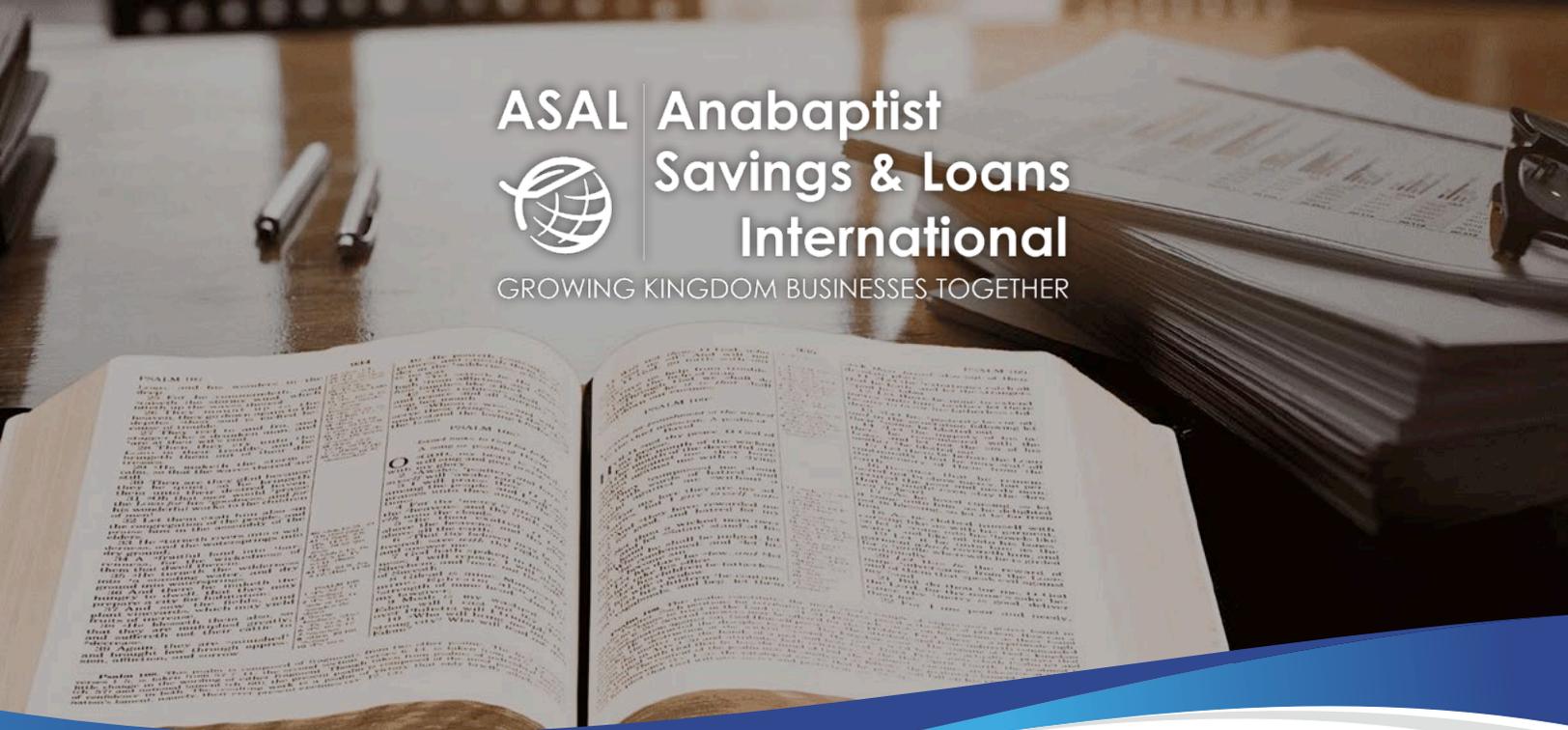


ASAL Anabaptist Savings & Loans International

GROWING KINGDOM BUSINESSES TOGETHER



ASAL BIENNIAL NEWSLETTER
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Loan Portfolio by Country



Loan Portfolio by Industry



Who's the HERO in My Story?



