



iZōsh Starter Kit Chapter Application

Welcome! iZōsh International is so excited new groups of women, who are inspired by the iZōsh mission and vision, wish to begin their own iZōsh Chapters.

The name iZōsh comes from the Ethiopian language Amharic. It is a word that means many things, but can be explained as “compassionate support of a woman.” After reading the book *Half the Sky* a group of women from Huron Hills Church (HHC), in Ann Arbor, Michigan, started the ministry iZōsh to offer what its name represents. More specifically, our mission states:

iZōsh is a group of women dedicated to the economic empowerment of women globally who are living in extreme poverty. By giving micro-loans to these women we help them to lift themselves out of extreme poverty and reduce the risk of oppression and exploitation in their lives.

To achieve our mission iZōsh has created Events that are best described as a time to connect, learn, give, and celebrate the joy of empowering women. We would now like to share this ministry.

This application process is designed to be completed by a group of women who are willing and committed to forming an iZōsh Chapter at their church. iZōsh Chapters must be affiliated with a church, and a pastor or church board member must sign and review this application.

Please read through the application, focusing on the “Statement of Faith” and “Memorandum of Agreement.” Only move forward with the application if you, the group of women, and the church feel comfortable agreeing to those documents.

Thank you for your interest in iZōsh! We look forward to reading your application.

iZōsh Chapter Application Questions

Please answer the following questions. These Application Questions can also be answered online here: <https://goo.gl/forms/a4lioDBJPTf8CshC2>

Church Contact Information

Name:

Denomination:

Phone Number:

Address:

Church Pastor/Board Member Contact Information

Name:

Title:

Email:

Phone Number:

Contact Information (1)

Applicant Name:

Email:

Phone Number:

Contact Information (2)

Applicant Name:

Email:

Phone Number:

Contact Information (3)

Applicant Name:

Email:

Phone Number:

Contact Information (4)

Applicant Name:

Email:

Phone Number:

How did you hear about iZōsh?

Have you read the book, Half the Sky by Kristoff and WuDunn?

Why do you want to start an iZōsh Chapter?

How do you think it will benefit the women in your church?

How much time can you commit to iZōsh?

Where would iZōsh Events be held?

What primary question(s) do you need to be answered before initiating your Chapter?

Statement of Faith

iZōsh was created in response to Jesus Christ's call to serve and care for those who have been oppressed, marginalized, and forgotten; our Christian faith is the foundation on which this organization stands.

We believe:

1. In one eternal God who exists as three persons - Father, Son, and Holy Spirit - each fully, and equally God.
2. In God's only son, our Lord, Jesus Christ, who was born of the Virgin Mary, became fully man, lived a perfect human life, and died on the Cross as payment for our sins.
3. After His bodily resurrection, he ascended into Heaven to sit at the right hand of the Father.
4. Through Jesus' life, death, and resurrection, God freely offers salvation and eternal life to anyone who puts their faith in Christ.

As followers of Christ, we will work to empower women across the globe who live in extreme poverty.

Memorandum of Agreement

iZōsh International wishes to enter into a Christ centered partnership with each of its Chapters that helps spread and fulfill its mission, vision, and values and is mutually beneficial. Like all partnerships, it will require commitments from both parties. Below you will find the commitments iZōsh International asks of its Chapters and the commitments iZōsh International will make to its Chapters in return.

iZōsh Chapter Commits to:

1. Working to carry out the mission, vision, and values of iZōsh.
2. Handling money responsibly with transparency, accuracy, and integrity.
 - a. Ensuring all money collected in dues is used solely to fund women voted upon by the Chapter members and guests and not for any iZōsh Chapter administrative costs. The church is responsible for all costs associated with the iZōsh Events.
 - b. Ensuring money collected by the iZōsh Chapter is used for the expressed purposes and not for the financial gain of Chapter leaders, members, etc.

