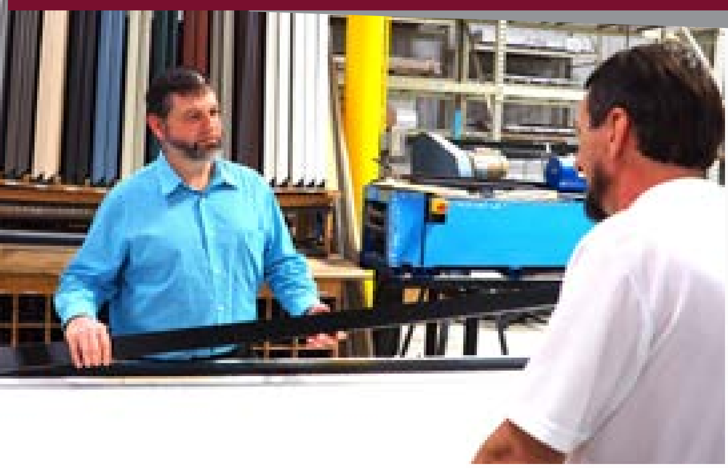
Business ADVISING



Helping businessmen operate with a Kingdom focus

Anabaptist Financial

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Our Vision

At the heart of our Business Advising is a desire to help businesses operate with a kingdom focus. We are dedicated to shaping business ideas and action from the mold of conservative Anabaptist faith and practice and producing a rich stream of common-sense business counsel. We seek to help businesses demonstrate God’s will done on earth—in business—as it is in heaven.

Our Mission

Business Advising offers quality consulting services with experienced Anabaptist businessmen and advisors. Our advisors are business veterans who partner with you to provide expert guidance and real business solutions. With a wealth of real-world experience, advisors provide business know-how and spiritual insight while keeping you on the cutting edge of business success.

Our Values

Kingdom focused: As Anabaptist advisors, we believe our faith should inform every business impulse and decision.

Brotherhood: We promote brotherhood connection and work with our clients to align with their congregations.

Servant Leadership: We aspire to lead with love and humility, serving the common good of all stakeholders.

Integrity: We are dedicated to integrity in applying Biblical business ethics.

Results: We are results-oriented and seek to conserve resources and practice faithful stewardship.

Our History

Business Advising began in 2007 and has served over 1,000 clients since then. In the beginning, our team of advisors consisted of Richard Shank, David Sauder, and David G. Martin. Today, our 18 advisors are positioned in various states and serve businesses across the United States.

Over the years, various changes have occurred. At first our Business Advising services were marketed and targeted for problem solving and assistance for struggling businesses. While we still have a focus and heart for financially struggling businesses, the highest demand for our advising services comes from successful businesses stepping up to the next level of excellence or seeking expert counsel for challenging opportunities. Many problems can be avoided by investing in preventive planning and wise guidance.

In the past several years, we have doubled our advising services in response to rising demand. We believe that business advising is helping to transform businesses into profitable, kingdom-focused organizations.

Our Advisors

Our advisors are seasoned Anabaptist brethren committed to integrating Christian principles into all facets of business practice. Each advisor has unique business experience and expertise that will be matched to the client's area of need. For more information, ask for a detailed Advisor Profile.

David Bower. REDWOOD, VA.
Seven Oaks Landscape and Hardscape.
Born and raised on Goldenview Dairy, David has 30 years of experience as a third-generation dairy farmer. In his youth, he started Seven Oaks Landscape and later co-founded Homestead Creamery. David's strengths include employee motivation, conflict resolution, accounting and financial management, strategic planning, and leadership. He also works with struggling businesses.

Elam Esh. NEW PROVIDENCE, PA.
Country Value Woodworks LLC.
Elam founded Country Value Woodworks LLC, which has grown to 45 employees over the years. He enjoys working and growing together with his brother as a partner. Elam's experience includes leadership, vision, business models, Lean manufacturing, understanding customers, and KPIs. He enjoys thinking outside the box.

Gary Garber. EATON, OH. *Garber Electric.*
Gary founded Garber Electric in high school and then merged it with an oil company his father owned. Eventually they split the business, and Gary continued with Garber Electrical Contractors, Inc. Recently he transitioned ownership to his son. Gary's business experiences enabled him to develop in financial forecasting, estimating and pricing methodology, multi-division, buying/selling businesses, and banking and cash management.

