

## Healthy Kingdom Businesses

Leland Ulrich, CEO



ORGANIZATIONAL  
UPDATE

In this article, we will bring *Kingdom Businesses* into the framework of the *Seven Pillars of Sustainable Kingdom Communities* and its relationships with the other pillars. Healthy Kingdom businesses are not just profit-seeking enterprises; they are instruments of *Kingdom Impact*, *Social Impact*, and *Financial Impact*, also known as the *Triple Bottom Line*. As with education and individuals, businesses that thrive within *Sustainable Kingdom Communities* must be intentionally designed, stewarded, and aligned with biblical principles.

I propose the following eight components of business:

### 1. Vision Statement

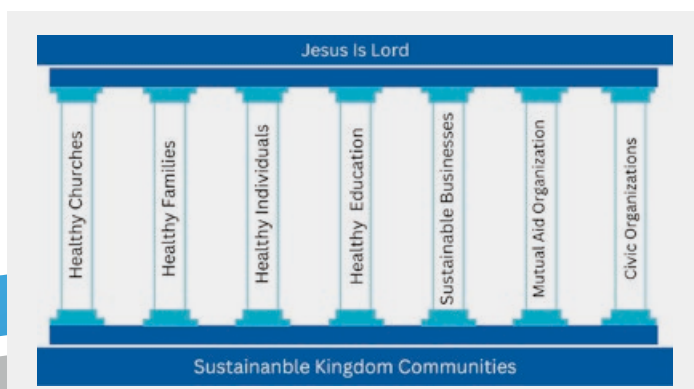
Healthy Kingdom businesses have clear vision statements that are bigger than themselves. A clear vision has a compelling “why” that helps the business make sense of its role in the marketplace. A Kingdom vision states a future desired outcome just this side of eternity. Business vision state-

ments that connect well with the vision of the families, churches, and brotherhoods they serve will help the business make sense of its place and shape a Kingdom-oriented culture that will guide it through challenges and opportunities. A business vision statement should be developed as a direct result of the calling the business has received from God. A fulfilled vision should equate to a fulfilled calling. The business’s vision statement should fit within the framework of the family, church, and brotherhood’s vision. Vision statements should be memorable, understandable, simple, and documented.

### 2. Mission Statement

A Kingdom business mission statement says what the business will do and how it will get to its vision. Businesses that have clarity on the *where* and *why* will better understand the *what* and *how*. Mission statements should be simple, clearly stating how the business will make the vision a reality. Clarity of vision and clarity of mission help a business make sense of how things connect in daily operations. Mission statements give employees, customers, and the community a meaningful reason to connect their talents and efforts to the business, creating purpose and direction.

*Healthy Kingdom Businesses—continued on p. 2*



### 3. Core Values

Core values are the guardrails to the mission that keep the business on the narrow path that leads to the vision becoming a reality. Show me what a business values, and I will show you its true culture. A Kingdom business should establish its own set of core values aligned with the values of the church, family, and brotherhood it is part of. These values will be a strong culture-building tool when they are shared and lived out by leadership and employees alike. For example, Kingdom business core values could include: *God Matters*, *People Matter*, *Radical Candor*, *A Learning Environment*, and *Own It*. These values will shape daily decisions, relationships, and the way business is conducted, even when it is costly.

### 4. Purpose Statement

When the previous three pillars are clear, a deep sense of purpose emerges. Purpose is the fruit, not just a goal. A compelling vision and mission will help give the business a sense of purpose that even the least experienced employees can grasp. Why do we do what we do? Every Kingdom business should be able to answer this question clearly and with conviction. If the vision, mission, and core values of the business are aligned with the local church body and brotherhood, then the business's purpose will serve to strengthen the community and further the Kingdom of God. This kind of synergy will electrify the impact and effectiveness of the business in ways only possible when Jesus is present in its midst.

### 5. Organizational Pillar

A healthy kingdom business requires God-honoring organizational structures. Business leadership should reflect biblical order, servant leadership, accountability, and responsibility. "But all things should be done decently and in order." (1 Cor.14:40).

Kingdom businesses do not exist for personal power or unchecked authority but to steward God's resources well. Clear roles, healthy relationships, and a servant leadership model allow the business to function smoothly and with unity. When employees know what is expected of them and feel valued and cared for, they flourish, and the business reflects the order and beauty of God's design.

### 6. Operational Pillar

Operations are the hands and feet of the business. This pillar covers the daily tasks, systems, and processes that keep the business functioning. However, in a Kingdom business, operations are not just about efficiency but about dignity, justice, and care. "Be thou diligent to know the state of thy flocks, and look well to thy herds." (Prov. 27:23).