- c. Funding individual women with business ideas and not women seeking money for home improvements, vehicles unrelated to a business, etc.
 - d. Reporting accurately to iZōsh members and guests how much money is collected and donated at each Event.
3. Not pushing any sort of political agenda nor advocate for any cause contrary to the iZōsh mission, vision, and values.
4. Educating Chapter members and guests about the oppression and exploitation of women in extreme poverty face around the globe.
5. Remaining a ministry of the church featured in their official Chapter name or notify iZōsh International if the ministry is discontinued.
6. Submitting an annual status report to iZōsh International by the requested date.
7. Provide the required annual Chapter Fees.

iZōsh International Commits to:

1. Providing iZōsh Chapters with all necessary material templates such as “Commitment Card” which includes the Mission and Vision of iZōsh.
2. Providing a “How To” Guidebook to help guide iZōsh Chapters
3. Providing guidance to iZōsh Chapters as they get started and as needed
4. Providing an annual seminar for iZōsh Chapter leaders across the country to meet, engage, and grow in their leadership skills
5. Providing educational materials
6. Providing a website portal with information, statistics on how many women iZōsh has helped, etc.

Signature Page

I represent a group of women who wish to start an iZōsh Chapter as a part of my church's ministry, and enter into a partnership with iZōsh International. As the primary contact and leader of the women's ministry at

(Name church _____), I have read the Statement of Faith and Memorandum of Agreement above, including commitments, and agree on behalf of all of the women contacts to honor them.

Signature of Primary Contact:

Printed Name of Primary Contact: _____

Date: _____

I am the/a Pastor with the authority to make the commitment to enter into a partnership with iZōsh International. I have read the above Statement of Faith and Memorandum of Agreement above, including commitments, and signify my agreement to honor both by my signature below.

Signature of Pastor:

Name & Title: _____

Date: _____

Permission Granted by iZōsh International by:

Signature:

Officer's name and Title: _____

Date: _____

Chapter Essentials

Many aspects of an iZōsh Chapter are left up to the individual churches and ministries to decide; however, there are some things all iZōsh Chapters must include. The iZōsh “Chapter Essentials” are listed below.

Mission, Vision, & Values

Mission

iZōsh is a group of women dedicated to the economic empowerment of women globally who are living in extreme poverty. By giving micro-loans to these women we help them to lift themselves out of extreme poverty and reduce the risk of oppression and exploitation in their lives.

Vision

Motivated by our Christian faith to be compassionate and to do justice, iZōsh was formed. Our vision is:

- To seek first to understand and not to judge;
- To prayerfully pool our resources to invest globally in women living in extreme poverty, regardless of their faith or beliefs;
- To honor the dignity of each woman by empowering her through sustainable personal economic development; and
- To invite and welcome other women, regardless of their faith or beliefs, whose goals align with our mission, to learn about women’s issues in extreme poverty and then to empower the women living in extreme poverty to transform their lives through entrepreneurial activities.

Values

- Compassionate
- Educational
- Committed
- Participatory
- Invitational
- Intergenerational

Chapter Leadership & Roles

The Leadership Team should consist of women who are members or regular attenders of the Chapter church, except where noted. The Leadership Team should have, at a minimum a/an:

- Chair and Vice Chair (must be member/attender of the Chapter church)
- Treasurer (must be member/attender of the Chapter church)
- Loan Officer
- Education Coordinator
- Marketing and Communications Coordinator

In addition to the Leadership Team, roles in the Chapter that must be filled by members or regular attenders of the Chapter church include:

- All who assist the Treasurer during an Event
- Those assisting with the production of the Event
- Anyone involved with 'hands on' collection or sending of money during an Event
- The Supportive Response Coordinator
 - Ideally this role is filled by a mental health professional or someone with counseling training. When an Event topic may have impacted attendees lives, such as rape and sexual abuse, a counselor or trained volunteer is available for support and referral to resources as necessary. She may or may not be a member or regular attender of the Chapter church.

Essential Membership issues

- All members sign the "Commitment Card" affirming the iZōsh mission, vision, and values as part of joining the Chapter.
- All members commit to a self-determined dues amount to be paid at each Event whether or not they attend the iZōsh Event.
- Members have the opportunity to propose and later vote on loan recipients at the Event.