Richard K. Herr. LITTLESTOWN, PA.
Semi-Retired Farming.
Richard grew up on a dairy farm and was interested in agriculture from his youth. He received invaluable practical experience in the nutrition aspect while serving in 1-W at the University of Maryland's agronomy and dairy research farm. With over 55 years of farming experience, he helps farmers with financial planning, partner issues, operational analysis and improvements, and transferring to the next generation.

Lamar Hess. DILLSBURG, PA. *Hess & Company*
In 2006 Lamar formed Hess & Company, which expanded into a construction company, crop and chicken farm, and a home remodeling company. Raised on a dairy farm, Lamar has years of experience in farming. He also worked as a general contractor for many years. The contracting world has taught him valuable life lessons in business plans and management. Lamar likes to troubleshoot business problems and has a strong interest in sales, team management, and motivation. He is also interested in succession plans for businesses and farms.

Clair High. MYERSTOWN, PA. *C.M. High Inc.*
As president of C.M. High Inc. for 38 years, Clair has experienced the growth, challenges, changes, and transition that comes with business. He acquired the company when it had eight employees; it now has over one hundred. Clair offers business advising in organizational structure and management, customer and vendor relationships, company startups and development, long-term planning, and financial development.

David G. Martin. RICHLAND, PA.
Dutch-Way Value Mart, Inc. and Dutch Country Hardware, Inc.,
David is part owner of a large hardware store and equipment rental service and oversees the financing. In the past, he served as president of Dutch-Way Farm Market, which grew to three locations and over 400 employees. He sold the business in steps over several years. David's goal is to help people understand what it takes to operate a successful business. That includes proper financing to enable positive cash flow, as well as understanding monthly/quarterly statements.

Leon Martin. TENINO, WA. *AutoTech Services.*
Raised in southern Illinois, Leon decided to continue the family tradition of general automotive repair and services his father started in Lancaster Co., PA in 1951. Today he coaches automotive shops and helps small AF clients with daily challenges, while maintaining a proper kingdom vision. His interest lies in helping owners look outside the box for the many potentials that usually lie untapped. He also has an understanding into financial management, strategic planning, and leadership.

Leonard Meador. ROSSVILLE, IN.
Business Management Consultant.
Leonard's business history ranges from owning a feed milling operation to working for a data processing and recordkeeping company. He has served as a business management consultant for more than 35 years. Leonard has also taught business management classes, received certification as a health and safety advisor, and worked in human resources.

Atlee Raber. BERLIN, OH. *Berlin Gardens.*
Atlee started Raber's Greenhouse in 1975 and Berlin Gardens Gazebos in 1988. Both busineses are now sold, but Atlee continues to make sales calls and assist with home shows. Atlee desires to help others avoid business mistakes he learned the hard way, especially in running a business without technology. He believes people should exercise their calling to honor God in business. Marketing and sales are his strongest business skills.

Doug Ramer. MYERSTOWN, PA.
Martin Appliance and Martin Water Conditioning.
Doug has worked as a Human Resources manager for the past 13 years at Martin Appliance and Martin Water Conditioning. He began his lifelong career in 1980 as the third employee of the company, which now has more than 300 employees. Doug's experience in Human Resources includes conflict resolution, company policies, hiring the right people, training, and developing a positive company culture.

David Sauder. MOUNT JOY, PA. *Business Advisor.*
David became interested in business consulting while purchasing distressed businesses and turning them into profitable enterprises. He also started four businesses from scratch and eventually sold them. David's business experience lies in manufacturing, marketing, transition, investment, and risk management. He likes to see business owners motivated by their mission and using profitable business plans.

Richard Shank. HAGERSTOWN, MD. *Retired.*
Richard owned, operated, and sold several businesses over the years. This included home remodeling, graphic design and printing, and retail services. He desires to help others bypass pitfalls in the business world, improve profitability, and minimize stress by applying Bible-approved methods. A few areas of expertise include bookkeeping and accounting, mediation, debt and budget counseling, and government relations.

LaRay Stover. RUSSELLVILL, MO.
Manufacturing Company.
For the last ten years, LaRay served as the accounting manager at a manufacturing company. Before that, he worked in a furniture store and before that, in his family's bakery/bulk food store business. LaRay is experienced in setting up and using QuickBooks and Sage, managing inventory, banking and accounting/tax relationships, interviewing and hiring employees, and business transition.

Dave Swearingen. NEW CARLISLE, OH.
The Site Group Landscape and Hardscape.
In 1995 Dave founded The Site Group, a landscape and hardscape company, and served as its president for about 20 years. His current role focuses on design and sales, plus he serves as the Advising Administrator for the AF advising team. Dave has a special interest in marketing, sales, team building, employee relations and incentives, and helping newer businesses through the challenges of growth. He also enjoys brainstorming sessions, planning, and understanding of financial reports and ratios.

