

GROWING KINGDOM BUSINESSES TOGETHER



ASAL
International

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Who We Are

Anabaptist Savings and Loans International (ASAL, pronounced Ah-S AHL) is a conservative Anabaptist non-profit organization that promotes Christian stewardship and business. The board of directors represent various Anabaptist church groups with experience in business, finance and missions.

We are a business development organization that provides coaching and lending.

VISION 

Sustainable Kingdom Communities

MISSION 

Building sustainable kingdom communities
one business at a time.



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CORE VALUES



Godliness

As followers of Christ, we commit to living in obedience to God's Word by faith, bearing the fruit of the Spirit, glorifying God in all we do, and forsaking earthly glory.



Brotherhood

We deeply value our brothers in the faith and seek every opportunity to be our brothers keeper with a heart of love. Serving each other to equip for mutual growth and service.



Discipleship

We value discipleship as exemplified by Jesus with his disciples. Mathew 28:19,20 Making disciples of all nations... Teaching them all that I have commanded you.



Sustainability

We value transformed living as God's design for mankind in all areas of life. We commit to sustainable coaching and lending practices that respect the vision and mission of each community we serve.



Stewardship

Biblical stewardship recognizes God as the owner of everything we have for His glory. We greatly value the resources God has given us and commit to being faithful stewards in our coaching and lending practices.



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“And this gospel of the kingdom shall be preached in all the world for a witness unto all nations...”

Matthew 24:14

The goal of Anabaptist Savings and Loans International is to serve Anabaptist groups globally by enabling economic growth and employing kingdom principles in finances. We launched in Latin America in 2019.

We Welcome Your Questions

Anabaptist Savings & Loans USA

Address: 900 McDuff Ave, Suite 7
Grandview, TX 76050

Ways to Contact Us

General Inquiries: (817) 835-6001
Loan Request: (817) 835-6003



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ASAL Mentoring Model

**“And I will bless them
that bless thee...”**
Genesis 12:3

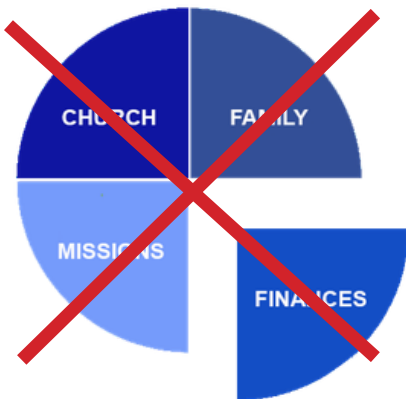
Sometimes we are influenced by a gnostic belief that attempts to divide life into sacred and secular. In this worldview, business and finances are considered secular, and therefore displeasing to God.

Rather than separating legitimate activities into so-called “spiritual” and “earthly” categories, we believe God is honored when we bring all of our activities under His will. Every aspect of our daily lives can bring Him glory as we honor Him.

We believe that finances and business are part of God’s plan for mankind to be anointed and brought under the accountability of Scripture.

Gnostic

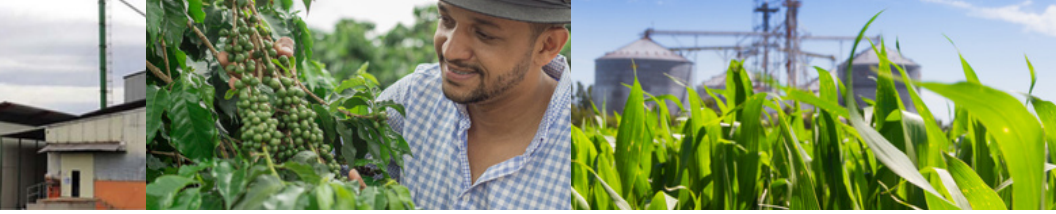
GO FROM THIS...



Anointed

TO THIS.





