
 Discipleship  Loans  Investment

GROWING KINGDOM BUSINESSES

**TOGETHER**



**ASAL** | **Anabaptist  
Savings & Loans  
International**





## 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. The board of directors represent various Anabaptist church groups with experience in business, finance and missions.

## VISION

Sustainable Kingdom Communities

## MISSION

Building sustainable kingdom communities  
**one business at a time.**

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# CORE VALUES



## Godliness

As followers of Christ, we commit to living in obedience to God's Word by faith, bearing the fruit of the Spirit, glorifying God in all we do, and forsaking earthly glory.



## Brotherhood

We deeply value our brothers in the faith and seek every opportunity to be our brothers keeper with a heart of love. Serving each other to equip for mutual growth and service.



## Discipleship

We value discipleship as exemplified by Jesus with his disciples. Mathew 28:19,20 Making disciples of all nations... Teaching them all that I have commanded you.



## Sustainability

We value transformed living as God's design for mankind in all areas of life. We commit to sustainable coaching and lending practices that respect the vision and mission of each community we serve.



## Stewardship

Biblical stewardship recognizes God as the owner of everything we have for His glory. We greatly value the resources God has given us and commit to being faithful stewards in our coaching and lending practices.



**“And this gospel of the kingdom shall be preached in all the world for a witness unto all nations...”**

**Matthew 24:14**

The goal of Anabaptist Savings and Loans International is to serve Anabaptist groups globally by enabling economic growth and employing kingdom principles in finances. We launched in Latin America in 2019.

## **We Welcome Your Questions**

### **Anabaptist Savings & Loans USA**

**Address:** 900 McDuff Ave, Suite 7  
Grandview, TX 76050

### **Ways to Contact Us**

General Inquiries: (817) 835-6001  
Loan Request: (817) 835-6003



## ASAL Mentoring Model

**"And I will bless them  
that bless thee..."**  
Genesis 12:3

Sometimes we are influenced by a gnostic belief that attempts to divide life into sacred and secular. In this worldview, business and finances are considered secular, and therefore displeasing to God.

Rather than separating legitimate activities into so-called "spiritual" and "earthly" categories, we believe God is honored when we bring all of our activities under His will. Every aspect of our daily lives can bring Him glory as we honor Him.

We believe that finances and business are part of God's plan for mankind to be anointed and brought under the accountability of Scripture.

Gnostic

GO FROM THIS...



Anointed

TO THIS.





## TRIPLE BOTTOM LINE



Discipleship  
in

Kingdom Impact – Social Impact – Financial Impact

**Kingdom Impact** – Kingdom businesses allow Jesus into every aspect of the business. Vendors, employees, and customers should feel like they spent time with Jesus when they spend time with a person from a kingdom business. Kingdom businesses benefit their communities as they share the Light and Life of Jesus.

**Social Impact** – Kingdom businesses give more to their communities than they take out of them. Kingdom businesses benefit their communities by creating jobs in a healthy and safe environment. The structure and resources of kingdom businesses strengthen the social fabric of their local communities.

**Financial Impact** – Kingdom businesses enjoy a healthy net income as a result of the law of sowing and reaping. Communities benefit because kingdom businesses offer better paying jobs and donations to worthy causes in the community. These businesses help fund our schools, churches, and missions.

# ASAL Coaching Model

Every business runs on four pillars:

Organizational Model

Operational Model

Financial Model

Marketing and Sales Model

## ASAL Business Coaching Model

PHASE	APPLICATION	EVALUATION	PLANNING	EXECUTION	ACCOUNTABILITY
PHASE STEPS	Review application, assess opportunities, document request and accept or reject the application. Notify applicant.	Gather financial and other pertinent business information.	Create business plan.	Launch plans. Implement financial and operational models.	Triple Bottom Line mentoring, monthly accountability meetings and loan covenant monitoring (if applicable).
PROCESS	Discover actual need, business goals, and document data in CRM.	Create Executive Summary Plan by completing the pitch in LivePlan online software.	Create detailed business plan in LivePlan software.	Create launch schedule in LivePlan. Implement EOS and financial model. Set up reporting requirements. Close on the loan (if applicable).	Set up reoccurring coaching session. Present/discuss ASAL provided TBL content. Review KPI's on scorecard. Identify threats/problems and review loan covenants (if applicable).
OUTCOME	Make decision whether or not to engage.	Determine viability of proceeding to planning stage with coaching and/or capital.	Substantiate business plan and determine viability of proceeding to execution.	Successful launch of product and/or service to market.	A kingdom business that becomes a sustainable economic engine for its community.

# ASAL Certified Coaches

"If you don't know where you're going, you'll end up somewhere else."

-Yogi Berra

A coach is someone that takes a hands-on approach in developing their client's skill and knowledge within a specialized area. Coaches guide, instruct, and encourage along the way. A great coach understands that if you don't know where you're going, you'll end up somewhere else, and he takes the proper steps to get you where you need to be!

