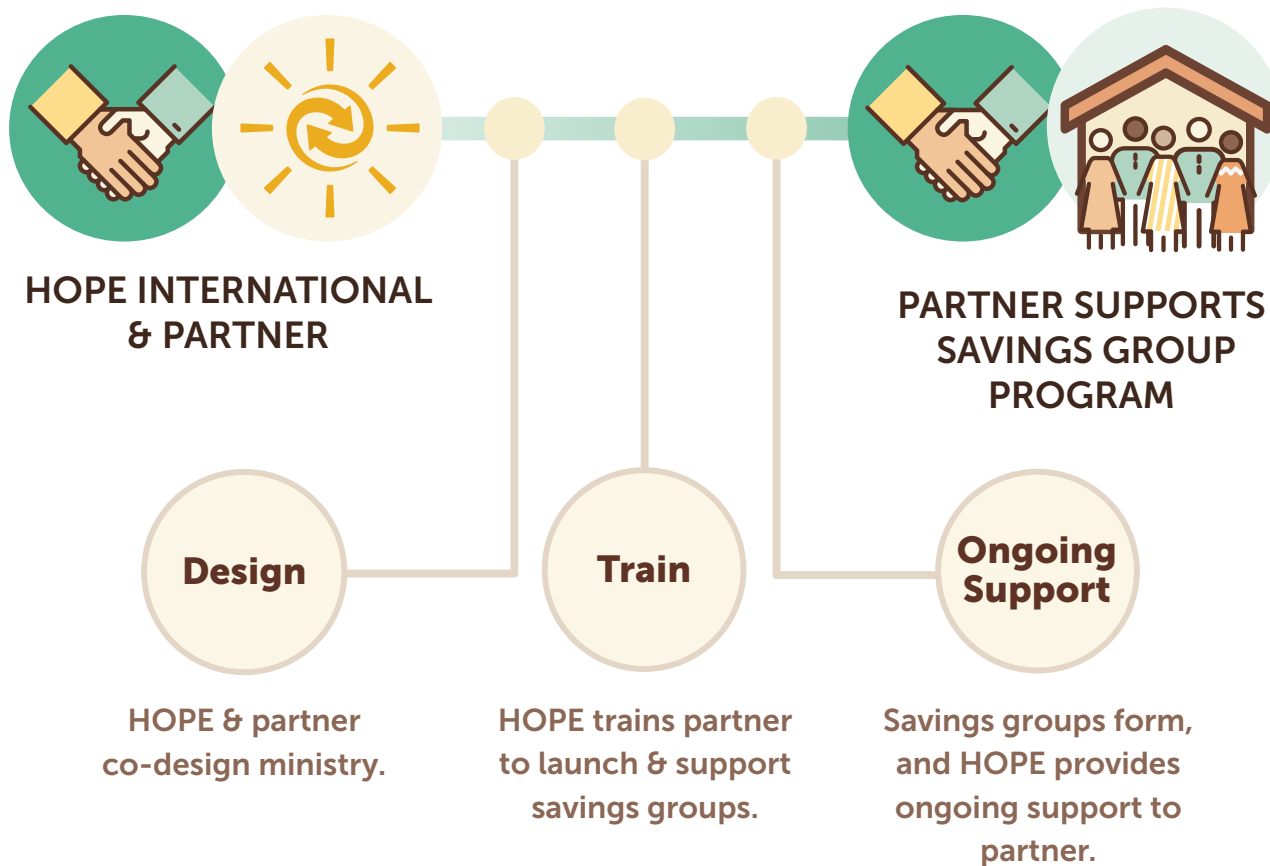


SAVINGS GROUP

15-25 group members meet weekly or bi-weekly

How does SG Multiply work?

Desiring to multiply impact, HOPE equips like-minded partners to implement church-centered savings group (SG) ministries in communities they already serve using their own resources.

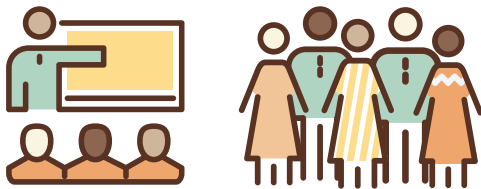


How does a microfinance program work?



