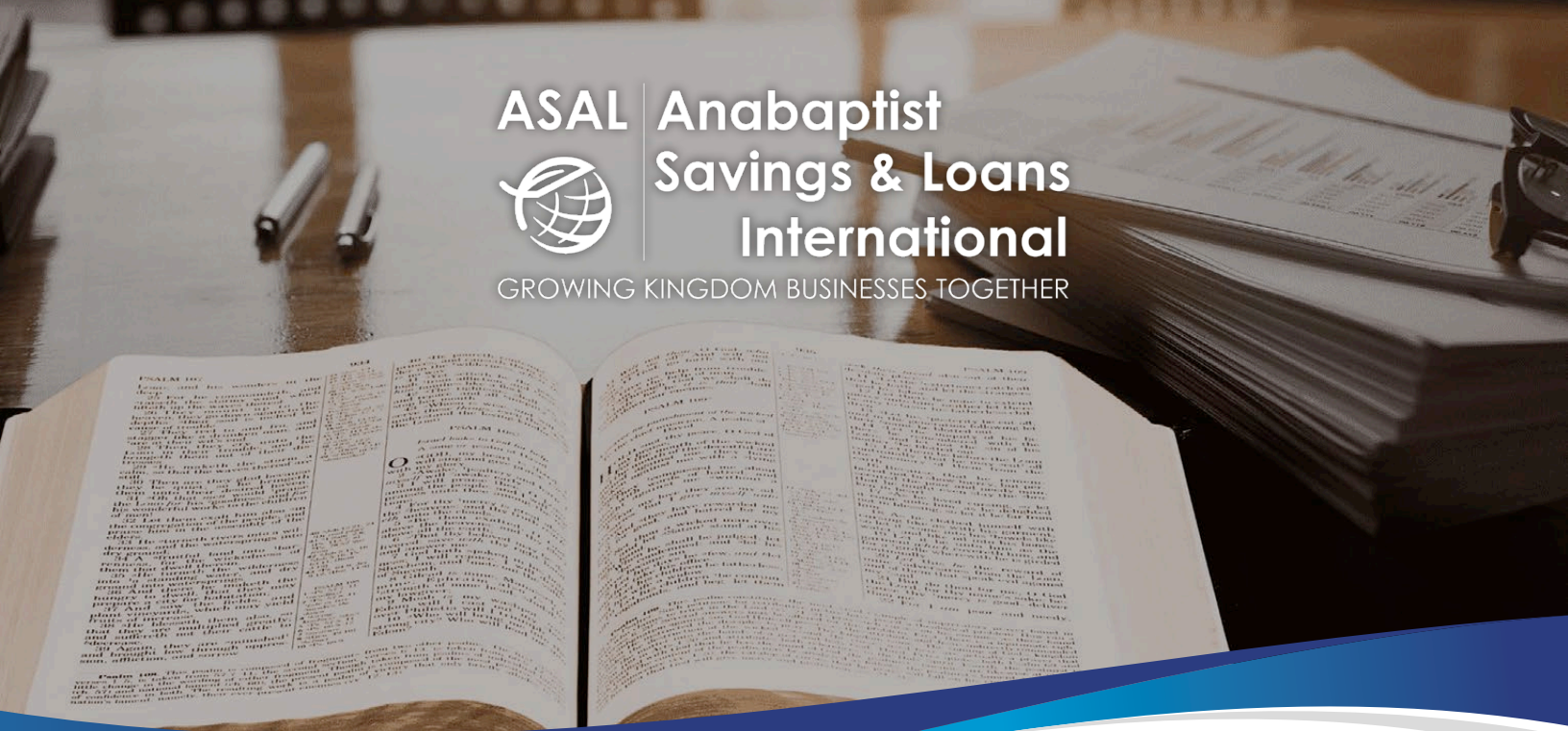


# ASAL | Anabaptist Savings & Loans International

GROWING KINGDOM BUSINESSES TOGETHER



ORGANIZATIONAL UPDATE

ASAL BIENNIAL NEWSLETTER  
Volume 1, Issue 1 | Spring 2020

## OUR BACKGROUND STORY

Leland Ulrich, CEO

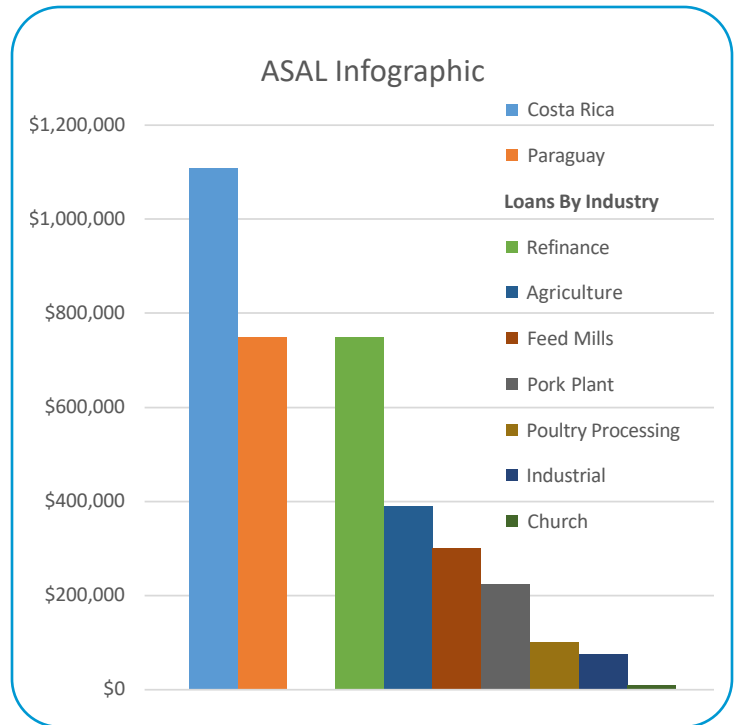
### The Great Commission

And he said unto them, “Go ye into all the world, and preach the gospel to every creature.”

Jesus gave a very clear command to the eleven after He was risen. This one sentence has for centuries moved preachers, missionaries, visionaries, and evangelists to action. There is just something about this verse that captures our hearts and stirs up something deep inside of us. It causes us to leave all that was familiar—homelands, family, comfort—and pursue the mystery wrapped up in this verse.

Jesus goes on to say, “Whoever believes and is baptized will be saved...” giving deep purpose, conviction, and grit to those pursuing obedience to this verse. But let me give you some deeper insight into how these stories unfold. The words “Go and preach” feel very different and attract a different personality than the words “stay and preach.” No sooner has the visionary evangelist arrived and begun his work when

*Our Background Story—continued inside*





## What You Measure & Report *Improves*

*For which of you, intending to build a tower, sitteth not down first, and counteth the cost, whether he have sufficient to finish it? Lest haply, after he hath laid the foundation, and is not able to finish it, all that behold it begin to mock him, Saying, This man began to build, and was not able to finish. (Luke 14:28-30)*

Many people know the *work* of business better than the *business* of business. You might know a lot about building houses, about mechanics, or whatever your work is but do you understand the *business* of your business? Many entrepreneurs are weak in this area. You might be the best house builder, mechanic, cabinet maker, or farmer, but are you running a profitable business that has torque and staying power in a downturn?

The tower builder who was not able to finish was not lacking knowledge of *how* to build a tower, but rather knowledge of the *business* of building a tower. He simply failed to count the cost. We read those verses and think, “*That’s dumb—he should have known better!*” But do we? How often do we repeat this very mistake in our own businesses?

This problem grows exponentially as your business grows. Many of us in conservative Anabaptist businesses do not come from large corporate environments. We start a small business—often very small. We can easily keep track of everything in our heads—bank balance, cash flow needs, schedules, and the cost and profitability of everything we do. However, as our business grows this becomes a problem. It is often unrecognized because it happens so slowly. One day we collapse in front of our unfinished tower and wonder what happened.