TRIPLE BOTTOM LINE



Discipleship
in
Kingdom Impact – Social Impact – Financial Impact

Kingdom Impact – Kingdom businesses allow Jesus into every aspect of the business. Vendors, employees, and customers should feel like they spent time with Jesus when they spend time with a person from a kingdom business. Kingdom businesses benefit their communities as they share the Light and Life of Jesus.

Social Impact – Kingdom businesses give more to their communities than they take out of them. Kingdom businesses benefit their communities by creating jobs in a healthy and safe environment. The structure and resources of kingdom businesses strengthen the social fabric of their local communities.

Financial Impact – Kingdom businesses enjoy a healthy net income as a result of the law of sowing and reaping. Communities benefit because kingdom businesses offer better paying jobs and donations to worthy causes in the community. These businesses help fund our schools, churches, and missions.

ASAL Coaching Model

Every business runs on four pillars:

Organizational Pillar

Operational Pillar

Financial Pillar

Marketing and Sales Pillar

| ASAL Business Coaching Model | | | | | |
|------------------------------|--|--|--|--|--|
| PHASE | LOAN REQUEST | APPLICATION | EVALUATION | DECISION | LOAN CLOSING |
| PHASE STEPS | Review application, assess opportunities, document request and accept or reject the application. Notify applicant. | Gather financial and other pertinent business information. | Create a business plan. | Launch plans. Implement financial and operational models. | Triple Bottom Line mentoring, monthly accountability meetings and loan covenant monitoring (if applicable). |
| PROCESS | Discover actual need, business goals, and document data in CRM. | Create Executive Summary Plan by completing the pitch in LivePlan online software. | Create detailed business plan in LivePlan software. | Create launch schedule in LivePlan. Implement EOS and financial model. Set up reporting requirements. Close on the loan (if applicable). | Setup recurring coaching session. Present/discuss ASAL provided TBL content. Review KPI's on scorecard. Identify threats/problems and review loan covenants (if applicable). |
| OUTCOME | Make decision whether or not to engage. | Determine viability of proceeding to planning stage with coaching and/or capital. | Substantiate business plan and determine viability of proceeding to execution. | Successful launch of product and/or service to market. | A Kingdom business that becomes a sustainable economic engine for its community. |

ASAL Certified Coaches

“If you don’t know where you’re going, you’ll end up somewhere else.”

-Yogi Berra

A coach is someone that takes a hands-on approach in developing their client’s skill and knowledge within a specialized area. Coaches guide, instruct, and encourage along the way. A great coach understands that if you don’t know where you’re going, you’ll end up somewhere else, and he takes the proper steps to get you where you need to be!

ASAL coaches are carefully selected by the ASAL Executive Officers. Only individuals who demonstrate commitment to and expertise in the Triple Bottom Line philosophy are eligible for certification.

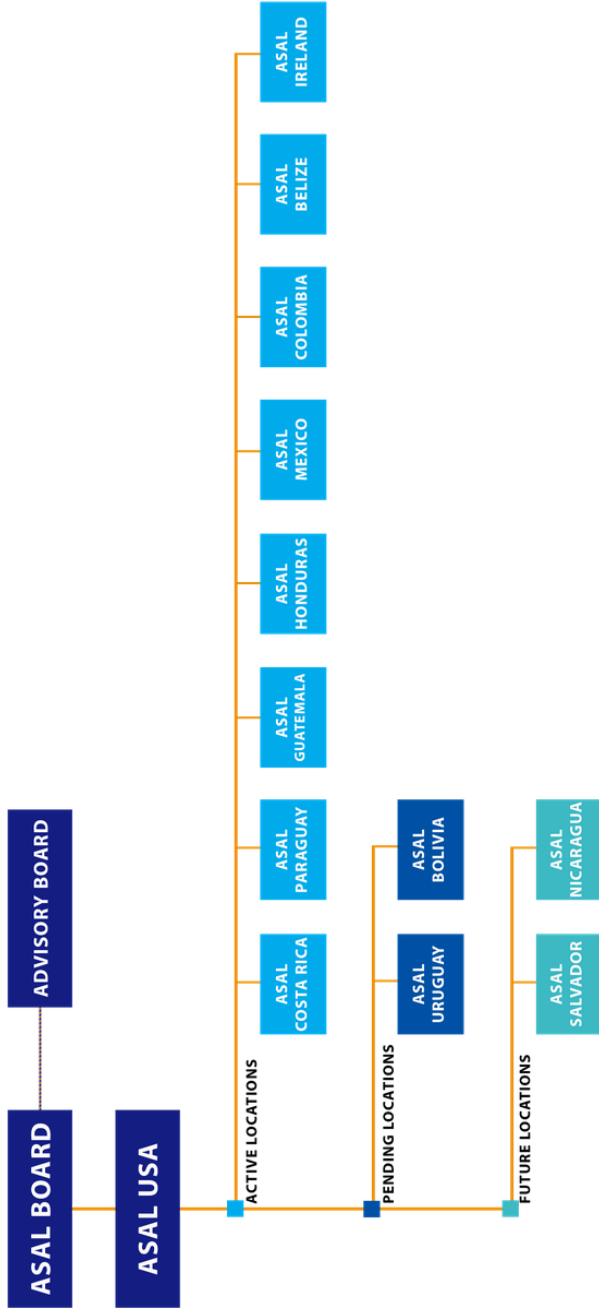
Each ASAL Business Coach completes hours of training in a proven and systematic method of business planning. Each coach is also trained how to successfully implement the four pillars of business:

