

ASAL CIRCULAR SEMESTRAL
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ORGANIZATIONAL
 UPDATE

The Seven Pillars of Sustainable Kingdom Communities

Leland Ulrich, CEO

—Continued from previous newsletter

This series of articles since the beginning of 2020 is focused on understanding how business fits in the work of the Kingdom. We started with a look at our shared history in missions as conservative Anabaptist people and how the subsequent unfolding of reality has impacted our worldview as each new generation comes on the scene. This article pivots our attention to explore the rightful place for our businesses and financial activities.

Jesus, the Hero in My Story

The previous installment of this column concluded by pointing us to Jesus as the Hero in our story. God says clearly in the scriptures that He will not be robbed of His glory (Isa. 42:8). So how do the fruits of our labors glorify God? In this article we will look at how our work fits into the bigger picture God is unfolding with His people through brotherhood and community.

The Seven Pillars of Sustainable Kingdom Communities

Since childhood I have been intrigued with community life. My earliest recollections are brothers working together finishing the church building in Poas, Costa Rica, and later, the building of a new church house and schoolhouse in Santiago, Costa Rica. These experiences felt right, and made a deep impression on my young life.

Seven Pillars—continued on p. 2

LOAN PORTFOLIO BY COUNTRY



As I grew older, I became much more aware of what it took behind the scenes to make a community work, and more importantly, the difference between just any community and Kingdom Communities.

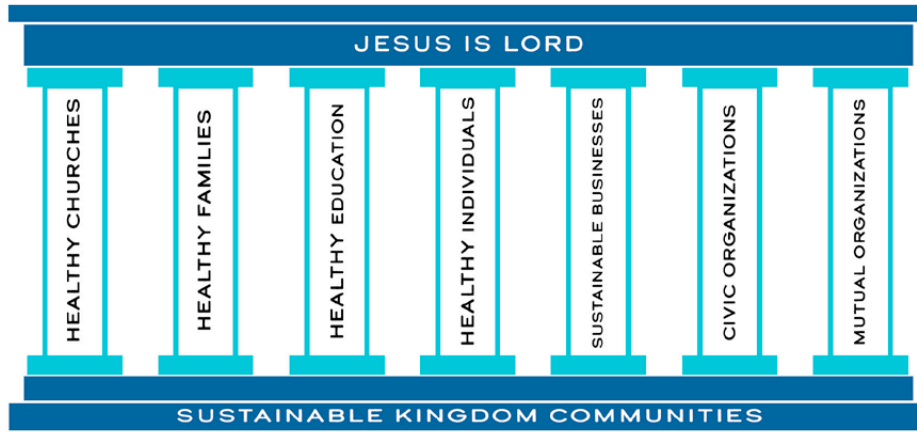
The story of God's people since creation took on a new meaning as I read through the Old and New Testament and saw the metanarrative of God's work with his people. Economics have been a part of reality since creation. God put Adam and Eve in the garden and instructed them to take care of it, giving very specific instructions of things to do and things not to do.

As the Old Testament story of God's people unfolded, much detail is recorded that gives us deep insight into God's design of people living in community. Countless stories tell what happened when God's people did not follow His plan.

The intent of this series of articles is to explore God's plan for His people living in community, and what that means for us today. In a previous article I referred to our mind map or worldview as it relates to this subject.

The Seven Pillars of Sustainable Kingdom Communities model is based on years of research and study of the Old Testament as well as Jesus' teaching in the New Testament. This work is an attempt to give us a structure where each aspect of our daily life can find a place to belong in the bigger picture of God's plan.

This summarized model identifies the Seven Pillars of Sustainable Kingdom Communities: Healthy Churches, Healthy Families, Healthy Education, Healthy Individuals, Sustainable Businesses, Civic Organizations, and Mutual Aid Organizations. In the following newsletters we will look at each