Making the transition from measuring and reporting in our minds to doing it with systems and processes is a leap many find hard to make without stumbling.

Note verse 28, *For which of you, intending to build a tower, sitteth not down first, and counteth the cost, whether he have sufficient to finish it?* Notice the words: *intending, sitteth not down first*. This teaches us the importance of creating a budget and learning how to forecast.

See you next time!

**Next Business Nugget:**

The difference between  
*Budgeting and Forecasting*

## 5 REMINDERS For New Business Owners

LaRay Stover, Operations/Loan Officer

- **You are a Steward**

Consider that as a business owner you are a steward of the opportunities and resources at your disposal. Use them wisely for the strengthening of God’s Kingdom.

- **Follow Jesus’ Teachings**

Determine to build and operate your business according to Jesus’ teachings. Your business must promote the kingdom and not yourself. Humility and love must be key ingredients.

- **Wise Counsel**

Surround yourself with wise counsel. These are people that will tell you the truth, not just what you want to hear. They will help you keep focused on the kingdom.

- **Business Plan**

Develop a business plan that includes the mission and purpose of your business.

- **Good Record Keeping**

Maintain clear records from the beginning. Developing good record keeping habits at startup is much easier than trying to unscramble the numbers down the road.

# GRATEFUL IN COSTA RICA

Marlin & Roxana Yoder & Family



TESTIMONIAL  
FROM THE FIELD

Our family is very grateful to ASAL for taking us on board. When Leland Ulrich and Roman Miller (two of the founding members of ASAL) expressed the vision behind ASAL, I immediately connected with it and desperately wanted to be a part of it. I could see the urgent need in my own life, in our family, and in the local and regional Anabaptist communities. I will try to briefly explain how I understood this vision.

As we all know, Anabaptist communities in Latin America are not always self-supported. But between receiving funds from sister congregations in the USA and a lot of our young people (and even young families) going up to work in the USA for extended periods of time, our communities have been able to continue “existing.”

It seems like each generation goes through a similar cycle—Dad and Mom as newlyweds establish their home and start struggling to make ends meet. After several years of struggling and not being able to “get the ball rolling,” they decide to move to the USA for an indefinite period of time (sometimes

permanently) to accumulate some funds to come back to try again. Even though they make it on the second try, somehow, they are not able to pass on to the next generation the know-how to make a go of it on the “mission field.” I use quotation marks for “mission field” because I wonder if that is not part of the problem—we subconsciously tell ourselves that “we can’t make a living on the mission field, but we need to go back ‘home’ to give ourselves a boost.”

Another big factor in this problem is a lack of more advanced financial education. Roman says, “Experts say that only 10% of humanity naturally understand finances, the rest have to be taught.” Thankfully, that 10% help keep our churches on the mission field afloat.

ASAL was born out of a desire to turn around this dilemma. But how can you turn around a problem that has existed for years? That’s where the Savings & Loan plan started taking shape—providing accessible loans for our Anabaptist churches in Latin America, accompanied with extensive financial education and coaching. As ASAL began “developing” this vision and looking for ways to make it work, I could easily relate to the dilemma because I was there. I was in the 90% that needed to be taught. I wanted to be a part of this “turning around.” I am very thankful that our youth can have access to this learning option.

I realize that ASAL is not an option for everyone but our family is very grateful to be a part of this new development of “Kingdom building” through using the finances God gives us to advance His kingdom. ASAL is helping us extend our hog business and set up a small processing plant to cut up, package, and commercialize the meat.

So, to ASAL and all its associates, may the Lord bless you richly on this uncharted journey!