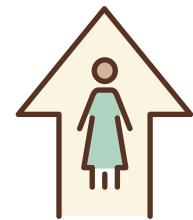
HOPE International

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



Impact

- Spiritual
- Social
- Material
- 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

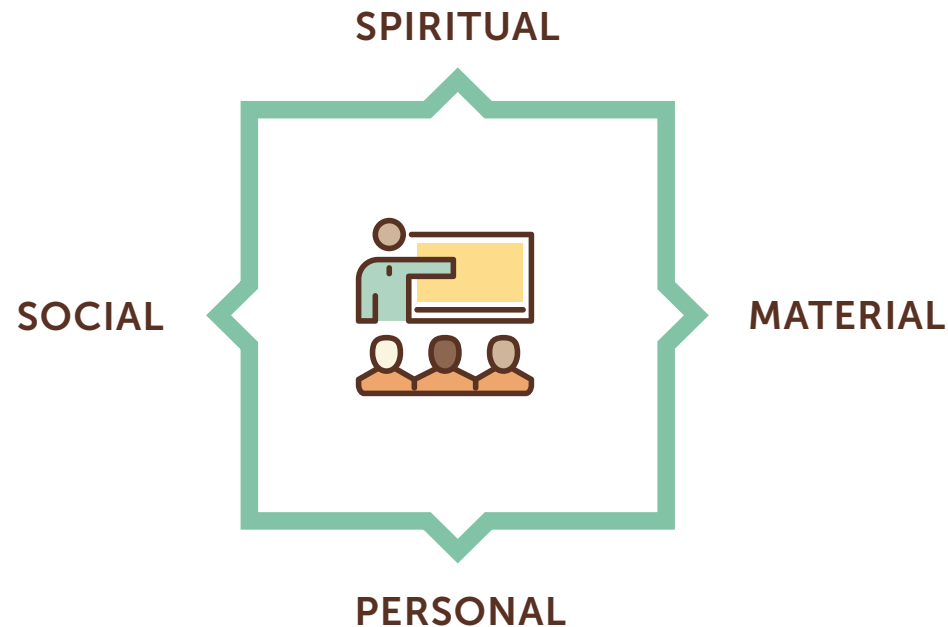
Recruits, trains, disciples, and monitors the people we serve



PEOPLE WE SERVE

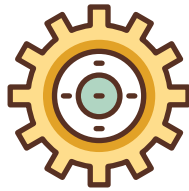
Participate through community banks (groups of 15-25 people), individual loans, or loans to small-and-medium enterprises

What does training look like at HOPE?



HOPE's field programs and partners provide holistic training that promotes flourishing in the four impact domains: spiritual, material, personal, and social.

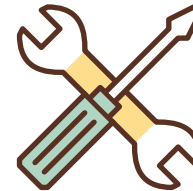
What types of training do we offer?



Core training

ESSENTIAL TRAININGS THAT ENSURE THE PEOPLE WE SERVE 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 INTERESTS AND NEEDS, INCLUDING:

- Small business management
- Household financial literacy and management
- Savings
- Family issues
- Agriculture
- Biblical study

How does HOPE allocate its resources?





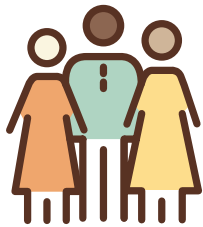
Spiritual integration

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?