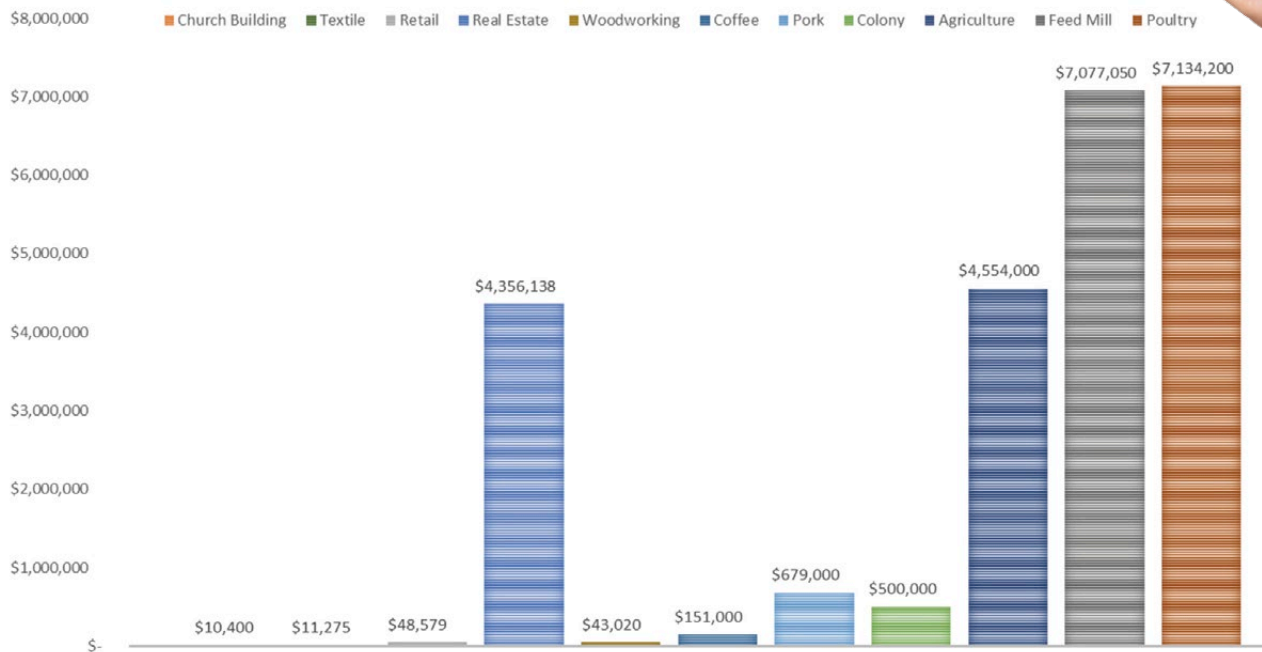


of these individually and the relationships and interdependence of these pillars. It should be noted that each of these pillars has its own subset of pillars which will be explored in future articles.

—To be continued: In the next issue we plan to look at the pillar of Healthy Churches



LOAN PORTFOLIO BY INDUSTRY





TESTIMONIAL
FROM THE FIELD

Business Development in Indonesia

—Levi Schmucker family (ABT, Indonesia)

Editor's note: Indonesia is the largest archipelago in the world, consisting of five major islands and about 30 smaller groups. ASAL's vision of working with para-church organizations for sustainability has been a very interesting journey. With ASAL currently operating in five different Latin American countries, interest has sparked in other parts of the world as well.

Business visas seem to be a very viable path to longer term residency in most of these countries, which is the case in Indonesia. ASAL has provided coaching and business planning for the ABT translation project in Indonesia. Often resources in these countries are available for development—a golden opportunity for sustainable projects. The government officials graciously leased a large piece of unused property (including housing) for this project. (Additional information is available in the ABT newsletter.) Obviously, business development provides jobs. However, the more important aspect of business development is the everyday contact and interaction it provides with workers, providers, buyers, and local customers. These often lead to conversational topics of everyday life and lifetime friendships.



Hello friends! We've been living on the ranch for two months and are getting used to the new rhythm of life. We have seven employees. They come to work 6 days a week and take off on Sundays, since that's normal here. These men really want to work! They have been a real blessing to us. They have put in many hours already, clearing lanes through the tangle and putting up electric fence. Our first two employees are Agil and Gani, the sons of our friend Ilham. Agil can fix most things from cell phones to chain-saws. Or he can build cabinets and install electric wiring. Gani likes to plant things—coconut trees and different grass varieties.

Next is Aal. He is just 22 years old. He has a wife and baby girl. Aal likes to work in the woods. He is collecting lumber from the land we are clearing so he can build a house.

Our oldest employee, Sugiari, is a migrant worker from Java. He is in his forties and is quiet and steady.

Bari is just a young fellow in his low twenties. He's strong and hard-working.



Levi Schmucker family

Places like Indonesia have a tremendous need for good businesses. People like me have a calling to live in Indonesia so we can live out the Gospel. ASAL helps us plan and run a good business. Now we are able to live here and channel blessings into our community. Running a cattle ranch is fun and fulfilling. It provides endless opportunities to interact with people and demonstrate the way of Jesus.

—Levi

Fatyr is in his upper twenties and has a wife and one little boy. He is almost as tall as Levi and likes to play volleyball. His bachelor brother-in-law Jupli also works here and is willing to do most any kind of work.

