

ASAL BIENNIAL NEWSLETTER
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ORGANIZATIONAL
UPDATE

BUSINESS & FINANCE—A Necessary Evil?

Leland Ulrich, CEO

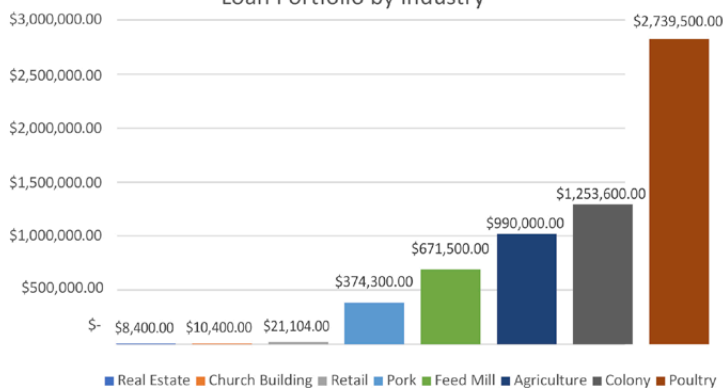
In the previous newsletter, we considered our historical tendency as a people group to view business and finance as a necessary evil, and the impact this view had on conservative Anabaptist missions throughout Latin America over the last 50 years. As promised, I would like to unpack and ponder *Biblical Perspectives of Business and Finance*.

Biblical Perspectives of Kingdom Business and Finance

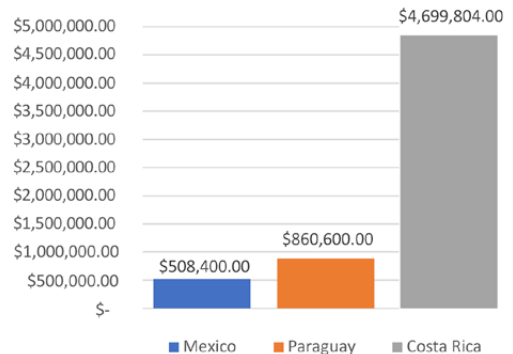
First, we must establish some basic truths in regards to business and finance. For the remainder of this article I will use the term “business” as encompassing both business and finance.

Business & Finance—A Necessary Evil?—continued on p. 5

Loan Portfolio by Industry



Loan Portfolio by Country



Simplifying Business Plans

In the previous newsletter we addressed budgeting vs. forecasting. In this article I want to connect that discipline to the business plan.

Business planning has been mystified over the years to create job security for coaches. I say that a bit tongue-in-cheek, as ASAL is not only a savings and loans organization but is also a coaching organization. Every business should have a coach, but beware of coaches who turn the simple into the complex. Make sure your coach simplifies the complex. Most business owners do not need help making things more complex. Most of us do that with ease.

Understanding the core components of a simple business plan and executing the planning process consistently is critical to the success of any business.

CORE COMPONENTS OF A SIMPLE BUSINESS PLAN



Targets

Define in simple language the annual targets of the company such as total revenue, units sold, average price per unit, and net profit.

Marketing Strategy

Create your marketing strategy by defining the geographic area in focus, listing who you are targeting in that area, and planning how you will reach them. Define your “three uniques” by asking, “How am I different from my competition? Why should customers buy from me vs. my competition?”

Quarterly Priorities

A yearly plan needs to be broken down into quarterly priorities one quarter at a time by defining five to seven quarterly priorities for each person. Those priorities must be documented so that the teams can hold each other accountable. These quarterly priorities need to be SMART (Specific, Measurable, Achievable, Realistic and Time Bound).

Weekly Task

You can not DO yearly plans or quarterly priorities; you can only DO tasks. Quarterly priorities need to be broken down into weekly tasks. Tasks should be clear, and properly assigned to each person with accountability.

Scorecard

In a previous newsletter we considered that what you measure grows. Defining your measurables is critical to the success of any organization. Each member of the team enters his scores for the week on the scorecard and makes himself accountable.

Meeting Cadence

Defining your meeting schedule for the year is a key component of a good business plan. The following meeting schedule is a proven model that will help you stay on track and accomplish your yearly plan: two-day yearly planning session, one-day quarterly planning session, 90 minute weekly tracking meeting.



Trimming Hoofs in **PARAGUAY**

Lynford Bontrager



TESTIMONIAL
FROM THE FIELD

My wife and I own a hoof trimming business, Lynford's Hoof Care, founded in 2010. I saw the need of hoof trimming since nobody else was doing it in the area. My veterinary friend told me that is what I must do! Ever since we started, we have been busy. We are very thankful for the work. Currently, hoof trimming is our full-time business!



ASAL—what is ASAL? When we first started hearing about ASAL, we were not exactly sure what it was all about. But when the committee from ASAL came to Paraguay and began explaining the program to us and teaching us the principles, we began to understand what the ASAL project was all about! ASAL (Anabaptist Savings & Loans International) is an organization that provides teaching and financial help through loans and savings. These are important things—especially when growing your business or working at reducing the debt load.

One important thing became clear through the teachings that were presented: receiving a larger sum of money is not necessarily the best answer to help a person through a difficult financial situation. We soon understood that proper management is often the better solution. I personally would like to thank ASAL in helping with the aspect of proper management. I have

learned a lot, and the teachings that they gave us have been very helpful to me. I have been helped by applying some of those points in everyday life! I have been able to advance more in the necessary areas. I am also hoping to work with ASAL in the future—to better organize my business and

make sure I get the most benefit out of it.

The ASAL coach that has been trained to help us has been a very big help over the last two years. We have been blessed by all the help he has given us to put our things in better order. Our goal is to be able to cover the whole aspect of our business. We're looking forward to organizing our hoof-trimming business and making it more profitable so we can cover all of our obligations.