Operations should reflect Kingdom values. Are we treating employees fairly? Are we producing goods and services that bless the customer? Are we conducting our affairs with integrity? A healthy operational system will result in quality products and services, but more importantly, it will result in a workplace where people experience the Kingdom of God.

### 7. Financial Pillar

Healthy Kingdom businesses understand that financial stewardship is more than just making money—it is about managing God's resources faithfully. "Honour the LORD with thy substance, and with the firstfruits of all thine increase." (Prov. 3:9).

A business must be profitable to be sustainable, but profits must always serve the business's purpose—not *become* the purpose. Transparency, generosity, and accountability should mark the financial practices of a Kingdom business. Sound financial management enables a business to create long-term impact and stability for the business, its employees, and its community.

### 8. Marketing and Sales Pillar

Marketing and sales are often viewed as mere tools for growth, but in a Kingdom business, they are tools for testimony. The way we present ourselves and our products matters deeply to the witness of the business. "Lie not one to another, seeing that ye have put off the old man with his deeds." (Col. 3:9).

Marketing and sales efforts must flow from honesty, excellence, and service. Healthy marketing creates trust. Healthy sales are not manipulation but an extension of the business's desire to serve and bless its customers. When we communicate truthfully, customers will not just buy products—they will buy into the values and heart behind the business. I highly recommend the book *The Prodigal Marketer* by Roy Herr.

### The Triple Bottom Line

A Kingdom business evaluates success not only by financial results but by the *Triple Bottom Line*:

- 1. Kingdom Impact:** Does this business advance the Gospel? Does it bless employees and customers spiritually? Does it build up the local church?
- 2. Social Impact:** Is this business contributing to the well-being of employees, families, and the broader community?
- 3. Financial Impact:** Is this business stewarding resources wisely to be financially sustainable, enabling it to continue its mission into future generations?

"For the Kingdom of God is not meat and drink; but righteousness, and peace, and joy in the Holy Ghost." (Rom. 14:17). A business that integrates these three bottom lines will naturally produce fruit that lasts beyond profit—fruit that remains into eternity.

### Closing Thought:

Healthy Kingdom businesses are not ordinary enterprises—they are sacred trusts. Businesses that are built on the foundation of a clear vision, mission, purpose, core values, and that are structured with Kingdom-oriented pillars will not only thrive economically but will become essential building blocks in *Sustainable Kingdom Communities*. They will bear fruit for generations to come.

—To be continued: In the next issue we plan to look at the pillar of Mutual Aid Organizations.





# STEWARDING YOUR TIME WISELY

## LIVING WITH PURPOSE & INTENTION



God has given you 24 hours in a day. Yet, as society becomes increasingly “advanced,” life seems to speed up, making it harder to balance productivity with rest. You may find yourself spending hours on mindless activities that yield no real value. Just as God calls you to steward your finances, He also expects you to be wise with your time.

But how can you ensure that you focus on what’s truly important rather than constantly reacting to the urgent? A farmer once told me that farming is simply moving from one fire to the next. Does your life feel that way—like you’re always putting out fires instead of being proactive?

### Breaking Free from Unproductive Habits

Often, poor time management stems from bad habits and ineffective routines. Negative patterns form when you live without intention. In contrast, positive habits require discipline and effort. Studies suggest that it takes at least three months for a new discipline to become a lasting habit.

Think about your daily routines. When you find yourself with a few extra minutes, what is your default response? Do you spend that time in meditation and prayer, or do you drift toward distractions that ultimately waste your time?

You live in a broken world, where chaos naturally creeps in unless you intentionally structure your days to counteract it. Accountability plays a crucial role in creating long-term change. Surrounding yourself with people who challenge you, developing self-awareness, and welcoming constructive feedback will help you grow. If you believe that God desires you to become the best version of yourself for His Kingdom, why not embrace vulnerability and seek ways to improve?

### Practical Steps for Better Time Stewardship

Here are a few strategies to help you make the most of your time and live with greater purpose:

1. **Ask those closest to you where they see you wasting time and how you might improve.**
2. **Create space for reflection and growth** by ensuring you have enough margin in your schedule to recognize where changes are needed.
3. **Prioritize mission-critical tasks.** Block out time for essential responsibilities and allocate only leftover time for distractions.
4. **Limit your daily goals.** Keep your task list short—no more than three primary goals per day. If necessary, schedule dedicated blocks of time for specific projects.
5. **Reflect on your progress.** At the end of each day, take time to celebrate wins and prepare a list of priorities for the next day.
6. **Start each morning with intention.** Spend a few minutes planning your actions for the day ahead.