Larry Troyer. SUGARCREEK, OH. *ProVia.*
Larry is vice president of the administration and finance department at ProVia, a manufacturer of exterior doors and windows. Most of his work involves analytics, investments, and providing leadership to staff who work in accounts receivable, accounts payable, cash management, invoicing, and taxes. He has worked in the accounting/finance arena most of his adult life. His experience also includes ownership transfers, separations of business entities, consolidations, and business valuation.

Kevin Weaver. SUGARCREEK, OH.
Filtrexx International LLC.
In 2001, Kevin and his brother founded a business now named Filtrexx and grew it to more than 80 employees. Filtrexx is a leading provider of environmental services and erosion control. They sold the company in 2014, and Kevin now serves as the company's business development manager. His business coaching toolbox includes development and sales, processes and efficiency, strategic planning, leadership and teamwork, and business optimization.

Wayne Wengerd. DALTON, OH. *Pioneer Equipment, Inc.*
Wayne started Pioneer Equipment, Inc. in 1978. Ten of his twelve children work in the business, which now has more than 30 employees. His goal is to assist families in successfully passing on businesses to the next generation. Wayne also likes to see business owners get a good grasp of their business financial reports, so they can make sound business decisions and leave an Anabaptist witness.

Greg Wolf. SAWYER, KS. *Family Food Store.*
Greg served fourteen years as an agricultural consultant within a CPA firm. His clientele included banks, feedyards, commercial farming, and ranching operations. Fulfilling a long-time dream, Greg and his wife started Family Food Store in 2012, which combines a deli, bakery, and specialty store. His expertise includes mission and value statements, family business councils, goals and objectives, accounting, and business planning processes.

Clyde Zimmerman. ALTOONA, PA.
United Datacom Networks, Inc.
Clyde started an electrical contracting business in 1989 and later a telecommunications business, which was sold to United Datacom Networks, Inc. Clyde also works in SALT microfinance programs and Biblical business teaching in developing countries. His experience lies in company startups, vendor and customer relations, tax liability management, and debt and inventory management.

“We appreciated the Anabaptist values brought into every aspect of the challenges to run a business.”

– Advising client

What is business advising?

The Business Advising program enables a business of any size to grow and improve, reaping a bountiful harvest of kingdom-focused business success. Tapping into the expertise of a seasoned Anabaptist businessman can provide fresh perspective, management experience, and business acumen. The goal of Business Advising is to help your business become stronger with rewarding relationships, better products, and greater profitability.

What value does Business Advising provide to your business?

1. Problem solving and working through challenges in regular consulting sessions.
2. Facilitating annual strategic planning processes for increased clarity on vision and goals.
3. Financial review and analysis to improve management based on the numbers.
4. Building better business structure, including helping clients with business valuation and transition plans and family agreements.
5. Teaching leadership principles, identifying strengths of key people, and producing alignment within your team.
6. Implementing better procedures and more effective systems for more employee engagement.

What are some key features?

1. Advisors can meet regularly on-site to better understand issues and produce practical results.
2. Advisors provide effective management tools and teach you how to utilize them.
3. Advisors can communicate regularly with phone calls.

What are the potential results?

1. Your business will harness knowledge and expertise that seasoned advisors have gained from their broad advising experiences in multiple industries.

2. Your leadership practices and strategic plans will be challenged and further developed to align with Biblical wisdom and Anabaptist values.
3. Your employees will rise to greater performance due to better leadership, clearer strategy, and consistent follow-through.
4. Your financial returns will reflect your work and investment with a business advisor.

What is typically included during a get-acquainted visit?

1. A meeting with management and getting acquainted.
2. A tour of the business facility and an overview of the employees, products, and services offered.
3. An orientation of the goals, expectations, and structure of the advising relationship.
4. A discussion of the primary reasons you are considering business advising and an explanation of how advising could meet your needs and challenges.
5. A review of the operations of the business.
6. A review of the financial reports and business model.

Other Business education programs

Business Advising is not a stand-alone service. Business Seminars, Business Workshops, and Business Resources are AF's other educational services that are networked with Business Advising. Together, these four services are designed to keep you learning and growing in business knowledge, wisdom, and stewardship.

Business Optimizer (10% discount)

To encourage best results, we provide business coaching with a long-term relationship designed to yield a greater bottom line in three areas—people, products, and profits. This goal far exceeds merely solving current business problems with a one-time advising visit. Instead, a business advisor partners with you for an extended period of time.