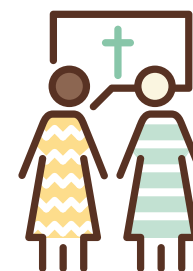
Team selection

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



Programmatic spiritual formation

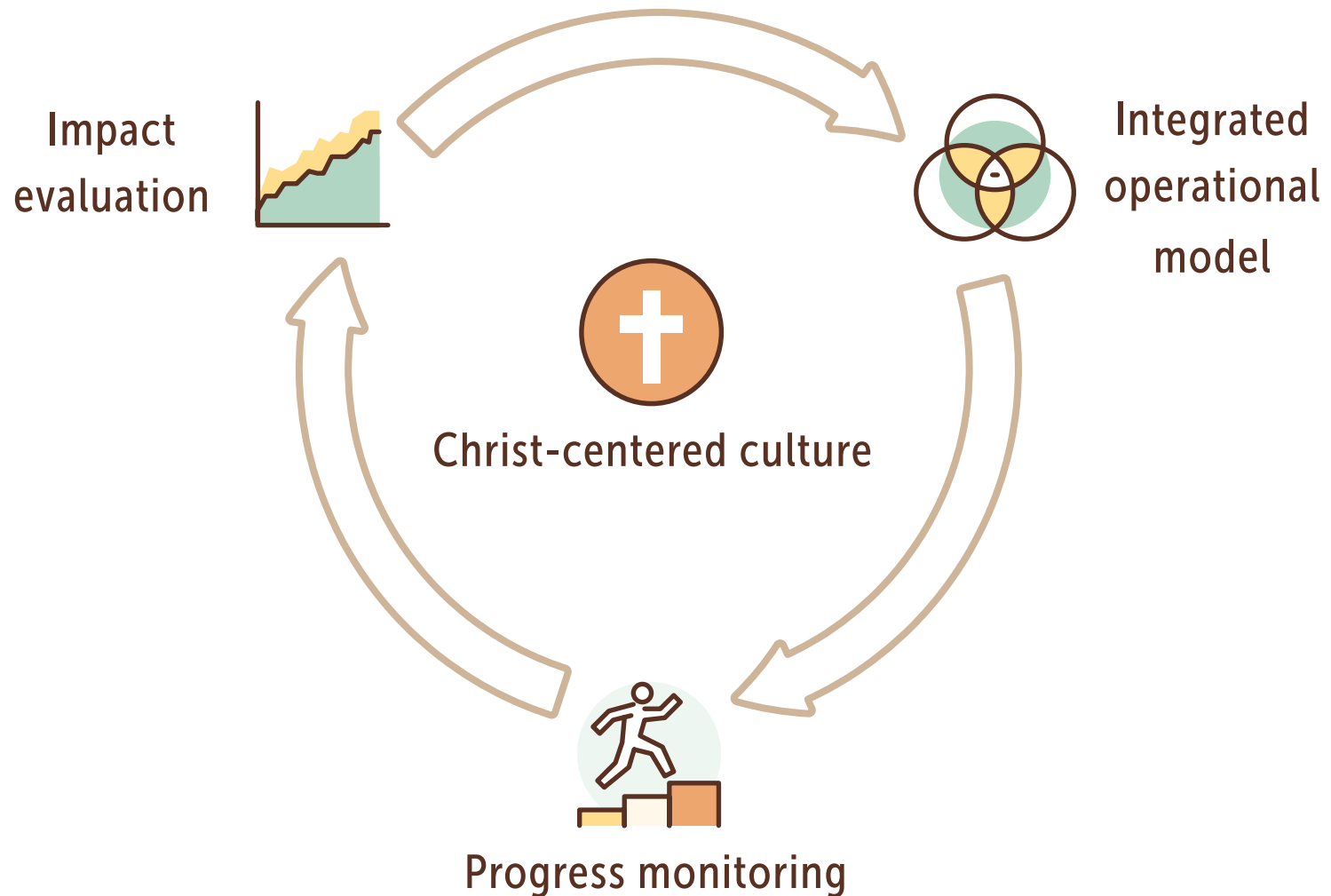
Staff members study God's Word together and call on God to do *"immeasurably more than all we ask or imagine"* (Eph. 3:20) through regular prayer and devotions.



