

ASAL BIENNIAL NEWSLETTER  
Volume 5, Issue 2 | Fall 2024



ORGANIZATIONAL  
UPDATE

## Healthy Education

Leland Ulrich, CEO

—Continued from previous newsletter

### Healthy Education

Why an article about education in a financial newsletter? This article is by no means a comprehensive insight on education; rather it's an attempt to bring it into the framework of the Seven Pillars of Sustainable Kingdom Communities and its relationships with the other pillars (below). While this article primarily addresses our formal schooling, as in our Christian day schools or home schools, this also applies to continued education provided for advanced needs in our communities at large. In this framework of pillars, each pillar has its own set of pillars. In this case—the Pillar of Healthy Education—I propose eight pillars in the following article.

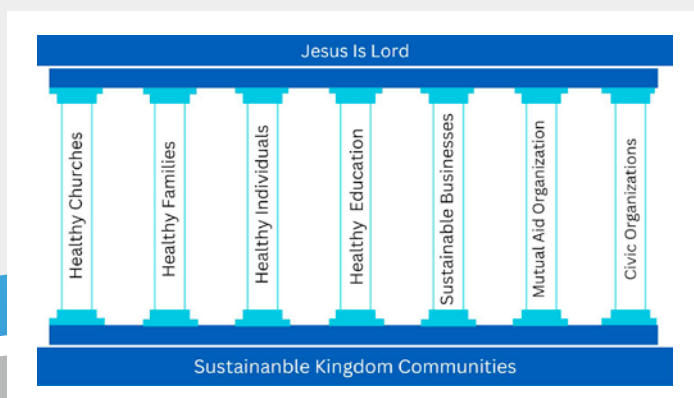
### 1: Vision

A healthy school should have clear vision statements that are bigger than itself. A clear vision has a compelling *why* that helps the organization make sense of their existence. A clear vision states a future-desired outcome just this side of eternity. School 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. School vision statements should be developed as a direct result of the purpose it is meant to serve. A fulfilled vision should equate a fulfilled calling. Your school vision statement should fit within the framework of the family and local brotherhood's vision. Vision statements should be memorable, understandable, simple, and documented.

### 2: Mission

A school mission statement says what you do and how you will achieve the vision. Schools that have clarity on the *where* and the *why* will better understand the *what* and the *how*. Mission statements should be simple, clearly stating

*Healthy Education—continued on p. 2*



how you're going to make the vision become a reality. Clarity of vision and clarity of mission helps the school make sense of how things connect in daily life. Mission statements also give a tangible way for individuals to connect their talents in accomplishing the purposes of the school.

### 3: 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. A school should develop its own set of core values that is aligned with the core values of the community it serves. This alignment becomes a strong culture-building tool when it is a reality in a community.

### 4: Purpose

When the previous three 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.

### 5: Curriculum

Choosing the right curriculum can be a daunting task for a school, or, worse yet, can be something to which little thought is applied. We just accept what was handed down over the previous generations. Does the curriculum support our vision, mission, core values, and purpose statement? Does the curriculum fit who we want to be as a people group? Does the curriculum lend itself to the learning styles and teaching styles? Does the curriculum line up with true Kingdom principles that shape the community we envision? These are just a few of the many questions that should be asked in relation to the curriculum chosen for your school. Curriculum is written summarily in the following underlying styles: mastery, spiral and strand. Mastery curriculum focuses on facts. If your school has a mostly mastery curriculum and teaching style, you may end up with highly educated students with little practical knowledge. Spiral curriculum is written to real life problem-solving. These students tend to have a broader understanding of real life problem-solving, albeit often solving the wrong thing due to lack of clarity on the actual facts. Strand curriculum attempts a good combination of both mastery and spiral styles, using the mastery approach to study facts and the spiral approach to study problem solving.

### 6: Teachers

It has been said curriculum doesn't really matter if you have the right teachers. While there is some truth to this thought process, it overlooks the importance of a great curriculum. The right curriculum can make the teacher much more effective, and carries a huge weight in the education process. Sadly, over the last 50 years, the investment has been weak in preparing teachers for our conservative Anabaptists schools that can truly meet the vision and mission needed for Sustainable Kingdom Communities. School teachers are the largest cost for most schools—thus the tendency to lower cost by hiring with more of a short-term voluntary service mindset. This causes a rotating door, with few dedicated long-term career teachers. Investing in teacher preparation and providing them with a reasonable salary has been a growing movement, thanks to organizations like Faith Builders and other groups and communities that see the need. Our people group has more than sufficient funds to properly compensate our teachers and fund our schools, but it will not happen in your community by accident.

### 7: Learning Styles

Students have diverse learning styles that influence how they absorb, process, and retain information. Some students are visual learners, who benefit from diagrams, charts, and written instructions. Others are auditory learners, who grasp concepts better through listening to lectures, discussions, and audio materials. Kinesthetic learners prefer hands-on activities and learn best through movement and touch. Additionally, reading/writing learners excel when engaging with text-based input and output. Understanding these different styles helps educators tailor their teaching methods to meet the unique needs of each student, fostering a more inclusive and effective learning environment.