Levi sometimes hires a chain-saw operator, Ahm, to cut lumber. Ahm and his wife, Rita, live along the dusty main road in town. I've had several long conversations with Rita, and I need wisdom to know how to explain to her why I do things the way I do. Yes, I have children because I want them. Yes, I would like to have another child/children. Yes, they do fight sometimes, but I still want them. It seems like our views of family are very different!

We feel very blessed to share life with these people, and recently we've felt the need to spend more time praying for them. Please join us in praying that God would reveal Himself to each of them and prepare their hearts to receive the Truth.

*Let them give glory
unto the LORD,
and declare his praise
in the islands.*

Isa. 42:12



Ranch contract signing with government officials



Aal and Family



Matthew Nisly Family

THE EARTH IS THE LORD'S

Roman Miller, Communications Officer

The earth is the LORD's, and the fulness thereof; the world, and they that dwell therein. Ps.24:1

The fullness thereof: Fullness gives us a sense of sufficiency that is available from God's creation. I want to explore a few interesting facts of fullness in the sense of sufficiency. Minerals that are mixed in with the earth we walk on every day have tremendous capacity to produce, if the right combination of water, sunshine, and correct temperature is present. Minerals are substances that do not reproduce or have emotional characteristics.

Plant life can utilize the four basic items mentioned above: minerals, water, sunshine, and correct temperature. Plants are the part of God's creation that can produce the food they need as well as extra for the consumption of animals and people. While plants do not have emotional characteristics, they do reproduce.

Animals' food source is the consumption of plants and other animals. Animals do have emotional characteristics and reproduce. However, they do not have free choice, as man rules over them.

Humans' food source is the consumption of plants and animals. Humans rule with free choice, have emotional characteristics, and reproduce.

Now let's explore the fullness part. Suppose a person buys a piece of property—ten acres of woodland. Now he owns a resource that God created. As long as he lives and is owner of that property, here are the resources/fullness he receives every day:

- a. He receives 24 free hours per day and might trade 8 hours per day for a wage.
- b. He might use a few free hours per day to cut down some trees and make use of the wood.
- c. With free time, he may plant the cleared land with some seeds of grain and fruit trees.
- d. He could feed animals with the grain to produce meat and other food products.
- e. Plants and animals are growing on free time—he can care for them on free time.
- f. With the property purchase came free sunshine, free rain water, and free temperatures.
- g. A family can provide lots of free or very low cost labor.

When we analyze all of the free items that we are blessed with every day, we begin to appreciate the fullness God has packed into His creation. On any given day, a variety of trees, fruits, vegetables, and animals can simultaneously be producing. A healthy financial principle is to invest the money earned before spending it. Even the basic concept of a savings account—earning interest on your money—is better than just spending your earnings right up front. You worked for the wage; now have the wage work for you! Before you spend the wage you earned, invest as much of it as you can. Invest in something that will continue to produce over and over, from the free resources God has packed into the fullness of His creation.

GROWING KINGDOM BUSINESSES TOGETHER



Do I Need a Loan in the Next 12 Months?

This might sound like an unnecessary question, but it is much more important than most business owners realize.

In a previous newsletter, I wrote an article answering the question, “When should I apply for a loan?” In short, the answer was, “Before you need it.” *But how can I know I need it before I need it?*

The answer is budgeting. Budgeting is a critical part of running a business.

When I started my first business 32 years ago, I knew little to nothing about budgeting. But I soon learned the need for it the hard way. It took me years to understand the discipline of budgeting and to perfect the process and skill of creating a good budget.

This Business Nugget is not a deep dive on budgeting. Rather I presume you have at least a basic level of understanding on budgeting, or you are willing to ask for help from someone who does. I was not alone 32 years ago—most of my colleagues and mentors did not understand budgeting

either. Today that has changed drastically among most conservative Anabaptist groups, thanks to a significant amount of teaching by organizations such as Anabaptist Financial, SALT, and Open Hands, just to name a few.

We have also engaged in increasingly more complex businesses that have forced us to learn the disciplines of budgeting, among many other business skills.

The two main reasons a business would need to borrow money is for buying more assets or increasing operating cash.

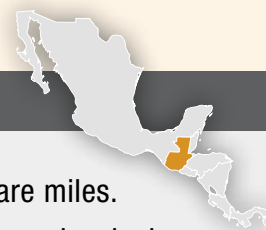
The answer to the question in this article lies in creating a 3 year budget on the Income and Expense, Balance Sheet and Cash Flow Statement by the month. This will clearly show you where your cash needs are, and whether you need to borrow money to carry you through this time or if you need to change something in your operation or plans to avoid the negative cash flow.

