ASAL Anabaptist Savings & Loans International

GROWING KINGDOM BUSINESSES TOGETHER

ASAL BIANNUAL NEWSLETTER Volume 4, Issue 2 | Fall 2023

JESUS IS LORD

INDIVIDUALS

НЕАLTHY

SUSTAINABLE KINGDOM COMMUNITIES

EDUCATION

НЕАLTHY

FAMILIES

ΗΕΑLTHY

JSTAINABLE BUSINESSES



Healthy Families

Leland Ulrich, CEO

CIVIC ORGANIZATIONS

MUTUAL ORGANIZATIONS

-Continued from previous newsletter

Healthy Families

Much has been written about healthy families over the years, and this article is by no means an attempt to add to what's already been written. Rather, it is an attempt to bring this topic into the framework of the Seven Pillars of Sustainable Kingdom Communities and its relationships with the other pillars.

In this framework of pillars, each pillar has its own set of pillars. In this case, for the Pillar of Healthy Families I propose the following seven pillars:

1: Healthy Marriages

A family cannot be healthy without a healthy marriage—where husband and wife love and respect each other and Jesus is Lord... where husband and wife together have sought the Lord and are committed to His call on their lives... where husband and wife both value the sanctity of marriage and are committed to one other for life, spiritually, emotionally and physically.

HEALTHY CHURCHES

Healthy Families – continued on p. 2



Healthy Families – continued from p. 1

2: Healthy Children

One of the highest callings of a Healthy Family is to procreate. Humanity would disappear in one generation without procreation. God has designed husband and wife to love each other, and into that bosom of security bring new little human beings into existence. Healthy children are children that are loved, prayed over, disciplined, discipled, and pointed to their heavenly Father at the foot of the cross. Children that grow up in godly homes and are nurtured in the Kingdom are much more likely to have a worldview where life makes sense and they feel secure. Homes where the other six pillars are healthy have a much better chance at raising healthy children.

3: A Clear Vision Statement

Healthy Families have clear vision statements that are bigger than themselves. A clear vision has a compelling *why* that helps the child make sense of

life. A clear vision states a future desired

outcome just this side of eternity. Family vision statements that connect well with the vision of their local brotherhood help a child make sense of life and starts creating a worldview that will guide them through life's challenges and opportunities. Family vision statements should be developed prayerfully and thoughtfully and should fit within the framework of the local brotherhood's vision. Family visions should be memorable, understandable, simple, and documented.

4: A Clear Mission Statement

Your mission statement says what you will do and how you will get to your vision. Families that have clarity on the *where* and the *why* will better understand the *what* and the *how*. Mission statements should be simple, clearly stating how you're going to make your vision become a reality. Clarity of vision and clarity of mission helps the family make sense of how things connect in daily life. Mission statements give family rules a place to belong and make sense.

> To be continued: In the next issue we plan to look at the pillar of Healthy Individuals.

5: Core Values.

Core values are the guardrails to your mission that keep you on the narrow path that leads to the vision becoming a reality. Show me what you value and I can tell you what your values are. Our family's core values are: Jesus is Lord, Brotherhood, Sanctity of Marriage, Celebration of Life, and Celebration of Rest. These core values have guided much of our teaching and discipleship for our children in their growing years. Your family's core values should fit in with the core values of the local congregation where you choose to raise your family.

6: A Place to Belong

The need to belong is one of the deepest needs of the human heart. You cannot create a place of belonging without first belonging. As husband and wife you should find a place to belong in a local brotherhood where you are deeply connected and committed to do life together prior to bringing children into

your home. It is profoundly important to

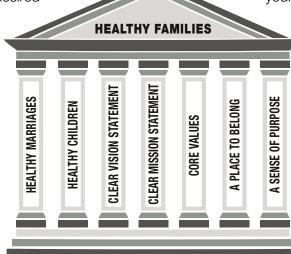
understand that as families, our belonging in the Kingdom is through the local church body. This is how families belong and create a place of belonging. Your family's long term effectiveness in the Kingdom is no greater than your relationships with the local church body.

7: A Sense of Purpose

When the previous six pillars are clear, a sense of purpose emerges. A sense of purpose is a result, not an end in itself. A compelling vision and mis-

sion will help your family's sense of purpose in ways even little children can understand. Why we do what we do is a question every child should have clear answers for. If your Vision, Mission, and Core Values are aligned with the local church body you are a part of, then your family's sense of purpose will be aligned with the local church body's sense of purpose. This synergy electrifies the effectiveness of the community in ways only possible with the divine presence of Jesus.

When these seven components become a reality it creates a worldview and mindset that produces behaviors and habits that feel natural and end up building more of the same. This is when you have Sustainability of Kingdom Communities. Generational faithfulness should be normal with God's people.



BUSINESS NUGGETS

Leland Ulrich, CEO



Is Your Flock Healthy? (Percentage Matrix Model)

Our previous newsletter featured an article, "Shepherding a Flock of Numbers for God's Glory," emphasizing the importance of the chart of accounts. A good shepherd knows the name of each sheep and where it belongs. As the shepherd of your numbers you know the name of each line in the chart of accounts. Even more importantly, you know the condition of your sheep (account).

To know the condition of your sheep you need to know what healthy looks like. If the sheep looks sick you need to immediately spring into action—sheep can do very little to help themselves. In the chart of accounts this means knowing the percentage each account represents when the flock is healthy. Think of your chart of accounts as a flock and each line in the chart of accounts as a sheep.

To establish what healthy looks like, establish the percentage each line represents of the total. For exam-

ple, Total Revenue equals the sum of the sub-accounts for Revenue. Total Expenses equals the sum of each sub-account for Expenses. Establish what percentage each expense line should be of Total Revenue in your model for a healthy flock. This exercise is based on our budgeting model by taking each chart of account expense line and dividing it by Total Revenue for the time period such as month, quarter, or year.