# BUSINESS INTERACTION

Roman Miller, Communications Officer

Globalization has become a reality which has affected most of the world's population over the last number of decades. Speedy travel, distribution of consumer products, and exporting raw and refined products have changed the financial opportunities for people all over the globe. With that also come rapidly changing dynamics, such as land prices, cost of living, and wages. Legal terminology and financial practices also change rapidly as countries interact more through global trade. Raw or consumer product pricing is often tagged to the global market. Thus what once was a profitable local market can now be supplied from a global market with more competitive prices.

Traditionally, our Anabaptist groups that have developed outside the USA since the mid 1960s have typically developed their livelihood from land-based production. With globalization, the products of raw production—including grains—are readily available on the world market, often at very competitive prices.

The ASAL “Anabaptist Savings and Loans International” project was developed with the vision to help the Anabaptist communities abroad to strategically develop alternative means of livelihood, by focusing on consumer-based products of their local area.

Typically, production of consumer-based products requires a significant amount of expertise that often is not taught through the average local church or community schools. Thus, the age-old apprenticeship style of learning is still very valuable today, by connecting businesses from other areas with experience in the same field with those that are interested in implementing the same type of business in their own area.



Coaching and mentoring have become a necessity in the global economy worldwide, as a unique form of developing successful business, especially in the areas of legal, financial, and good business practices.

*For none of us liveth to himself, and no man dieth to himself. For whether we live, we live unto the Lord; and whether we die, we die unto the Lord: whether we live therefore, or die, we are the Lord's.* (Rom. 14:7-8). Human nature tends to focus on the ability to succeed on my own, which is true in a lot of areas. But it's also important to realize the limitations of one person. An example: Two people are needed to start a family; a family will not grow unless there are children. Businesses are very similar. As they grow, various areas will need helpful insights from other people with prior experience. Life in general is a learning experience, starting from the day we are born and continuing as long as we are open to receive valuable information to increase our knowledge base.

Companionship is an important aspect of the small to medium-sized business. As a business develops and grows, interaction and communication with other business owners that provides a solid forward strategy give encouragement and energy to the business owner. Hope, encouragement, and direction are key components to developing and growing a healthy business.



GROWING KINGDOM BUSINESSES TOGETHER



this truth begins to dawn. He quickly finds himself embroiled in all the same messiness of life, dealing with the fallen human nature. A new frontier had subtly promised an escape from these realities.

As conservative Anabaptists we are 50 years into this process. Since launching out between 1968 and 1972, today conservative Anabaptists live in many countries.

What caused this phenomenon?

The words of Jesus, “Go ye into all the world, and preach the gospel to every creature” became the rallying cry back in the late 60’s as a way to combat materialism and apostasy for many conservative Anabaptists who had left the mainstream conference settings. Many who had left these settings found themselves having more clarity on what they were against than what they were for. A vision to obey Jesus’ command of “Go ye into all the world” defined for this movement an answer to that question. This movement was influenced through the colonization meetings in Ohio, by brethren who envisioned a group effort of families fulfilling the great commission.



I am a third-generation product of this movement. Dealing with the economic realities has been a major issue for these missions abroad to deal with over the years. As the third generation entered the workforce, they no longer viewed themselves as “missionaries,” but simply local disciples of Christ, the same as the sponsoring brethren would view themselves in their home communities.

And thus a new vision was born.

### **Local Sustainability**

A big shift in thinking is underway for many of these missions and their mission boards, transitioning from foreign financial aid to *local sustainability*. This reality gave birth to **ASAL International** as a savings and loan organization with a vision of combining business coaching and lending to create local sustainable kingdom communities.



Jesus did not only say “Go,” but He also said “preach the Gospel.” What is the Gospel? Is it not simply the teachings of Jesus? Sound doctrine, Spirit-filled living, right theology, and sustainable economics should all be in the same list. Divorcing finances and business from the work of the Kingdom is a serious error. Dualism—separating spiritual and material—is a direct violation of the full Gospel. Our finances and business should come under the anointing and accountability of the scriptures just as much as all the other areas of our life.

*(To be continued)*





DISCIPLESHIP | LOANS  
ASAL Spring 2020 Newsletter



**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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