Intentional discipleship

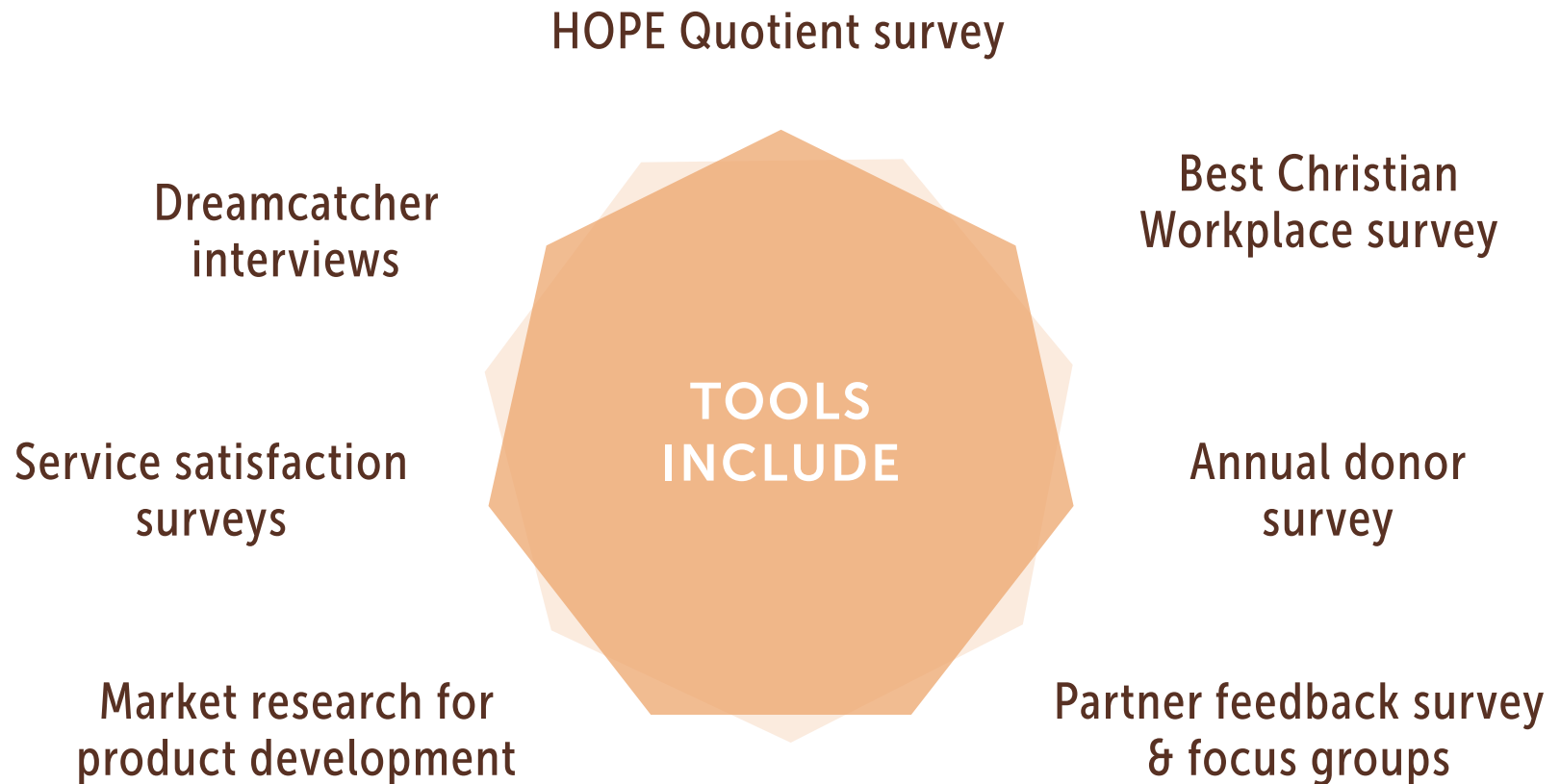
We encourage staff members to grow through personal discipleship relationships.

How do we faithfully pursue impact?



What is listening, monitoring, & evaluation?

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





Marketing & development

We increase awareness and understanding,
build relationships, and raise funds.

How does marketing add value?



Promoters of BRAND

- identity
- mission
- culture
- voice
- strategy



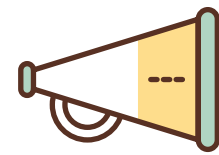
Curators of CONTENT

- 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 fundraising?

Dependence on prayer

Prayer is at the center of our work.



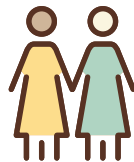
Attitude of abundance

We are givers, not takers.



Relationships over transactions

We develop mutually encouraging relationships.



Healthy workers

Our development staff employ practices to sustain our efforts for the long haul.



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 the donor engagement process?

MARKETING AND DEVELOPMENT WORK TOGETHER
TO MOVE DONOR RELATIONSHIPS TOWARD DEEPER ENGAGEMENT.



Typically, this process begins with marketing materials and progresses toward development relationships, but both teams are involved.

How does HOPE define giving categories?

PARTNER

\$1 – \$999

- Mass email and direct mailing appeals
- HOPE events and Quarterly Stakeholder Webcast
- Ads
- Website, blog, etc.
- Videos

PROMOTER

\$1,000 – \$9,999

- Face-to-face meetings with regional rep
- Stakeholder Summit, Quarterly Stakeholder Webcast, and Experience HOPE D.R. Trips
- HOPE events and marketing materials

CATALYST

\$10,000 – \$99,999

- Proposals and online reporting
- Face-to-face meetings with regional rep
- Stakeholder Summit and President's Trip or custom trip
- Christmas gift

AMBASSADOR

\$100,000+

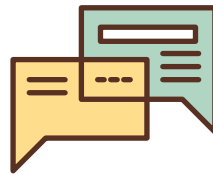
- Proposals, online reporting, and customized grant support
- Face-to-face meetings with regional rep
- Stakeholder Summit and President's Trip or custom trips
- Christmas gift

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

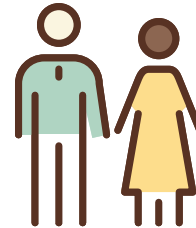
We develop and share HR best practices throughout the HOPE network.