The total revenue equals 100%. If you desire a 10% net income you can only take away 90%. Decide what percentage each expense account should be of total revenue. Remember, 100% is all you have to work with. This incredibly simple principle is critical to understand when establishing what a healthy flock of numbers looks like.

If this exercise feels overwhelming, seek help from your accountant or coach to help you get this right for your business. Don't be afraid to ask for help!



- **1. Size:** 758,449 square miles. This is almost 3 times the size of Texas and is the 14th largest country in the world. 55% of its land is used for agricultural use.
- 2. Population: 127,504,000—Mexico is the 10th most populous country in the world.
- **3. Capital City:** Mexico City, at over 21 million people in the greater metropolitan area and 577 square miles, is larger in population and size than New York City.
- **4. Religion:** Close to 83% of the country identifies as Catholic with 95.4% of the country subscribing to some form of Christianity.
- **5.** Interesting Fact: Mexico has a lot of high elevation with the average elevation being 3,645 ft. Mexico is one of the most biodiverse countries in the world with more variety of plants and animals than many other countries.
- 6. Economy: Mexico has a large economy with major exports of electronics as the third largest export. In fact, they are the sixth largest exporter in the world with electronics being 30% of their exports. Mexico's automobile industry sector is also the largest in North America, including vehicles and parts (this being the second export with first being petroleum). Average annual income is \$10,410 with a debt rate of 41%. Tourism is a large economic driver.

Steve Leid; Resource: 1. worlddata.info except for exports, 2. Worldatlas.com, and Mexico city population, en.wikipedia.org

A husband goes to work all week, and on Friday receives his paycheck. One Friday morning his wife gives him a list of items needed for the vegetable beef stew she plans to prepare for dinner that night. The list is as follows: 2 lb. roast beef, 6 potatoes, 4 carrots, 2 green peppers, and 2 onions. That afternoon at pay time, his employer compliments him on excellent job performance that week. He leaves with a joyful heart, tired yet thankful for a job enabling him to provide for his family.

He arrives home to a very grumpy wife, who has had a difficult day. She is way behind schedule and not in a good mood. Quickly taking the bag of items for the stew, she dumps them into a kettle of water boiling on the stove, and closes the lid, saying, "It'll be ready in 45 minutes!" He looks on in disbelief, but before he can say a word, she adds, "You are fully capable of cutting up the meat and vegetables and seasoning them with salt and pepper on your plate!"

Thankfully, most wives and chefs do not prepare the meal in such a manner, but will cut each item into its correct size, with the correct seasoning. When presented in a beautiful and tasty manner, it will be a joyous

meal to the satisfaction of any working man.

Sadly, over the last 50-80 years, many families who have been sent on mission work or have moved abroad have been given a bag of items, and then told, "You are fully capable to cut up the items and are expected to season them well, while the rest of us go on with our duties back home."

Business sustainability, mission sustainability, family finance sustainability, and sustainability for the poor have been discussed endlessly for decades. No one magic bullet program will accomplish this. However, a willingness on the part of all the above to learn how to cube and dice the part that is needed from each one will help to reach the goal of sustainability.

When a chef correctly prepares a meal, it tantalizes the appetite of hungry customers. In the same way, business coaching with resources-diced and cubed into the correct structure-can have a beautiful effect on businesses!

Whether it's business or a meal, when all ingredients are properly prepared and correctly seasoned, the results are beautiful, tasty, and enjoyed by all.

GROWING KINGDOM BUSINESSES TOGETHER





• Be Deliberate

Keep your mission and purpose in mind when making decisions.

Be Systematic

Have a regular schedule for doing book work.

Allowing it to pile up and then tackling it on a rainy day is a sure way to add to the "headache" of desk work.

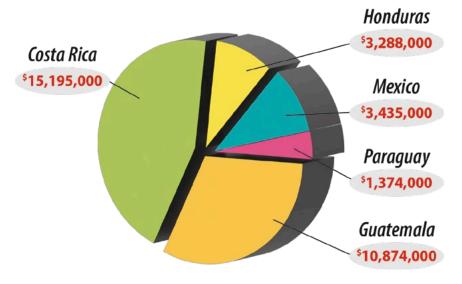
Be Organized

Utilize one of the readily-available record keeping programs.

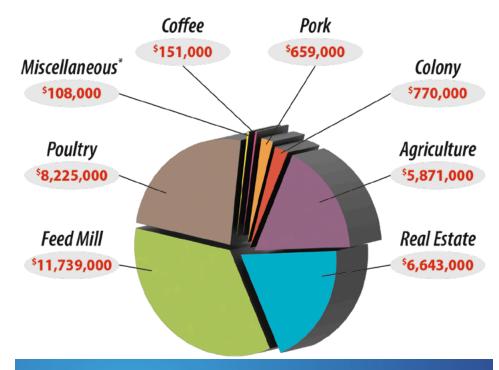
Have an organized filing system to make it easy to locate records during tax time or an audit. Keep records for a minimum of 3 years.



LOAN PORTFOLIO BY COUNTRY



LOAN PORTFOLIO BY INDUSTRY



*Miscellaneous: Textile: \$11,000 Retail: \$54,000 Woodworking: \$43,000



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ASAL Fall 2023 Newsletter







Sustainable Kingdom Communities



GROWING KINGDOM BUSINESSES TOGETHER



Building Sustainable Kingdom Communities **One Business at a Time!**

TRIPLE BOTTOM LINE



Discipleship in Kingdom Impact | Social Impact | Financial Impact





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