### Seeking God’s Guidance in Your Daily Life

The most important part of your day is time spent with God—asking Him what He wants from you as His servant. If you ever feel mentally drained while doing desk work, give yourself permission to take a break and do something physical, whether it’s manual labor or simply taking a walk. Sometimes, admitting that you’re in a low-productivity state is the first step toward improving focus and efficiency.

What intentional actions can you begin today to reshape the way you steward your time? Remember, it takes three months for a discipline to become a habit. Consider asking a brother or sister to hold you accountable as you work toward becoming more effective for God’s Kingdom.

## 3 REMINDERS For New Business Owners

LaRay Stover, CFO

### | Be Authentic

Authenticity will set you apart, but comparison will set you back. Your business is never quite the same as any other. It is yours—not someone else’s.

### | Be Positive

Failure is necessary in order for growth to happen. Failure is an opportunity to look deeper at the lessons you have learned and form a plan to avoid in the future.

### | Be Committed

You can’t be committed to your dream and your comfort zone at the same time. Face the challenges head-on and rise to the next level.



# BROILER PROJECT

*Granja avicola nayca, Alonso Sibaja Family, Costa Rica*



TESTIMONIAL  
FROM THE FIELD

## **Historical Context:**

The origin of this project is rooted in a longstanding personal aspiration, nurtured over time with prayerful hope for the establishment of an independent business venture capable of providing for my family's needs. When I became aware of ASAL's initiative to provide funding for feasible projects, I saw an opportunity to pursue my goal of establishing a poultry farm. Through divine providence, this opportunity came to fruition. I submitted my application to ASAL in March 2024, and received approval in June of the same year. The approved funding allowed for the purchase of property and the construction of three barns, each with a capacity of 20,000 birds. We are fortunate to have secured a contract with a growing platform company, which has further strengthened the project's potential for success.

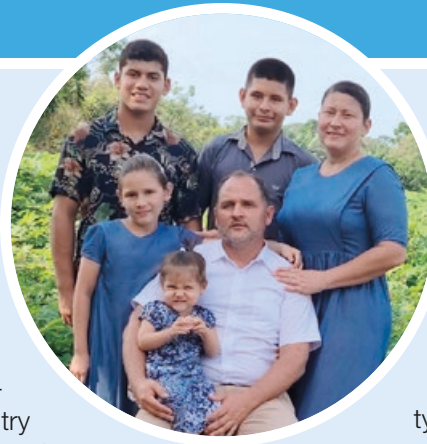
## **Family Impact:**

The broiler project has profoundly impacted our family. Initially, my wife was employed as a banking advisor at the National Bank. My income from selling spare parts was insufficient to sustain our finances. The broiler project enabled her to relinquish her position and attend to our daughters at home while contributing to the farm. Additionally, we have two adolescent relatives (a sixteen-year-old nephew and a fourteen-year-old brother-in-law) whom we consider our own children. We previously harbored concerns regarding their future employment prospects and potential exposure to unfavorable circumstances. However, we are now reassured that they can work alongside us on the farm. Consequently, this undertaking is fundamentally a family endeavor, involving my wife, the aforementioned young men, and me.

## **Kingdom Impact:**

From a religious standpoint, this endeavor has been undertaken with complete faith. It has been both fulfilling and rewarding, grounded in our unwavering trust in the Almighty,

*Granja avicola nayca (Nayca Poultry Farm)*



Who has enabled this significant project. The realization of such an undertaking surpassed our expectations, yet our prayers were answered, and our heartfelt desires were granted, affirming His constant presence. To Him, we offer all honor and glory.

## **Social Impact in Santa Rita Community:**

We express gratitude for the opportunity to have generated employment for numerous individuals within the town and neighboring regions, encompassing both the construction and assembly phases of the equipment. This endeavor has provided a source of income for multiple families, thereby enabling us to contribute positively to their well-being.

## **Financial, Personal, & Workforce Impact:**

Financially, this project has been a significant transformation. Previously, our reliance on a fixed salary limited our capacity to pursue and develop our initiatives. We transitioned away from sole dependency on salaries that were insufficient to meet our financial obligations. This project has instilled confidence in our ability to progress incrementally. On a personal level, it is deeply fulfilling and motivating to know that our efforts and work directly benefit us and our company, an achievement attributed solely to divine assistance. Notably, our workforce consists of our family, who collaboratively strive with divine support to sustain our company's operation.