ORGANIZATIONAL UPDATE

Leland Ulrich, CEO

—Continued from previous newsletter

Earlier in this thread we looked at our “Why” in business. In the last newsletter we looked at the question, “Who is the Hero in My Story?” I perceive this as a critical question for all business owners and entrepreneurs, especially those who have engaged in business beyond what is needed for supplying for their own household.

Providing for needs beyond our own household is a key conversation. Is this needful? Is it right? Above all, is it biblical? My mind immediately goes to the parable of the talents. In this parable Jesus teaches the importance of being faithful stewards of

Who's the Hero In My Story?—continued on p. 5

the talent he has given us in reproducing and multiplying. In fact, the steward who only had one talent and buried it for fear of his Lord was taken away and his talent was given to the one who had 10 talents. Not only were his talents taken away, he was cast into outer darkness where there is weeping and gnashing of teeth.

Rich Toward God

In Luke 12 we find the parable of the rich fool who said, "This is what I will do, I will tear down my barns and build bigger ones, and there I will store my surplus grain, and say to myself, you have plenty of grain laid up for many years. Take life easy, eat, drink, and be merry." God said, "Thou fool this very night your life will be demanded from you. Then who will get what you have prepared for yourself?" Jesus says this is how it will be for everyone who stores up things for themselves and is not rich toward God.

I would like to turn your attention to verse 16 of Luke 12. It says the ground of a certain rich man yielded an abundant harvest. This rich man did the right thing; he was diligent with his talents. He tilled the soil, and planted the seed. But remember only God could give the increase. The wrongdoing of this rich fool was not tilling the soil and planting the seed. The wrongdoing was in his response to the abundance God gave him. He decided to keep it all for himself. Think how selfish

this was. God specifically blessed him beyond what he needed so he could help those who were less fortunate or those whose crop did not do well and needed help. God's work was severely hindered when this rich fool decided to keep this for himself.

The Sea of Galilee versus the Dead Sea

The difference between the Sea of Galilee and the Dead Sea is a perfect example of the principle Jesus taught in the parable of the Rich Fool.

Both the Sea of Galilee and the Dead Sea are fed by the Jordan River

There is really only one difference between these two bodies of water; really only one thing that causes the Sea of Galilee to be beautiful and alive while the Dead Sea is barren and lifeless. When God chooses to bless us with abundance we become stewards of these blessings. Our immediate response should always be, "Lord, what wilt thou have me to do with these resources?" God's blessing flowing through us brings health to our souls. Becoming a reservoir of God's blessings brings death. This is a profound truth.

When I am the Hero in my Own Story my abundance belongs to me and I get to use it how I choose. When Jesus is the Hero in My Story my abundance belongs to Him.

—To be continued: In the next issue we plan to look at the Seven Pillars of Sustainable Kingdom Communities.

PARAGUAY

COUNTRY Highlights

- 1. Paraguay** is sometimes called the "Corazon de Sudamerica" (the Heart of South America) because of its central location in South America. It is one of the two landlocked countries in South America.
- 2. Size:** 157,050 square miles. In size, Paraguay is between California and Montana, which are the 3rd and 4th largest states in the USA, at 163,695 and 147,040 square miles respectively.
- 3. Population:** 7,289,628 people. By comparison, California has 39,237,836 and Montana has 1,084,225. Paraguay has a large Old Colony Mennonite population of around 40,000 in 27 different colonies.
- 4. The capital** of Paraguay is Asuncion and is home to about 30% of the population.
- 5. Economy:** Paraguay is the sixth biggest producer and the fourth largest exporter of soybeans in the world. Its chief exports are soybeans (and soy products such as soy flour and soy oil) and beef. Around 60% of all exports go to Brazil and Argentina with only about 2% going to the US.
- 6. Religion:** Catholicism is the official religion of Paraguay. About 88% of the people identify themselves as Catholic. Paraguay is considered the most religious country in South America.



Paraguay Map by Departments





Scaling your business can be a journey of land-mines. It helps greatly to have a clear mind map on a few basics. Leadership is ultimately the biggest challenge any business faces. Scaling Leadership is an even more challenging proposition. The following structure has helped me significantly in understanding this challenge.

Consider the mind map (structure) in the following fictitious story (repetition intended).