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.



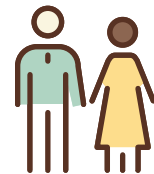
Kingdom focus

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.

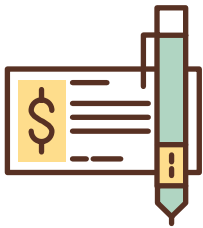




Finance

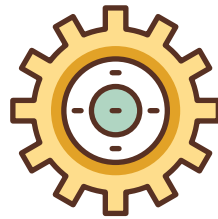
We ensure sound stewardship by providing timely, accurate, and actionable reports to stakeholders.

What are the core functions of finance?



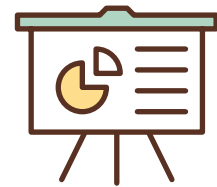
International accounting

Serves field programs



Accounting operations

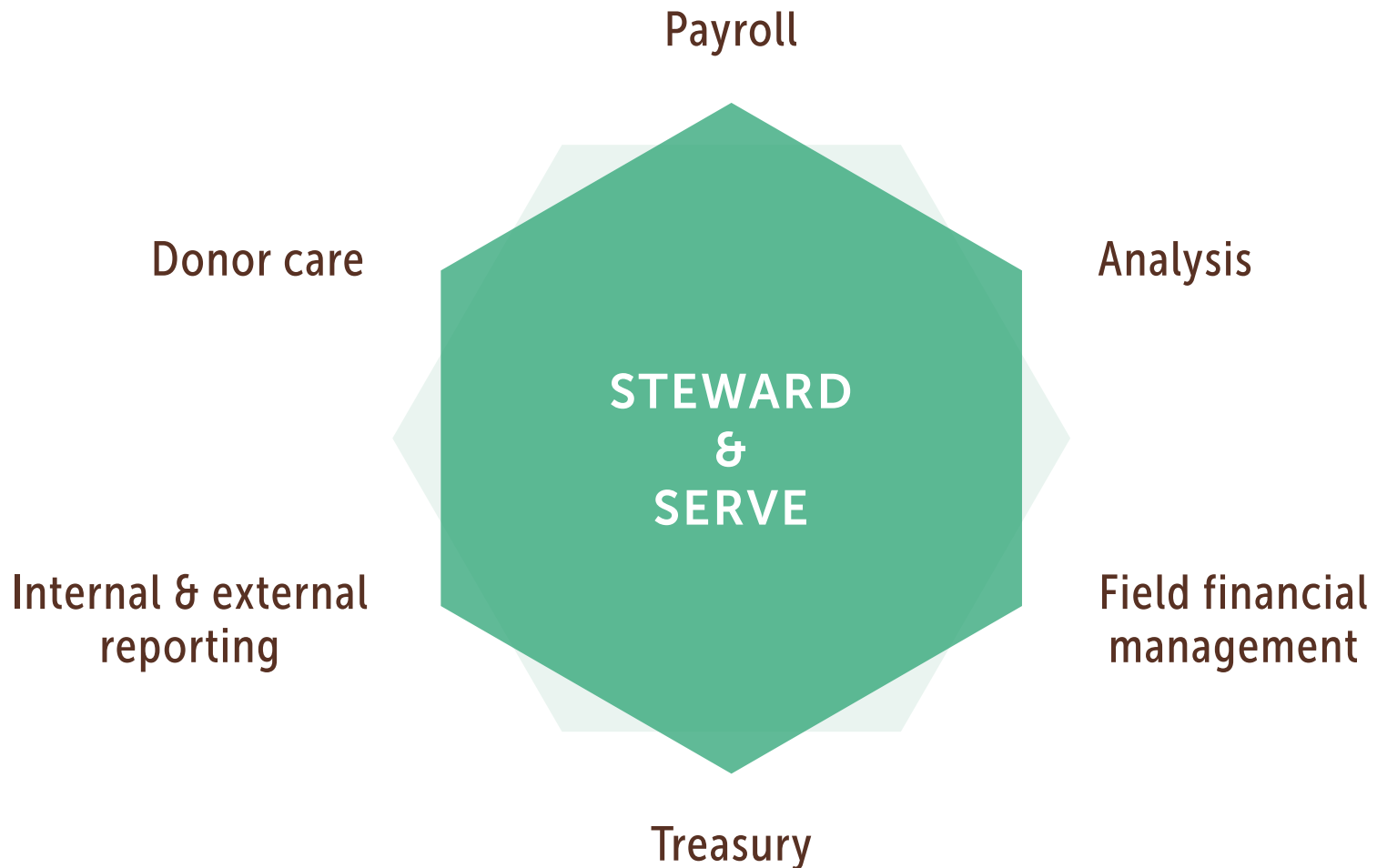
Serves the Central Service Unit in
Lancaster, PA