Did you know only

20%

of businesses make it to the third generation?

Expect more than good advice— expect to apply business tools, procedures, and systems.

Expect to grow personally and become a fully equipped business leader.

Steps to Select a Business Advisor

1. Study the literature you received and complete the Business Advising application.
   a. Describe your business needs in detail on page 2 of the application
   b. Return the completed application with the $75 application fee.

2. Within three business days, the advising facilitator will call to hear your interest and needs and help determine which advisors may be the best for your situation.

3. The advising office will send detailed profiles of several advisors suitable for your situation. You may call the advisors for a free conversation to help you learn more about them and determine compatibility.

4. Select one of the advisors and notify the office of your choice.

5. The advisor will contact you to schedule a mutually satisfactory date for the first meeting.

Meeting Location Options

- Meeting your advisor at your business or office can enable extra advantages of insight and understanding due to on-site interaction.
- Another option is for you to meet your advisor at his office.
- For less complex issues or document reviews, working with your advisor by telephone, email, or fax may be a good option.

Business Advising Policies

1. Client understands that advisors give counsel based on their personal opinions and experience. Your advisor is not an attorney nor a CPA and does not offer legal advice. You are solely responsible for all decisions made or implemented. You understand and agree that your advisor will have no legal or financial liability for advice given or not given.

2. Client chooses an advisor from a selection of two or more advisors suggested by the Anabaptist Financial office. For evaluating client/advisor compatibility, we suggest that clients telephone prospective advisors for a short chat before making a selection.

3. To avoid misguided counsel, advisors are required to adequately understand the business structure, operations, relationships, and financial reports before offering advice and counsel. You should be prepared to spend three to four hours in acquainting the advisor with needed information prior to receiving feedback and guidance.

4. Client should promptly express any dissatisfaction directly to the advisor.

5. Client may switch from using one advisor to another for any reason. Client may do so by either telling the advisor or by contacting our office and requesting a change. However, please realize that changing advisors will require additional time for a replacement advisor to become familiar with your needs.

6. Client will not be obligated to follow advisor recommendations. However, if you do not intend to follow advisor recommendations, please share this fact with the advisor promptly.

7. Client agrees to be truthful in working with the advisor and to disclose all pertinent information.

8. If the advisor discovers the client has engaged in unscriptural or illegal conduct, the advisor will terminate unless client specifically requests the advisor's help in making the situation "right," cooperates in ceasing the improper practice, and makes appropriate restitution.

9. If a client's situation calls for a particular skill beyond the chosen advisor's ability or experience, the advisor may call this to the client's attention and, with permission, engage another advisor to help. In this event, the original advisor may depart or may stay involved, whichever is preferred.



10. If the advisor recommends using the services of a professional such as a lawyer or CPA, client's approval will be required before engaging such services. The charges made by third-party service providers will be invoiced directly to you. We recommend that fees be ascertained before engagement.

11. The advisor and our staff will keep all of the client's information confidential, unless client grants Anabaptist Financial express verbal or written permission to disclose information to a third party.

12. Client should review the advising fee schedule and ask any questions they may have about it before engaging an advisor.

13. Advisors are available for advising by telephone, or the client can travel to advisor's office or advisor to the client's office.

14. The time required for the advisor to travel to and from your office is billed at $40 per hour.

15. A fee will be charged for the advisor's lodging when the distance from the advisor's home to a client's location prevents the advisor from returning home at a reasonable hour the same day. Usually, it is not an option to accept lodging in a client's home. Whenever the time and cost of air travel would be less expensive than travel by car, air travel will be considered.

16. To terminate the advising relationship, please notify the Advising Administrator or your advisor either verbally or in writing.

17. It is understood and agreed that neither Stewardship Resources nor the AF business advisor can accurately estimate in advance the number of hours that may be required for the client's advising work. All billing will be based on the actual hours involved. You have the right to discontinue advising services at any time but are required to pay for all work performed by the advisor through the date of termination.

Anabaptist Financial

Business Advising Application

Personal Information

Applicant Name | Birth Year | Spouse's Name

Business Name | Business Mailing Address: City, State, Zip Code

Business Phone | Cell Phone | Fax | Email

Name of Congregation | Fellowship or Conference Affiliation

Type of Business | Number of Employees | Deacon's Name and Phone*

Business Type Sole Proprietor Partnership S-Corporation C-Corporation LLC: Single Multi-Member

Company Owners:

Name | Title

Name | Title

Name | Title

Name | Title

Year Business Began | Send information about this specific advisor(s):

*AF seeks to integrate and connect businessmen with their church leaders and may speak with them to help achieve connection and accountability. (For confidentiality purposes, we always ask you first for permission to speak with your church leaders.)