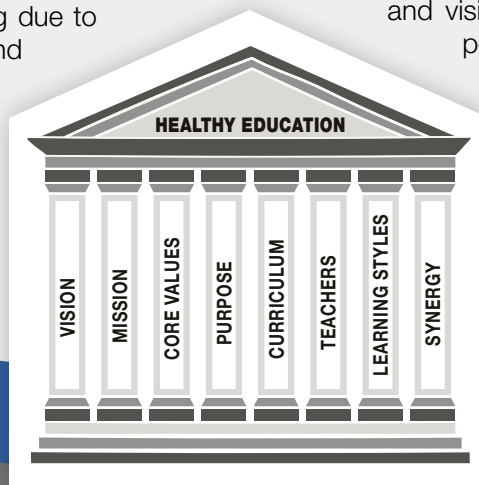
### 8: Synergy

Synergy between teaching styles, curriculum, and learning styles is paramount for a good classroom experience for all learners. In my years of board work with schools and developing educational tracks for advanced learning environments, my observation is the synergy between teaching style, curriculum, and student learning styles is as important as the individual components thereof (or perhaps even more important).

When these eight components become reality, a support structure is created that is integral to the outcomes and vision of the community. This in turn supports the creation of culture that produces

behaviors and habits supporting the vision and mission of a Sustainable Kingdom Community. Healthy education is key to generational faithfulness, which should be normal with God's people.

—To be continued: In the next issue we plan to look at the Pillar of Sustainable Kingdom Businesses.





# THE IMPORTANCE OF ACCURATE ACCOUNTING

Caleb Miller, QuickBooks Instructor

Accurate accounting is a cornerstone of successful business management. To illustrate its importance, consider the role of a doctor diagnosing and treating an illness. A doctor who makes decisions without reliable data—such as lab reports and patient histories—could find it difficult to provide effective care. This lack of information could quickly lead to serious consequences, ultimately jeopardizing the doctor's practice. Similarly, accurate accounting provides the essential data needed to assess and guide a company's financial health. Without precise numbers, business owners may struggle to make informed decisions about the future direction of their company.

Accurate financial reports are crucial for tracking a company's performance over time. They offer visibility into critical factors such as cash flow, profit margins, and operational costs. Just as no one enjoys driving through thick fog with limited visibility, navigating a business without clear financial data can lead to uncertainty and risk.

Moreover, accurate accounting enhances a company's credibility with investors, partners, and creditors. It provides them with the confidence to assess the viability of their investment or partnership. Compliance with regulatory requirements is another key benefit of precise accounting, helping businesses avoid costly penalties and fines.

For instance, a profit and loss (PnL) report reflects a company's performance over a specific period. If income or expenses are omitted or duplicated, the report will be inaccurate, leading to flawed decision-making. A balance sheet offers a snapshot of a company's financial health at a given point in time. Without correctly recorded bank transactions, loan payments, or capital contributions, it is impossible to gauge the true state of the company. Cash flow reports track the movement of money into and out of the business, and any inaccuracies could result in unexpected cash flow challenges.

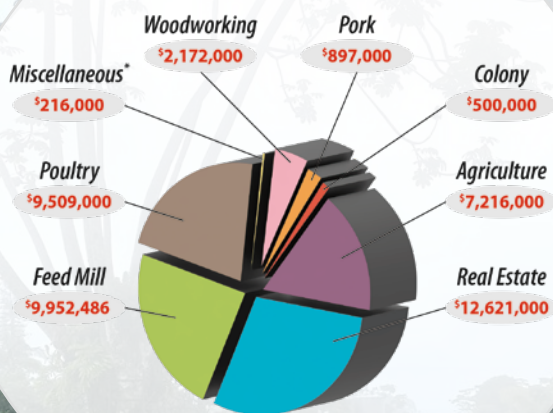
One of the most vital tasks in maintaining accurate accounting is reconciliation. Reconciliation involves matching data, such as bank and loan statements and other relevant balance sheet accounts, with the records in your accounting software. This process ensures that all transactions are recorded accurately and none are missing. It is very unlikely that your accounting is accurate if you do not reconcile your accounts correctly. If you struggle to reconcile your accounts correctly, just contact us here at ASAL and we will be more than happy to assist you in this area.

By ensuring the accuracy of financial data, businesses can be responsible stewards of their talents God has entrusted them with. This, in turn, allows business owners to effectively use their talents to positively impact the broader community they serve.

## ASAL Loan Portfolio

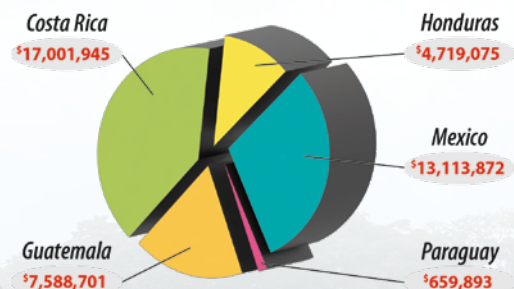
Sept. 30, 2024

### LOAN PORTFOLIO BY INDUSTRY



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

### LOAN PORTFOLIO BY COUNTRY





# MEXICO

*Muebleria Comercial Enns, Cuauhtémoc, Chihuahua*



TESTIMONIAL  
FROM THE FIELD

At MCE (Muebleria Comercial Enns), our current range of carpentry-related operations includes cabinet production in Cuauhtémoc, with sales and installation both in Mexico and across the border into the states of Kansas, New Mexico and Oklahoma. We also retail furniture in our store that's complete with a showroom and variety of stock.