1. Organizational Pillar
2. Operational Pillar
3. Financial Pillar
4. Marketing and Sales Pillar



*The scope of work and costs associated with coaching varies depending on loan requirements.

ORGANIZATIONAL CHART





7 Pillars of Sustainable Kingdom Communities

JESUS IS LORD

HEALTHY CHURCHES

HEALTHY FAMILIES

HEALTHY INDIVIDUALS

HEALTHY EDUCATION

SUSTAINABLE BUSINESSES

MUTUAL AID ORGANIZATIONS

CIVIC ORGANIZATIONS

SUSTAINABLE KINGDOM COMMUNITIES

BOARD OF DIRECTORS



ERVIN HELMUTH, CHAIRMAN

North Carolina | Ervin Helmuth is the pastor of Cornerstone Fellowship in Olin, NC, and father of 11 children. He is also President and CEO of Pine View Buildings, a storage building manufacturer, where he leads business operations while maintaining his commitment to family and faith.



RODNEY HUBBARD, VICE CHAIRMAN

Washington | Rodney is the owner of All Seasons Contracting, Inc. He serves as a Deacon in his local church and provides business consulting for an asset-moving and retail business. Rodney has been a Deacon in the Cascade Valley congregation of the German Baptist Brethren New Conference since 2011.



GARY NOLT, SECRETARY

Pennsylvania | Gary serves on the PMC Mission Board and actively participates in mission work in Honduras. He works with Javataza Coffee, a company sourcing coffee from Central America, combining his professional expertise with a passion for missions.



THOMAS MAST, TREASURER

Indiana | Thomas spent his teenage years serving in El Salvador before returning to Nappanee, Indiana, where he married his wife Linda and built a career in construction and real estate. He pastored Maple Lawn Amish Mennonite Church for 35 years and helped found the Anabaptist Brotherhood. Today, he supports the businesses he passed on to his sons and enjoys traveling and woodworking.



JOHN BYERS, DIRECTOR

Pennsylvania | John has served on the MCF Mission Board for ten years. Alongside his family, he served in Nicaragua and Honduras for five years and currently serves as a Deacon at the Somerset Church in PA, bringing decades of mission and leadership experience.



JAY YODER, DIRECTOR

Pennsylvania | Jay and his family spent two years in Honduras and eight months in the Dominican Republic. He is a partner at Penntuck Wood Products in Mifflintown, PA. Jay brings valuable international experience and a deep commitment to missions.