Years ago I started a ditch digging company. To start with I did all the work—I dug all the ditches. With time, I could not keep up with the work, so I hired a few people to help me dig ditches. I woke up one morning and found myself Being a Foreman. The challenge was that the expertise of Being a Foreman is very different from the expertise of Doing the Work of digging ditches. It commonly happens that we take our best worker and make him a foreman. Not always a bad idea, but 99% of the time we mistakenly do not give specific training in the new expertise.

As time went on and the business grew, I could not keep up with all the foreman work, so I hired another foreman. I woke up one morning and found myself Being a Manager, managing the foremen who guide the people who do the work. The challenge was the expertise of Being a Manager is very different from the expertise of Being a Foreman. It commonly happens that we take our best foreman and make him manager. Not always a bad idea, but 99% of the time we mistakenly do not give specific training in the new expertise.

As time went on the business continued to grow. I could not keep up with the management, so I hired a few people to help me manage. I woke up one morning and found myself Being a Leader, leading the managers who manage the foremen who guide the people who do the work. The challenge was the expertise of Being a Leader is very different from the expertise of managing. It commonly happens that we take our best manager and make him the leader. Not always a bad idea, but 99% of the time we mistakenly do not give specific training in the new expertise.

As time went on the business continued to grow. I could not keep up with the role of leadership, so I hired a few people to help me lead. I woke up one morning and found myself

Being a Leader Developer, developing leaders who lead the managers who manage the foremen who guide the people who do the work. The challenge was that the expertise of Being a Leader Developer is very different from the expertise of Being a Leader. It commonly happens that we take our best leader and make him the leader developer. Not always a bad idea, but 99% of the time we mistakenly do not give specific training in the new expertise.

As time went on the business continued to grow. I could not keep up with the role of developing leaders so I hired a few people to help me develop leaders. I woke up one morning and found myself Being a Leader Developer Trainer, training leader developers who develop leaders who lead the managers who manage the foremen who guide the people who do the work. The challenge was the expertise of Being a Leader Developer Trainer is very different from the expertise of Being a Leader Developer. It commonly happens that we take our best leader developer and have him train leader developers. Not always a bad idea, but 99% of the time we mistakenly do not give specific training in the new expertise.

We have the worker, the foreman, the manager, the leader, the leader developer, and the trainer of leader developers. Each of these functions has a very different



expertise—in other words, the “how” and “what” you actually do. Understanding this is harder than it seems when you start to scale.

The entire structure should focus on one thing—getting the work done. Anything outside of that is drama. Managers and leaders can quickly get embroiled in a battle of wills managing drama instead of empowering the managers so they can empower the foremen so they can empower the workers doing the work.

In short, each function only has three things they should focus on: Systems, Processes, and People. Make sure those you are responsible for have the right Systems such as software and/or tools needed, the right Processes, as in the correct steps and the how, and the right People fully trained in executing the right Processes in the right Systems consistently and accurately.

If you can simply follow the above outline in your business you will be miles ahead of most entrepreneurs.

PINEAPPLES in Costa Rica!

—Edwin Hershberger
(La Merced, Río Cuarto, Costa Rica)



Pineapples—bring them on! I am convinced pineapples are the fruit of the redeemed. Heaven has gold, so surely this earthly delicacy is at hand and available as well.



From the time they are planted and until harvest, pineapple plants are complicated, sensitive plants that require attention, supervision, visitation, prayer, rain, sunshine, and love. Once all of these are carefully administered, after about 35 weeks, the plant has reached a size and weight of approximately six pounds. At this time the plants get artificially induced so they start the growth of the baby fruit. Three weeks later we can start seeing the bud coming up through the center of the plant. Another 23



weeks will go by before the beautiful, yellow, sweet pineapple emerges wearing a bright green crown.

My favorite moment on the farm is going out early in the morning, picking the ripest one and partaking of its contents. You bite into it and your taste buds are immediately transported to a different realm, the heavenly. You can take worship to a whole new level in a pineapple field. Come and see for yourself!