After working with the ASAL team and going through the process, I was able to secure a loan, as their first client in the state of Chihuahua. This process taught me patience and doing my part with the legal documents required. One of the differences of working with ASAL is that they try not to compromise any of the legal processes as some others tend to do.

Several years ago I heard about ASAL while attending an outreach function to schools throughout the state of Chihuahua. At this time ASAL was operating in other Latin countries and was in the process of becoming registered in Mexico. I was instantly interested in their program for business needs with my cabinet shop and farm. At that time I had been using local providers for my financial needs, and was paying high interest, with multiple creditors. One of the things I liked about working with ASAL was that the interest I would be paying would remain with a kingdom entity as opposed to funding an organization from society. I began to inquire about the possibility of getting a loan from ASAL.

One of the ways I've benefited so far has been working with believers instead of unbelievers. This experience has been positive with a wholesome atmosphere. Another thing that's helped a lot is upgrading my accounting software. This added additional entry work for my office team but has given me a much better understanding of my current and past situation.

And last, but not least, is a big advantage with the interest rate. The current local rates are very high, narrowing my margins of profitability. My plan with the interest savings is to lend a helping hand to others in the community who have transportation, housing, or other needs.



**GROWING KINGDOM BUSINESSES TOGETHER**



Leland Ulrich, CEO



## Line of Sight

This column previously featured an article, “*The Critical Number.*” That article also referenced *line of sight*. This concept (also borrowed from Jack Stack’s book *The Great Game of Business*) is as important as understanding the *critical number*. To achieve *line of sight*, you must have clarity of all the drivers that it takes to achieve the critical number, and put the right person in the right seat\* to be responsible for achieving that driver metric. To do this ask the question, “*What all does it take and what must be true to achieve the critical number?*”

Once this exercise is complete ask the question, “*Who can most effectively achieve that result?*” Having the right people in the right seats is one of the biggest business challenges you will ever encounter. I am intrigued how often I ignore results because I like the person responsible for those results and find it difficult to address the issue with candor.

*Line of sight* gets you clarity on how each person’s activity connects to the *critical number*, helping them own the results and offer voluntary transparent accountability. Ultimately, you want to create a highly effective learning environment.

\*RPRS—an EOS concept

## 3 REMINDERS For New Business Owners

- **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.

### COUNTRY Highlights

## BOLIVIA

1. **Size:** Bolivia is one of two landlocked countries in South America, with a land area of 424,162 square miles. Bolivia is the 5th largest country in South America.
2. **Population:** Bolivia has a population of 12,341,000, with three predominate groups: Indians, mestizos, and Europeans. Spanish is the official language, but there are 36 indigenous languages spoken in Bolivia.
3. **Capital City:** Bolivia has two capital cities: La Paz is the administrative capital and Sucre is the constitutional capital.
4. **Religion:** There is no official religion in Bolivia, although the Catholic religion brings a rich culture to the country. Along with Catholicism, there are numerous Indian religions that are practiced and mixed with other religions.
5. **Economy:** Bolivia is well-endowed with natural resources. Among the country’s most valuable assets are its mineral deposits, hydrocarbons (petroleum and natural gas), and its renewable natural resources, such as agricultural and forest products, especially soybeans and Brazil nuts. Its economic development has been limited, however, by high production costs and lack of investment; persisting obstacles include an inadequate transportation infrastructure and the country’s landlocked location. Average per capita income is low, and Bolivia remains one of the poorest countries in South America.

### NOTICE!

#### BUSINESS SEMINAR

at Penn Valley

Jan. 17-19, 2025

YOU ARE WELCOME TO JOIN!

SUSTAINABLE KINGDOM COMMUNITIES AROUND THE WORLD

ASAL INTERNATIONAL has the vision to help the Anabaptist communities abroad become self-sustainable through small, medium, or large local businesses. This includes discipling businesses who are concerned about their kingdom, social, and financial impact.

Do you want to better understand how our international churches can become sustainable through business? What are the building blocks and the practical steps that need to happen for this to be true?

Learn from brothers who have been down this road and can share from their experience about what works and does not work.

To register, please email [pennvalleycr@gmail.com](mailto:pennvalleycr@gmail.com)  
Or Call (717) 899-5000





**VISION**

Sustainable Kingdom Communities

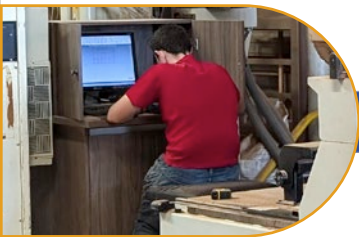
**ASAL** | Anabaptist Savings & Loans International

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](http://www.asalusa.com)