## **Key Learnings & Takeaways from Collaborating with ASAL:**

A key takeaway was the realization that ASAL, a commendable organization, provides training and assistance to individuals—including those with limited financial resources who seek professional development—enabling them to establish self-sustaining businesses grounded in a profound spiritual commitment, all dedicated to serving the Kingdom of God. Consequently, it is my sincere hope that divine blessings continue to favor this organization and that it experiences sustained growth under divine guidance, thereby enabling it to further support numerous individuals. It is my earnest wish that the organization remains steadfast in its mission for the Kingdom of God.

## **Perspectives Regarding ASAL Coaching Services:**

The coaching exemplifies a strong commitment to responsibility, cooperation, and dedication, evidenced by the consistent provision of assistance, guidance, and clarification. This support has proven to be invaluable, significantly streamlining numerous processes. The coaching has been and remains an indispensable asset.

**GROWING KINGDOM BUSINESSES TOGETHER**



## Why People Misunderstand DEBITS & CREDITS (Blame Your Checkbook)

Many people instinctively think *credits* mean “more money” and *debits* mean “less money.” This checkbook mentality comes from years of reading bank statements. When you deposit money, the bank calls it a *credit* to your account. When you withdraw, it’s a *debit*. Simple, right? Not quite.

What’s really happening is the bank is reporting from *their* perspective—not yours. Your deposit is a *liability* for the bank because they now owe you that money, so they record it as a *credit*. When you make a withdrawal, they are reducing their liability, so it’s a *debit* to them.

From *your* side, however, you’re dealing with *assets*, not liabilities. That’s why traditional accounting often seems backwards to non-accountants. In reality, *debits* and *credits* are just directions—the left and right sides of a transaction—nothing more.

Whether a debit or credit increases or decreases an account depends on which type of account you’re working with. There are only five types:

1. Assets
2. Liabilities
3. Equity
4. Revenue
5. Expenses

Here’s the golden rule:

ACCOUNT TYPE	DEBITS	CREDITS
<b>Assets</b>	Increase	Decrease
<b>Liabilities</b>	Decrease	Increase
<b>Equity</b>	Decrease	Increase
<b>Revenue</b>	Decrease	Increase
<b>Expenses</b>	Increase	Decrease

So, next time you hear “debit” or “credit,” don’t think in terms of *gain* or *loss*, think in terms of *which side* of the transaction you’re on—left or right.

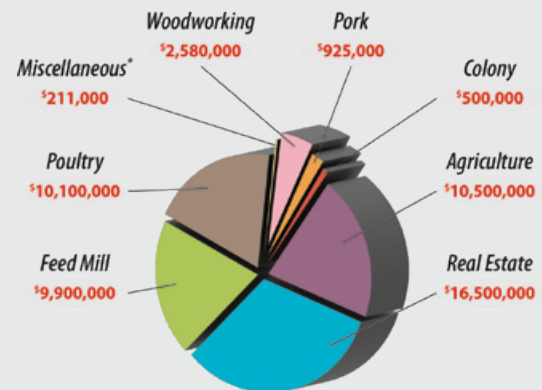
## BELIZE

### COUNTRY Highlights

1. **Geography:** Previously known as “British Honduras,” Belize is a country on the eastern coast of Central America. Bordering countries are Mexico and Guatemala
2. **Size:** Land area of 22,966 km<sup>2</sup>— size of Rhode Island
3. **Population:** 421,371 (equals population of Minneapolis, MN)
4. **Capital City:** Belmopan (Belize City is the largest city)
5. **Religion:** 74% profess Christianity as their religion.
6. **Language:** English is the official language. Approximately 12,000 Plautdietsch-speaking and Pennsylvania-Dutch-speaking Mennonites live in Belize
7. **Unique Facts:** Belize is the capital of the ancient Mayan empire. Belize is also home to the only jaguar preserve in the world. Around 1 million tourists visit Belize each year.

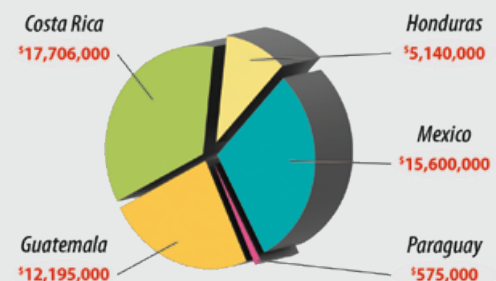
## ASAL Loan Portfolio: March 31, 2025

### LOAN PORTFOLIO BY INDUSTRY



\*Miscellaneous: Textile: \$10,000 Retail: \$50,000 Coffee: \$151,000

### LOAN PORTFOLIO BY COUNTRY





## 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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Loan Request: 817.835.6003

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