

ASAL BIENNIAL NEWSLETTER
 Volume 5, Issue 1 | Spring 2024

Healthy Individuals

Leland Ulrich, CEO



ORGANIZATIONAL
 UPDATE

—Continued from previous newsletter

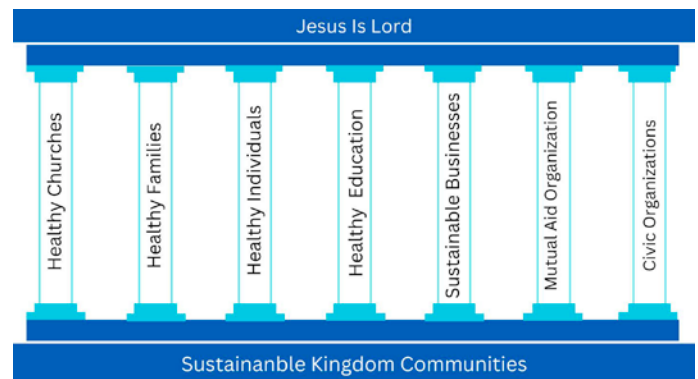
Healthy Individuals

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

In this framework of pillars, each pillar has its own set of pillars. In this case—the Pillar of Healthy Individuals—I propose the following eight pillars:

1: Identity

The need to belong is one of the deepest needs of the human heart. You cannot create a place of belonging without first belonging. Being settled in your identity is critical to being a healthy individual. Many places are clamoring for your allegiance and belonging, but there is no secure place to belong outside the Kingdom of God. As a child of the King, co-heir with Jesus, you can be settled in your place in the Kingdom alongside your brothers and sisters in the faith. When your identity is secure, you process life in a very different way than if you are unsettled in where you belong. Your long-term effectiveness in the Kingdom is no greater than your relationships with the local church body.



Healthy Individuals—continued on p. 2

2: Vision

Healthy individuals have clear vision statements that are bigger than themselves. A clear vision has a compelling “why” that helps the individual make sense of his life. A clear vision states a future desired outcome just this side of eternity. Individual vision statements that connect well with the vision of their family and local brotherhood help the individual make sense of life and help create a worldview that will guide them through life’s challenges and opportunities. Individual vision statements should be developed as a direct result of your calling in life. A fulfilled vision should equate a fulfilled calling. Your personal vision statement should fit within the framework of the family and local brotherhood’s vision. Individual visions should be memorable, understandable, simple, and documented.

3: Mission

Your mission statement says what you will do and how you will get to your vision. Individuals who 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 individual make sense of how things connect in daily life. Mission statements give an outlet for your call in life and provide your personal goals a place to belong and to make sense.

4: 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. My personal core values are: Jesus is Lord and Savior, Servanthood, Accountability, Belonging, and Celebration of Rest. These core values have guided many of my decisions over the years. Your core values should fit in with the core values of your family and the local congregation you choose to raise your family in. Example: Our family core values are Jesus Is Lord, Brotherhood, Sanctity of Marriage, Celebration of Life, and Celebration of Rest.

5: Purpose

When the previous five pillars are clear, a sense of purpose emerges. A sense of purpose is a result, not an end in itself. A compelling vision and mission will help your

sense of purpose in ways even little children can understand. Why we do what we do is a question every individual should have clear answers for. If your vision, mission, and core values are aligned with the local church body that you are a part of, then your 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.

6: Emotional Health

Your level of emotional health is directly related to how settled you are in your identity and how well you understand your identity. Emotionally healthy people do not have a lot of unresolved issues in their lives but rather have found a way to reconcile all things through Christ. Emotionally healthy people are secure in who they are and are able to bless others with the love and joy overflowing in their lives. Emotionally healthy people give from a deep reservoir of God’s love, not from leftover fragments. Emotionally healthy people are generous because they know and have experienced God’s endless and boundless supply.