We also thank ASAL very much for helping us re-structure and refinance our local colony. We are looking forward to continued involvement with ASAL. I like the goal of ASAL—brothers helping brothers. It has been a very big blessing to me and others. We hope that the kingdom of the Lord can keep growing and that we can help others who also have needs. Thank-you again for the help that you are providing, and the patience you have with us as we go through this learning process. May God richly bless each one in charge of this, and I trust we can be a help to one another.



FINANCIAL RESPONSIBILITIES

Roman Miller, Communications Officer

Bear ye one another's burdens, and so fulfill the law of Christ. (Gal. 6:2)

For every man shall bear his own burden. (Gal. 6:5)

When we compare these two verses, which are in the same chapter, we might come to the conclusion that the Bible contradicts itself. There are at least three subjects in these two verses—people, burdens, and the law of Christ. Most people will agree on what the law of Christ is and what the burdens of life are. The conflict these two verses produce are **people's opinions on the ratios** of burden bearing.

The majority of financial coaches/advisors will recommend that when you analyze the health of a business, the measuring should be done in ratios and percentages, versus actual amounts. Large numbers tend to give the illusion of profitability, but healthy businesses are those that have good profit margins whether the number are large or small.


Burden bearing = Someone will take responsibility.

Financial burden bearing = Someone will always pay.

In the normal burdens/duties of life, all the way from taking care of the baby to burying our loved ones, someone will be forced, *or they can voluntarily* take responsibility, to see that these duties are completed.

On the financial side of life, someone will be forced, *or they can voluntarily* take responsibility, to see that all the bills are paid.

In the financial world, things work smoothly if all the bills are paid on time. So it is imperative to have a plan in place to get it accomplished. In reality, if I don't take responsibility, I now put myself in the authority position and force that responsibility onto another person. Most people do not appreciate being forced to pay or take responsibility for another person's bills. It's very enjoy-



able to voluntarily pay another person's bill. However, to be forced into that position is not enjoyable. At this point, the Golden Rule is the rule to follow.

Since we become accustomed in our first fifteen years of life (21% or 1/5 of our life span) that **someone else takes responsibility for my needs**, it is a difficult transition from childhood to adulthood. The Bible is clear that the thought patterns that we have as a child should (with maturity) transition into an adult thought pattern (1 Cor 13:11). This is a rather difficult transition, albeit an important one.

My needs as a child were taken care of by a responsible person in my life. Transitioning from childhood to adulthood simply means **what once was another person's responsibility** has been released from him and **has now become my responsibility**. That's the difference between childhood thinking and adult thinking on the subject of finances.

Interestingly, children relish the idea of being financially independent. However, having been accustomed their whole lifetime that another person takes responsibility, it's a major cultural adjustment to completely make the transition of "childhood to adulthood." It is a substantial temptation in adulthood to revert back to childhood thought patterns when we find ourselves in a financial dilemma. Our overarching goal as an adult should be to **"Create the necessary plans and goals needed to fulfill our responsibilities."**



GROWING KINGDOM BUSINESSES TOGETHER

5 REMINDERS

For New Business Owners

LaRay Stover, VP of Finance



• Be Adaptable

Be willing to change in response to customer needs and industry trends. “We’ve always done it this way” does not guarantee longevity or success.

• Be Decisive

Indecision leads to action without conviction, or to no action because of paralysis by analysis.

• Be Diligent

Do not be complacent. “*Whatsoever thy hand findeth to do, do it with thy might.*”

• Be Empathetic

Truly desire to serve your customers and your employees. Listen to them. Their feedback is invaluable to your success.

• Be Hungry

You don’t know what you don’t know. Never stop learning. More times than not, you will come to regret thinking you knew all the answers.

Business & Finance—A Necessary Evil?—continued from p. 1

Our worldview matters, but what we understand the easiest is results. When we don’t like the results, our tendency is to try to change the results. But guess what? Results are results—you can’t change results! You can only change the behaviors that cause those results.

This begs the question, “How do you change behaviors?” Our tendency here is to attempt behavior modification, which is always a bad idea, and often ends in a battle of the wills. In reality, behaviors are a result of our mind map, which drives our behaviors. Our core values and fundamental beliefs make up our mind map (worldview), which drives our behavior, which produces our results. If we want to change the results we have to go all the way back and change our mind map. In this article I want to give you some things to ponder to impact our mind map in regards to *Biblical Perspectives of Kingdom Business and Finance*.

Simple Definition of Business: God Created Business

The primary reason businesses exist is because we are not individually self-sufficient. I have potatoes and you have chicken—I trade some of my potatoes for some of your chicken. This is the core reason why business exists. God created us this way; we actually need each other in more ways than we realize.

Over the millennia, mankind has discovered increasingly complex business methods to address efficiency. Not all of man’s motives have been pure or godly as we developed our business methods. Mankind quickly discovered how business could feed our desire for power, lust, and greed; turning something God created into a tool for wickedness.

Blaming business for the bad spiritual results is like blaming the rock that killed Abel (instead of blaming Cain), or like blaming sex for the moral decay in our society. Business itself is amoral. Only when engaged by mankind does it become a moral issue. The intentions of our hearts in the engagement of business are either moral or immoral. Mankind has always sought to blame something other than ourselves for the evil we face. If we play the mental game of objectifying business and blame it for evil, we effectively distract ourselves from the reality that the intentions of our heart are evil.

Our “Why” Matters

The intentions of our hearts on why we engage in business is a deeply moral issue and must be sanctified and brought under the anointing of the Holy Spirit. It is much easier to blame business for the evils in our society than our own intentions and motives of engagement in business. *(To be continued)*

**Watch Our Next Newsletter for:
*Biblical Model for Sustainable Kingdom Communities***





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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