Financial planning & analysis

Serves the HOPE consolidated network

What does finance do?



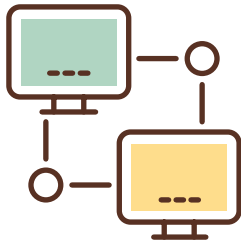


Information technology & technical assistance

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

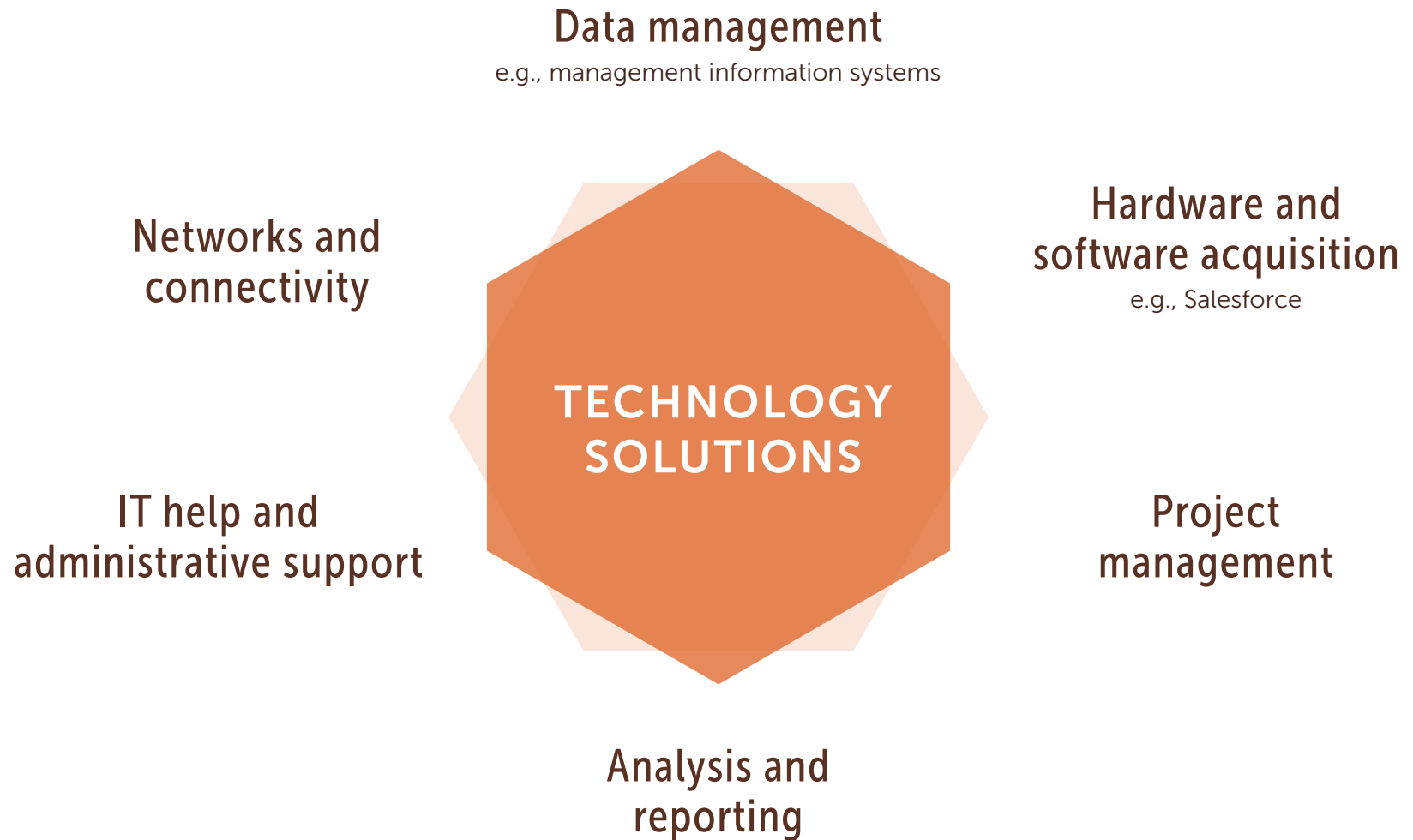
CONNECT