KEN BURKHOLDER, DIRECTOR

Pennsylvania | Ken is President of Good's Stores Inc., a family business founded in 1957 that operates retail stores, wholesale, and IT services. He is also a business partner at B&B Acres in Missouri. Ken serves on multiple boards, including Fairmount Homes, CRELS Foundation, Home Messenger Literature Service, Anabaptist Financial, and Open Hands. He is a member of Pequea Mennonite Church, Weaverland Conference.

ADVISORY GROUP



AMOS HURST JR

Pennsylvania | Amos serves on multiple boards in the U.S. and abroad, including Guatemala and Nepal. He works as warranty administrator for Binkley and Hurst Bros., Inc., a company he helped establish, combining his professional skills with global mission engagement.



DAVID G. MARTIN

Pennsylvania | David has served on the boards of Anabaptist Financial and Open Hands and is a business advisor for Stewardship Resources. He and his wife have also served multiple times as house parents in Guatemala with Mennonite Air Missions.



DAVID MAST

Pennsylvania | David serves on the Honduras Mission Committee and the Good Shepherd's Children's Home in Honduras. He is involved with SALT and CAM and remains active in the family business where he grew up, balancing professional expertise with hands-on mission work.



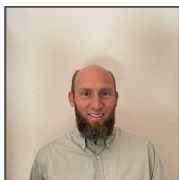
MERLE HERR

Pennsylvania | Merle co-founded several nonprofit organizations, including Ebenezer Discipleship Ministries, Anabaptist Financial, Anabaptist Foundation, Stewardship Education, Open Hands, ASAL, and Anabaptist Brotherhood, where he now serves as Administrator. He previously served as the founding Executive Officer and later Educational Officer at Anabaptist Financial, and as founding President of AgSalt Processing for 33 years. Merle is also the author of *The Serving Leader's Guide to Effective Meetings*.



DARVIN WEAVER

Pennsylvania | Darwin is the owner of Jonestown AG Supply, founded in 1999. He served on the Pilgrim Honduras Mission Committee for nine years and is a minister at Swatara Mennonite Church. Darwin has a vision for sustainable missions and church planting, helping the Honduras Children's Home adopt a model that empowers the local church and community.



GRANT FLORY

New Mexico | Grant, father of eight, is the primary steward of Edifice Inc., focusing on fathering, discipleship in Christ, and character-building. Formerly with Clean Image Services, he values the leadership and mentorship that shaped his professional and spiritual development.

ALVIN BURKHOLDER

Missouri | Alvin, married for 32 years with four children, owns Nemo Feeds and is a partner at Baring Elevator. With a background in farming, feed mill operations, and animal health, he resides on a 140-acre farm and provides expertise in sales, engineering, and feed mill design.

EXECUTIVE OFFICERS



STEVE LEID, CHIEF EXECUTIVE OFFICER

Ohio | Steve worked for over 12 years in management at Christian Aid Ministries, including serving as SALT Microfinance Program Manager. He also owned and operated a business and served on the board of Symbiz Network, supporting conservative Anabaptist business leaders through peer networking.



LELAND ULRICH, FOUNDER & CEO EMERITUS

Texas | Leland is CEO and co-founder of Corland Partners, a financial company that structures Kingdom-focused businesses for sustainable growth. Raised in Costa Rica in a missionary family, Leland returned to the U.S. at age 16 and now operates a portfolio of companies while serving on numerous boards.



ROMAN MILLER, COMMUNICATIONS OFFICER

Indiana | Roman grew up in Paraguay and served 13 years as Clinic Administrator and pastor with AMA. He was a partner and owner at Graber Cabinetry and served as bishop at the Fellowship Haven Church in Woodburn, IN for a number of years until his recent retirement.



LARAY STOVER, FINANCIAL OFFICER

Missouri | LaRay has extensive experience across multiple business sectors, including registering entities, micro captive insurance, and international operations. He served as chairman of the Mid MO Relief Sale, raising funds to support Christian Aid Ministries' relief efforts in Missouri.



WILLARD MAST, OPERATIONS OFFICER

Kansas | Willard owns and operates an Airbnb business in Hutchinson, KS, after retiring from the remodeling trade. Raised on a cattle and broiler farm in Arkansas, he also spent 12 years in El Salvador serving as a pastor and construction manager. He understands the struggles of sustainable businesses in Latin America.