7: Emotional Intelligence

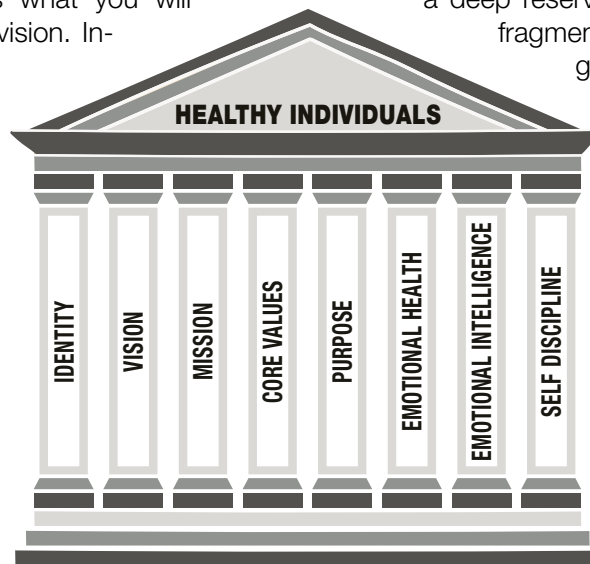
Emotional intelligence is not the same thing as emotional health. You can be emotionally healthy and be low on emotional intelligence, but you cannot, however, be emotionally intelligent if you are emotionally unhealthy. Emotional intelligence is high self-awareness and control of your own emotions, while simultaneously having a high awareness and empathy of others’ emotions. A person with

high emotional intelligence is able to fluidly navigate all the emotions in the room and galvanize to a common cause.

8: Self-Discipline

Self-discipline is foundational to many of the other pillars and a common thread through the rest of the pillars of healthy individuals. Physical health, emotional health, and spiritual health all depend on your level of self-discipline. Most of us need a mentor or coach in our life—not so much because we don’t know, but because we don’t do. Doing—not just knowing—is the key to a disciplined life.

When these eight components become reality, a worldview and mindset is created that produces behaviors and habits that feel natural and end up building more of the same. This contributes to sustainability of Kingdom communities. Generational faithfulness should be normal with God’s people.



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



TESTIMONIAL
FROM THE FIELD

GUATEMALA

Jose Benito Xotoy—Pastor & bishop of a Mennonite congregation in San Bartolomé Jocotenango, Quiché



I have been asked the question, “How has business improved in the last three years?” I would like to respond to this question.

Three years ago, at my request, ASAL provided a loan to inject some energy into my laying hen farm. In the last three years, I have made very important progress.

Egg production has increased—instead of my previous 5,400 eggs a day, now I am producing 8,640 eggs. Sales are increasing—previously I had 100 clients, but now I have 150 clients.

I have been able to remodel the structures of the barns for the hens and even built another barn. I am in the process of completing another barn with improved cages. This barn I have built using the profits from the business. It is not completed yet, but I have 3,000 hens in the completed part.

I have also bought an egg grader, which has made our work easier. The projection or goal for two years from now is to increase production by introducing 6



more batches of hens, increase sales by acquiring 50 more clients, and buy a six-ton truck to transport part of the egg production to Guatemala City and return with a load of feed. I also want to be able to put automated equipment in these barns.

I am grateful for the advice and coaching that ASAL has given me in the past three years. The business has grown and I am current with my loan payments.



BUSINESS DEVELOPMENT

Willard Mast, Director of Operations

Business development is an aspect of business that many people overlook, especially in 2024. I started my own construction business in 1997 with only a small pickup, several tools, and a large supply of energy. I didn't know I should have done a market study, a several year forecast, and a solid five-year business plan! I simply started telling people what I wanted to do and found enough work to provide for my family.

What many people overlook is that while a small business can function without the aforementioned items, it cannot survive growth without researching new opportunities, and the requirements of following through on those opportunities.

Business development is an important function within any organization. Part of that includes a focus on creating long-term value through partnerships, strategic initiatives, and growth opportunities. It includes activities that drive growth, increase revenue, and enhance market presence. Building relationships with potential partners and customers is vital to business development as well as using these connections to expand the reach of the business. This often includes market research, competitive analysis, and innovative strategies to make your company be different in a crowded marketplace. Identifying what makes your business different from the competition and what gives your business an advantage in the marketplace is of utmost importance.

In today's dynamic business environment, effective business development strategies are crucial for companies looking to adapt and prosper. Whether it's through mergers and acquisitions, product diversification, or geographic expansion, businesses must continually evolve and innovate to stay ahead.

Ultimately, successful business development fosters sustainable growth, enhances profitability, and ensures the organization remains agile and responsive to changes in the market landscape. It is a strategic imperative that drives forward-thinking companies towards achieving their long-term goals and staying relevant in an increasingly competitive global economy.