At Green Go Crowns (our family farm), we plant and harvest pineapple year-round. With the financial assistance of ASAL we have been planting more acres in a shorter period of time. Thanks to ASAL, we can purchase better equipment and tools and provide the necessary volume for the market we have. With 13 hectares of our own land and 20 hectares of rented land, we complete a cycle of 33 hectares all divided into approximately three-hectare sections that



allow us to rotate and manage our production cycle. We plant around 65,000 plants per hectare. One plant = one fruit. We can get a second harvest after the first year from a shoot that will sprout out of the mother plant. Yield on the second harvest is about 20% less than the first cycle.

Costa Rica is currently the largest pineapple-producing country in the world. With our geographic position, it is feasible to place our fruit on the world markets with ports both on the Atlantic and Pacific Oceans.

Lately air freight has opened a market for rapid delivery, sending extra-fresh and extra-ripe pineapple to markets that are willing to pay extra shipping costs in exchange for enhanced quality. This market was



AVOID FINANCIAL GRAVEYARDS

Roman Miller, Communications Officer



Most of God's creation, sooner or later, either gets eaten for food or ends up in the graveyard.

Businesses follow this same pattern. Either they provide sustainability or end up in the business graveyards.

The formation of ASAL was partly because of the high failure rate of Conservative Anabaptist businesses abroad. Too many met an untimely death and ended up early in the business graveyard.

Here is a short list of some of the main reasons that so many conservative Anabaptist business abroad have failed.

1. The majority were started with "very limited" funds from "Friends & Family."
2. "Friends & Family" are either unable or do not feel comfortable to provide sufficient capital to develop a healthy business.
3. "Friends & Family" do not provide the level of accountability that's needed for business development.
4. "Friends & Family" do not have the time or expertise that is needed to develop a healthy business.
5. Entrepreneurs are people with ideas and visions, but often seriously lack organizational, operational, financial, and sales/marketing skills.
6. Entrepreneurs enjoy working in the business, but normally fail to develop a healthy future growth and scalability business plan.
7. Entrepreneurs become emotionally attached to their idea and vision which makes "steering, braking, and acceleration" a difficult, often fatal procedure.

For the Conservative Anabaptist communities abroad, it's imperative to have all the ingredients that are needed to develop successful, sustainable businesses. *Healthy ingredients include some of the following:*

"Friends & Family" investments should only be on a voluntary basis.

"Steering, Braking & Acceleration" decisions should always be a joint effort with an entity that has no emotional attachments.

The four pillars of business—Organizational, Operational, Financial, and Sales/Marketing Skills, should be fully developed through a coaching program.

especially important during the peak of the COVID-19 crisis and when shipping containers were limited.

At Green Go Crowns we produce all our volume for a company that processes and exports frozen pineapple chunks. This has opened a new opportunity for us and generates a more consistent market with a set price year-round.

Our family and work team have been blessed by the ASAL program. We benefit from the loan we have with ASAL as well as the on-going coaching and monitoring that they do. We have greatly benefited from the tools that have been made available to us. Through submitting and applying ourselves to better planning, personal accountability, and recordkeeping, we are experiencing the blessing and results of the ASAL vision. We still have work to do and things to improve. The baby steps are now paying off and we feel that having the team at ASAL close by gives us the confidence and stability we need as we become more self sustained.

May God be glorified in our everyday occupations. Remember; *be like a pineapple, stand tall, wear a crown, and be sweet on the inside.*

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WHO WE ARE

Anabaptist Savings and Loans International (ASAL, pronounced Ah-S AHL) is a Conservative Anabaptist non-profit organization that promotes Christian stewardship and business. ASAL is a 501(c)(3) organization with a Reg D 506(b) Exemption filed with the Federal Exchange Commission and can accept investments from TX, OH, IL, PA, and IN. Additional states will be added as necessary. Loans are made to Anabaptist borrowers internationally. The board of directors represents various Anabaptist church groups with experience in business, finance, and missions.



VISION

Sustainable Kingdom Communities

ASAL | Anabaptist Savings & Loans International

GROWING KINGDOM BUSINESSES TOGETHER

MISSION

Building Sustainable Kingdom Communities
One Business at a Time!

TRIPLE BOTTOM LINE



Discipleship in

Kingdom Impact | Social Impact | Financial Impact

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