LATAM REGIONAL OFFICE



LUIS CAAMAÑO

Costa Rica | Luis grew up in Argentina and emigrated to Costa Rica at age 41 with his family. He studied Economics, worked in his father's business, and served as pastor in three churches. Luis was also involved as distributor for LZM in his bookstore while leading a project selling biblical materials in Argentina in partnership with the Ulrich family.



KEINER BARRANTES

Honduras | Keiner lives in Siguatepeque, Honduras, with his wife Mary Ramos and their daughter. He has worked in translating and revising books and now coaches for ASAL in Central America. Fascinated by accounting, technology, and learning, he seeks to support the economic sustainability and integral development of his community.



EUGENE SCHLABACH

Paraguay | Eugene has lived in Paraguay since 1998. He is married with four children and operates a dairy and crop farming business. Eugene serves on various mission boards and is committed to developing sustainable, Kingdom-focused businesses that ensure missions have the resources needed to thrive.



JERLIN LOPEZ

Guatemala | Jerlin has served in mission work in Guatemala for 25 years, where he also pastors and leads a local congregation. He is the founder of GANAXPORT, a cattle ranching business. Jerlin and his wife are parents to three daughters and share a strong commitment to God's purposes. He is grateful to serve with ASAL and supports its mission to help people around the world build sustainable, well-managed businesses that advance the Kingdom.



ALBERT OVERHOLT

Mexico | Albert served at Luz y Esperanza Clinic in Paraguay, initially as maintenance staff and later as administrator. Based out of Cold Spring Mennonite Church in Abbeville, SC, he and his wife Judy, along with their five children, have lived in Creel, Mexico, since 2015, helping plant a church. He has a background in paving, grading, and concrete work and believes in developing Kingdom-centered employment opportunities.

LATAM REGIONAL OFFICE



Jay Mast

Tennessee | Jay grew up as a missionary in El Salvador and Paraguay. After marrying, he and his family spent five years in Belgium as missionaries under Mission Interest Committee. Former owner of Mast Construction, he continues teaching and building the Kingdom of Christ as a pastor in his local Tennessee church while assisting those in foreign countries develop sustainable communities.



Caleb Miller

Indiana | Caleb spent 13 years in Paraguay serving under AMA with his parents. He co-founded LATAM Farm Fresh, LLC, an import company providing U.S. markets with Anabaptist-produced goods abroad. He is a certified QuickBooks Online user and advanced ProAdvisor, and currently resides in Auburn, Indiana.



Carlos Lemus

Guatemala | Carlos focuses on projects that combine innovation, purpose, and local development. He leads a family business producing natural beverages for restaurants and runs an Airbnb rental project. Carlos prioritizes family unity and believes in sustainable development through decent employment, service, and purposeful growth.



Peter Bergen

Mexico | Peter Bergen, a Russian Mennonite, grew up in Zacatecas, Mexico, and now lives in Cuauhtémoc with his wife Nancy and six children. He has taught for 15 years and authored several books on the history of Anabaptist colonies in Mexico. He has also developed multilingual children's books and is passionate about education and heritage preservation.



Jonatán Hiebert

Mexico | Jonatán Hiebert grew up in Chihuahua, Mexico, as a farmer's son. He operates a crop farm with his wife and six children. Jonatán has taught the deaf community from a young age and currently pastors a deaf mission church. He also engaged in missionary work with the Tarahumara Indian tribe during his youth.



Kevin Fall

Mexico | Kevin has lived in Hopelchén, Mexico, since 2026, where he serves as an agricultural advisor and coach for ASAL. Prior to moving to Mexico, he and his wife Brenda lived in Brooksville, Florida, and are members of Pleasant View Mennonite Church in Zephyrhills, FL. Kevin works closely with Colony Mennonite communities throughout the Yucatán Peninsula region.



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Loan Request: (817) 835-6003

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www.asalusa.com