COUNTRY
Highlights

COLOMBIA

- 1. Size:** 440,831 square miles. This is slightly more than 1½ times the size of Texas and is the 26th largest country in the world. 40% of the land is used for agriculture. Colombia has 1,993.4 miles of coastline and is the only country in South America that borders both the Atlantic and Pacific Oceans.
- 2. Population:** 52,848,000—Colombia is the 27th largest country in terms of population.
- 3. Capital City:** Bogota, at 11,658,000 people and 632 square miles is the third largest capital city in Latin America.
- 4. Religion:** Catholic: 69–90% of Colombians identify as Catholic, and Catholicism is deeply woven into the country's culture and society. Protestant: 14–16.7% of Colombians identify as Protestant, primarily Evangelical. Other: independent Christians and other Christian groups.
- 5. Interesting Facts:** Colombia can be divided into five geographic regions: the Atlantic lowlands, the Pacific coastal region, the Andean region, the Llanos, and the Amazonian rainforest. Approximately 81% of the population is centered in urban areas. The average elevation is 1,946 ft. with Pico Cristobal Colon, the highest peak, coming in at 18,947 ft.!
- 6. Economy:** Colombia's economic freedom score is 59.2, making its economy the 84th freest in the 2024 Index of Economic Freedom. Colombia's economy has shown moderate resilience in the face of a challenging economic environment, but increasingly statist policies have created uncertainty and undermined the foundations of economic freedom. The judicial system remains vulnerable to political interference, and corruption further undermines the country's economic freedom. The regulatory framework has become more efficient, and business procedures have been streamlined. The non-salary cost of employing a worker remains somewhat burdensome, and informal labor market activity is rampant. The most recent available inflation rate is 10.2%.



GROWING KINGDOM BUSINESSES TOGETHER



Leland Ulrich, CEO

Critical Number *(Percentage Matrix Model)*

This column previously featured an article, “Is Your Flock Healthy?,” referring to the chart of accounts and the percentage matrix model and emphasizing the importance of knowing the health of your numbers.

In this installment I want to focus on the critical number. Does your company have a **critical number**? This is that one number the entire organization rallies around. I am astounded by how many people are working blindly in companies, with no clue what the critical number for the company is. If you are playing a game, it really helps if each player knows what game they are in and what the score is. Imagine playing your favorite competitive game with no visibility to the score! Not only would that take the fun out of the game, it also would completely handicap you in making the right moves throughout the game. Business is exactly the same. As a company, decide what your **critical number** is, clearly communicate it, and create a clear line of sight for each person in the company to see exactly how their role affects this number.

Consider being much more transparent with your numbers throughout the company. This may seem scary for solopreneurs and entrepreneurs who are not accustomed to doing this. You will be amazed at how many ceilings this will remove in your business and how engaged people become when they understand the game and the score.

This concept is borrowed from author Jack Stack’s book *The Great Game of Business*. This book is a great read!

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.

- **Be Transparent**

Whether you are applying for a loan or working with a partner, provide all the requested information. Don’t intentionally keep that loan from Uncle John off the record.

- **Be Prompt**

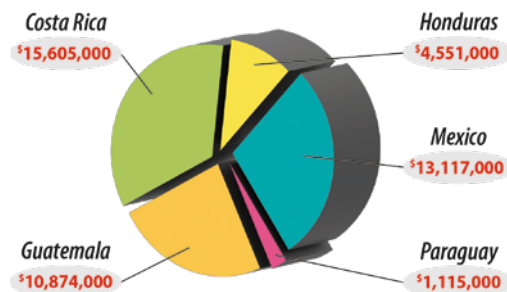
If your vendors extend credit terms, do not take advantage of them. Pay bills and employees promptly. Issue invoices at the time of sale to correctly track revenue.

- **Be Adaptable**

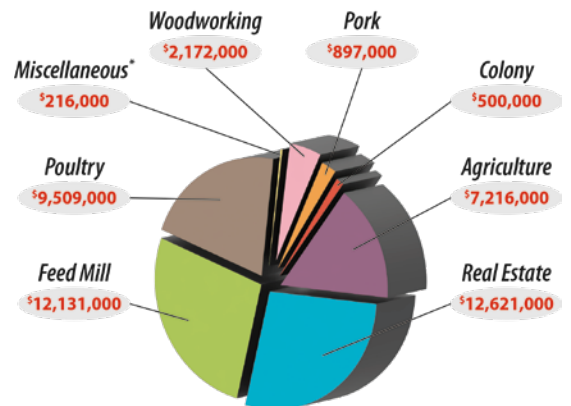
Be willing to change in response to customer needs and industry trends. “We’ve always done it this way” does not guarantee longevity or success.

ASAL Loan Portfolio: June 30, 2024

LOAN PORTFOLIO BY COUNTRY



LOAN PORTFOLIO BY INDUSTRY



*Miscellaneous: Textile: \$11,000 Retail: \$54,000 Coffee: \$151,000





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

 **Anabaptist Savings & Loans USA**
900 McDuff Ave Suite 7
Grandview TX 76050

 **General Inquiries: 817.835.6001**
Loan Request: 817.835.6003

www.asalusa.com