ASAL coaches are carefully selected by the ASAL Executive Officers. Only individuals who demonstrate commitment to and expertise in the Triple Bottom Line philosophy are eligible for certification.

Each ASAL Business Coach completes hours of training in a proven and systematic method of business planning. Each coach is also trained how to successfully implement the four pillars of business:

1. Organizational Model
2. Operational Model
3. Financial Model
4. Marketing and Sales Model

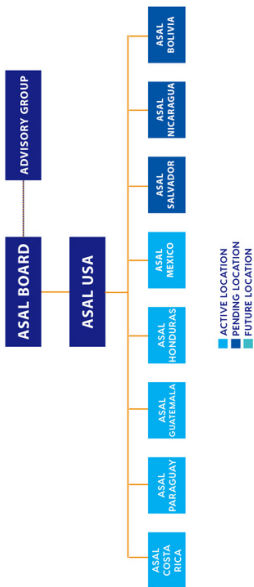


\*The scope of work and costs associated with coaching varies depending on loan requirements.





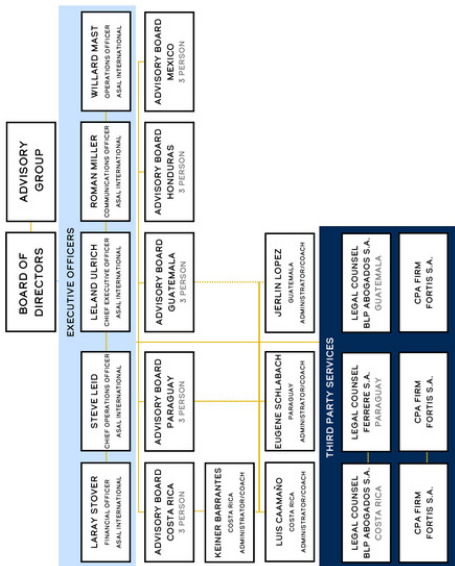
# ORGANIZATIONAL CHART





# ASAL USA

## Organizational Structure



# BOARD OF DIRECTORS



## JAY YODER, BOARD CHAIRMAN

Pennsylvania

Jay and his family spent 2 years in Honduras and 8 months in the Dominican Republic. They live in Mifflintown, Pa where Jay is a partner in Penntuck Wood Products.



## RODNEY HUBBARD, VICE CHAIRMAN

Washington

Rodney is the current owner of All Seasons Contracting, Inc. He serves in the office of Deacon in his local church congregation and does business consulting to an asset moving and retail business. He is a member of the Cascade Valley congregation of the German Baptist Brethren New Conference fellowship. We were called to the office of Deacon in 2011.



## ERVIN HELMUTH, TREASURER

North Carolina

Ervin Helmuth is the pastor of Cornerstone Fellowship in Harmony, NC and a father of 11 children. He is the owner of Pine View Buildings, a storage building manufacturer, where he serves as President and CEO.



## JOHN BYERS, DIRECTOR

Pennsylvania

John has served on the the MCF Mission board for 10 years. Also with the family, served in Nicaragua and Honduras for 5 years. Currently serves as deacon at the Sommerset Church in PA.



## THOMAS MAST, DIRECTOR

Indiana

Thomas currently serves as Bishop at Maple Amish Mennonite Church. As a young boy he lived in El Salvador and has since worked and volunteered in Ireland, Indonesia, Liberia, Paraguay and El Salvador. He is now passing his business on to his son.



## GARY NOLT, DIRECTOR

Pennsylvania

Gary currently serves on the PMC Mission Board and involved in their mission work in Honduras. He works for Javataza Coffee, which is sourced in Central America.



## KEN BURKHOLDER, DIRECTOR

Pennsylvania

President of Good's Stores Inc., a family business founded in 1957, operating retail stores, wholesale and IT services. Business partner in B&B Acres, a beef and farming operation in Missouri. Currently serving as Board Chairman at Fairmount Homes, CRELS Foundation, Home Messenger Literature Service and Board Member of Open Hands. Board Member of Anabaptist Financial and Member of Pequea Mennonite Church, Weaverland Conference.

# ADVISORY GROUP



## AMOS HURST JR

Pennsylvania

Amos currently serves on numerous boards in the U.S. and abroad in Guatemala and Nepal. He currently works as warranty administrator for Binkley and Hurst Bros. Inc., which he was an original partner.



## DAVID G. MARTIN

Pennsylvania

David has served on the boards for Anabaptist Financial and Open Hands. He is a business advisor for Stewardship Resources. David and his wife have served as house parents in Guatemala for Mennonite Air Missions several times.



## DAVID MAST

Pennsylvania

David currently serves on the Honduras Mission Committee and the Good Shepherd's Children's Home in Honduras. He is involved in SALT and CAM. He grew up around the family business and continues to be a part of it today.