- Provide secure 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 technology
- Promote new uses of technology for HOPE through exploration and innovation

How do IT and TA serve HOPE?



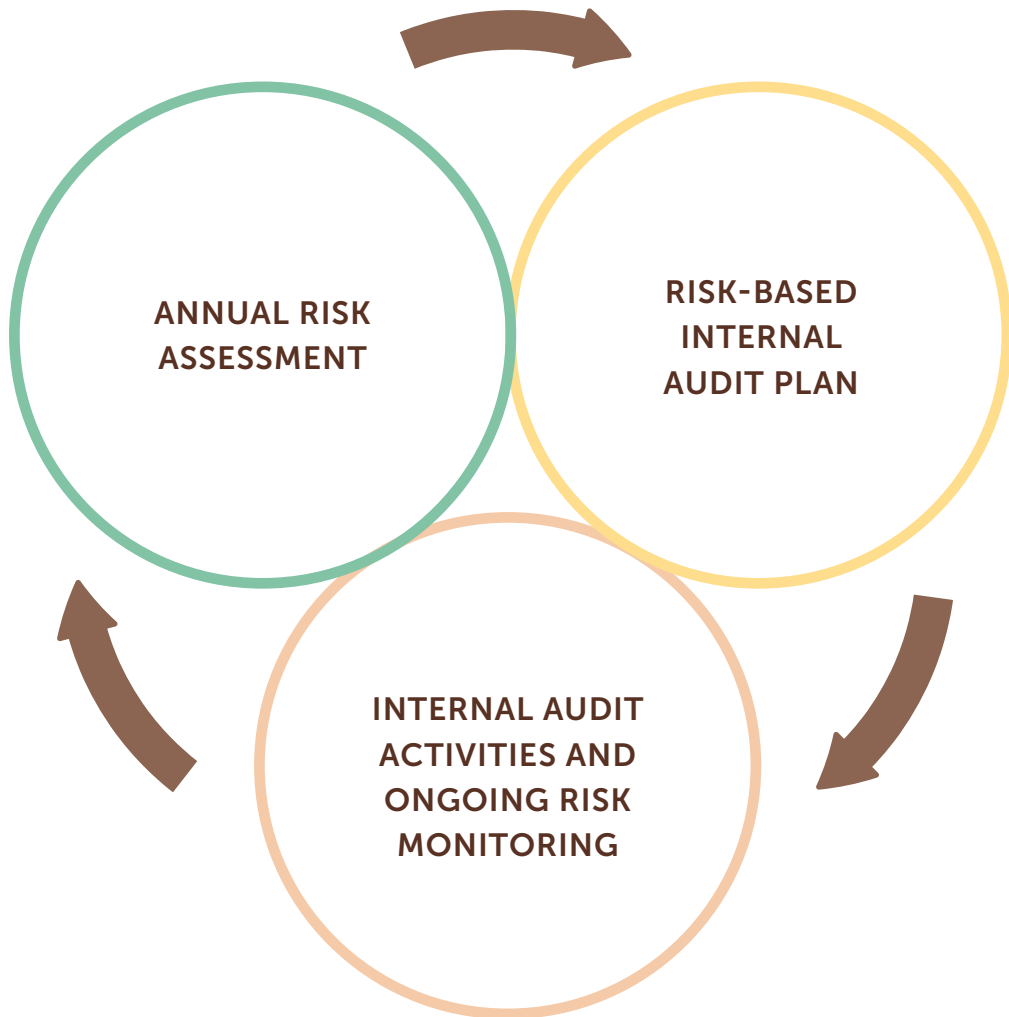


Internal audit

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:



How does internal audit add value?