Learn the skill of predicting Cash Flow—it will change your life!



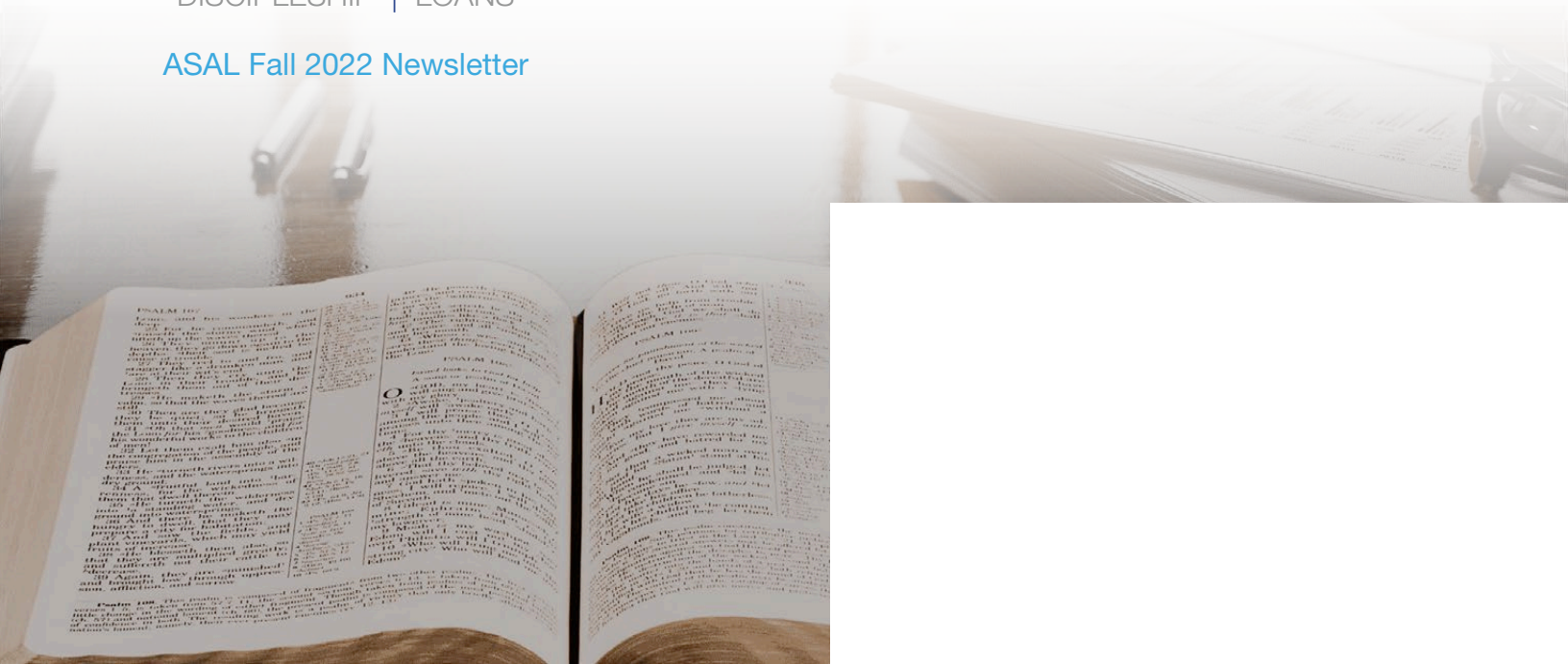
GUATEMALA

COUNTRY Highlights



- 1. Size:** 42,042 square miles. This is just a little smaller than Pennsylvania, which has 46,055 square miles.
- 2. Population:** 17,703,190 people. Guatemala is the most populous country in Central America. Pennsylvania, by comparison, has 13,062,764 people. About 56% of Guatemala’s population are Mestizo (Indian-European mixed descent) and about 42% are of Mayan descent.
- 3. The capital city** is Guatemala City—home to some 3,036,000 people.
- 4. Religion:** Catholicism is not as prevalent today as it was in the past. About 42% of the people are Catholic and about 39% Evangelical. There are still those who follow traditional Mayan religious practices.
- 5. Foreign income:** The single largest source of foreign income is from Guatemalans living in the US and sending money back to their families. Rough estimates put this amount in the 10-15 billion dollar range annually.
- 6. Economy:** Tourism is one of the main drivers of the economy. Coffee, sugar, and bananas are the main exports.





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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