## ARLEN YODER

Missouri

Arlen lived in Costa Rica for 30 years and then served at the MCF mission in Nicaragua for 6 years. He has been involved with Mount Zion Literature Ministries since 2000 and is presently involved in their work in Cuba.



## MERLE HERR

Pennsylvania

Merle served on the board for Faith Builder's Educational Programs for ten years. He co-founded several non-profit organizations including Anabaptist Financial, Anabaptist Foundation, and Open Hands. He served for twelve years as Anabaptist Financial's Executive Officer and now serves as Resource Officer. For 29 years Merle has been the President of AgSalt Processing.



## DARVIN WEAVER

Pennsylvania

Darvin loves the Lord and has a heart for Ministry. He is the owner of Jonestown AG Supply founded in 1999. He served on the Pilgrim Honduras Mission committee for 9 years and was a minister at Swatara Mennonite Church. He has a vision for sustainable missions and church plants and was one of the main ones to influence the Honduras Children's Home to operate with a model that was more sustainable for the local church and the Hondurans.

# EXECUTIVE OFFICERS



## LELAND ULRICH, CHIEF EXECUTIVE OFFICER

Texas

Leland is CEO and co-founder of Corland Partners, a financial company that assists in structuring Kingdom businesses for anointed growth. Leland and his partners operate a portfolio of companies within the U.S. Leland grew up in Costa Rica as part of a missionary family and returned to the U.S. at the age of 16. He serves on numerous boards.



## ROMAN MILLER, COMMUNICATIONS OFFICER

Indiana

Roman grew up in Paraguay, where he served as Clinic Administrator and pastor with AMA for 13 years. He was a partner/owner at Graber Cabinetry for 5 years, and currently is bishop at Fellowship Haven Church in Woodburn, IN.



## LARAY STOVER, FINANCIAL OFFICER

Missouri

LaRay has had extensive experience in multiple aspects of business throughout the years. He has been involved with setting up and registering multiple entities including a micro captive insurance company and international companies. Outside of work, LaRay serves as chairman of the board for a small nonprofit, Mid MO Relief Sale, which holds an annual auction to raise money for Missouri organizations that provide relief supplies to Christian Aid Ministries.



## STEVE LEID, CHIEF OPERATIONS OFFICER

Ohio

Steve worked at Christian Aid Ministries for over 12 years serving as SALT Microfinance program manager and other management positions. SALT is a program to help bring holistic support to families in poverty and is operating in over 13 countries. As of May 2019 he is in partnership with H&H Construction.



## WILLARD MAST, OPERATIONS OFFICER

Kansas

Willard is currently living in Hutchinson, KS where he owns and operates an Airbnb business with his rental properties after retiring from the remodeling trade. He grew up in a cattle and broiler farm in AR and after marrying his wife Sharon, lived in AR and El Salvador until moving to KS. Willard spent 12 years in El Salvador, serving as a pastor and construction manager among other things.

# LATAM REGIONAL OFFICE



## LUIS CAAMAÑO

Costa Rica

Luis lived in his native Argentina until he was 41 years old, when he emigrated with his family to Costa Rica. During his youth he studied Economics, worked in his father's company and then independently. He was a pastor in 3 churches of his congregation, which he evangelized with another brother, also working in the main church to which he belonged in the work of helping the needy. In Argentina, he was the distributor of LMZ and had a bookstore where the biblical material was sold in a project with the Ulrich family.



## KEINER BARRANTES

Costa Rica

Keiner lives in Siguatepeque, Honduras, along with his wife Mary Ramos, and a daughter still at home. Over the years, he has worked at translating and revisions of books, and now he works as a coach for ASAL, especially in Central America. Keiner is fascinated with accounting, technology, learning, and sharing what he has learned. He desires the integral development of his brothers, and thanks ASAL for the opportunity to contribute to the economic sustainability that is an essential component of human development.



## EUGENE SCHLABACH

Paraguay

Eugene Schlabach has lived in Paraguay since 1998. He is married, with 4 children. He owns a dairy farm and does crop farming, along with serving on various mission boards. His vision is to see missions have sufficient funds to operate well and have Kingdom Building sustainable businesses.



## JERLIN LOPEZ

Guatemala

Jerlin López lives in Guatemala and for the last 25 years has worked for a mission in Guatemala and has served as a commissioned pastor in different congregations. He has a business of doing Immigration work for foreign workers/missionaries and a family business of raising vegetables, and selling milk products and baked goods. He is 40 years old and is happily married with 3 daughters.



## Anabaptist Savings & Loans USA

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900 McDuff Ave Suite 7  
Grandview, TX 76050

### Ways to Contact Us

General Inquiries: (817) 835-6001

Loan Request: (817) 835-6003

### Website:

[www.asalusa.com](http://www.asalusa.com)