Essential Aspects of iZōsh Events

- Events are held at least two times a year for women only.
- Protocol of Savings Groups are followed:
 - Sit in small group circles.
 - Collect money for micro-loans in the small group circles.
 - Have an educational component for each Event centered on women's issues related to extreme poverty such as exploitation or oppression, poverty related issues, or microfinance.
- Micro-loans are granted to individual women living in extreme poverty.
- The loan recipients are proposed by members and vetted by loan officers.
- Loans granted through approved internet portals and are not repaid to iZōsh.
- The approved internet portals are World Vision Micro, Kiva and Opportunity International.
- Proposals for loans offered by members from the approved internet portals must:
 - Be for individual women only.
 - Be for business purposes only (women seeking loans for their spouses or for non-business reasons such as building a home, TV, etc. are not acceptable).
 - Be voted on by members.
- All money is handled with the utmost accuracy, transparency, integrity, and confidentiality.
- All the collected money is spent during the Event.

Essential Materials

iZosh International will provide access to key forms and brand-related materials. It is Essential that each chapter use:

- iZōsh logo
- iZōsh.org/city website as domain name.
- “Commitment Card” (contains mission and vision statements)
- iZōsh Values statement
- “How to Become a Member” document

iZōsh Chapter Fees

To cover the cost of materials, assistance and guidance, and speaker videos, as well as the administrative overhead of iZōsh International, each iZōsh Chapter will be asked to pay annual fees. These fees will be used to help iZōsh International better serve and support its Chapters. Fees will be structured based on the size of Chapter church and the annual average number worship service attendance. If for any reason a Chapter feels it will be unable to pay the required fees, please contact the leadership of iZōsh International.

Small Church (25 - 99 persons)

Annual Fees: \$100.00

Medium Church (100 - 199 persons)

Annual Fees \$200.00

Large Church (200 - 499 persons)

Annual Fees: \$300.00

Extra Large Church (500+ persons)

Annual Fees: \$475.00

How to Pay

Credit Card or PayPal on iZōsh International Website: iZōsh.org.

**Request for Permission to Use
iZōsh: Women investing in Women Logo, Name, and Branded
Materials as provided by iZōsh International**

----- through its named representative,
Name of Church

requests permission to use the name of iZōsh: Women investing in Women, the iZōsh logo, and all iZōsh branded materials provided by iZōsh International. We hereby acknowledge that this is a privilege granted by iZōsh International to use such name, logo, and materials. And we, the Chapter Church, understand that if we breach the Memorandum of Agreement between our Church and iZōsh International that iZōsh International has the right to withdraw all permission to use the above items. A breach of the Memorandum of Agreement could be, as way of an example, an incident involving the misuse of funds collected for micro-loans being used instead for personal gain of the Chapter Church members, or the appearance of financial impropriety, or other behaviors contrary to iZōsh International’s mission to empower women living in extreme poverty. In the case of a breach of the Memorandum of Agreement, iZōsh International has the right to withdraw all affiliation from such Chapter Church. Upon notice by iZōsh International to the Chapter Church, the Chapter Church shall cease to use any iZōsh name, logo, and other brand materials.

Signature: -----

Printed Name: -----

Authorized by ----- Church

to sign as its -----

Date: -----

Permission Granted by iZōsh International by:

Signature: -----

Officer’s name and Title:-----

Date:-----

Application Checklist

Please read through the application checklist and make sure the entire application has been filled out before sending it in.

- ✓ Read the Introduction
- ✓ Fill out the Contact Information
- ✓ Answer all Application Questions
- ✓ Read and Sign the “Statement of Faith” and the “Memorandum of Agreement”
- ✓ Read the Chapter Essentials
- ✓ Read and Sign the Name Permission Request

What’s Next?

After this application is complete, you may submit it in one of the following ways:

1. Electronically complete the Application Questions form
2. Download the PDF version, complete the application, scan, and email to contact@izosh.org
3. Download the PDF version, complete, and then mail to the following address:

iZōsh International
Attention: iZōsh Chapter Application
3150 Glazier Way
Ann Arbor, MI 48105

It will take some time for iZōsh International to review the application. Once a church has been approved to become an enrolled iZōsh Chapter, the person listed as the primary contact from the applicant Chapter will be contacted.