Billing terms and conditions:

1. **Standard advising services—phone calls, on site, or at advisor's office:** $85 per hour billed in ¼ hour increments.
2. ****Business Optimizer Program:** 10% discount rates apply. ☐ Check here if you are applying for the Optimizer.
3. **Travel time:** $40 per hour billed in ¼ hour increments.
4. **Mileage:** $0.49 per mile. (15% below IRS rate)
5. **Lodging:** Billed as incurred.

* Discounts are available to financially struggling businesses.

** The Business Optimizer Program assumes an ongoing quarterly consulting arrangement over a period of one year. A 10% discount applies to the cost of advisor's time but not for reimbursable cost like travel and lodging.

Please select one of the following methods for the AF office to send you the profiles of several advisors:
◯ **Mail** ◯ **Fax** ◯ **Email**

Return the completed application along with a $75 application fee payable to Stewardship Resources. To pay your application fee with a credit card, please call 1-800-653-9817. Credit card payments accepted for initial fee only and not for advising invoices.

Stewardship Resources, 55 Whisper Creek Drive, Lewisburg, PA 17837.
Email: advising@afweb.org | Fax: (866) 230-6253.

Applicant Signature **Date**

Upon receiving this application, our advising facilitator will contact you.

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What are your primary purposes in requesting AF advising? Write your goals below and/or check any of the items listed.

BIBLICAL PRINCIPLES OF BUSINESS AND WORK

1. Understanding Biblical stewardship
2. Business as ministry and mission
3. Business ethics
4. Business and family values
5. Business and brotherhood
6. Business and giving

BUSINESS LEADERSHIP

1. Values-Driven leadership
2. Visionary leadership
3. Encouragement leadership
4. Administrative leadership
5. Strategic leadership
6. People Development leadership
7. Humble leadership

BUSINESS STARTUP AND PLANNING

1. Entrepreneurial vision and purpose
2. Harness and guide the entrepreneurial spirit
3. Startup planning (vision, mission, values)
4. Business formation, launching, and rollout
5. Annual strategic planning, and budgeting

FINANCE, ACCOUNTING AND TAXES

1. Accounting principles and terms
2. Understanding financial statements
3. Capital management and banking
4. Cash flow
5. Financial ratios and analysis
6. Understanding business and personal tax returns
7. Ethical accounting
8. Bookkeeping systems

EMPLOYEE MANAGEMENT & RELATIONS

1. Employee policy manual
2. Job descriptions, orientation and work instructions
3. Fitting employee skills, talent and personality to job role
4. Employee performance review
5. Developing key employees
6. Wage, benefits and profit sharing plans
7. Teamwork and cross training
8. Employee training and development
9. Effective managing

BUSINESS GOVERNANCE AND TRANSITIONS

1. Organizational structure, bylaws and charter
2. Business valuation
3. Buy-Sell agreement
4. Business transition – family dynamics
5. Business transition – leadership dynamics
6. Estate planning and transition taxes

BUSINESS OPERATIONS

1. Teamwork for operational success
2. Problem solving: Finding the root cause
3. Problem solving: Continuous improvement
4. Organizing for productivity
5. Process flow and Inventory management
6. Standardizing the best known process
7. Building operational systems
8. Service management
9. Manufacturing management
10. Wholesale management
11. Retail management
12. Customer service
13. Technology, software and automation
14. Legal compliance
15. Work safety
16. Managing risk and liability
17. Product/service research and development
18. Logistics

BUSINESS COMMUNICATIONS

1. Effective communications principles
2. Effective communication methods
3. Listening well
4. Enhancing communication through asking questions
5. Facilitating meetings and discussion
6. Barriers, bad habits, and consequences of poor communication
7. Leading crucial conversations
8. Business writing

BUSINESS AGREEMENTS

1. Vendor and suppliers agreements
2. Customer and distribution agreements
3. Fair negotiation for the common good
4. Basic principles of mediation and conflict resolution
5. Advanced conflict resolution and third party intervention
6. Business law

SALES AND MARKETING

1. Biblical principles and ethics of sales and marketing
2. Marketing strategy, plans, and ROI
3. Lead generation, prospecting, and conversion
4. Marketing content that communicates
5. Marketing tools and methods
6. Effective salesmanship
7. Advanced selling techniques

KEY VALUE of Business Advising

"To be able to glean advice/thoughts from seasoned business people who first weighed everything with God's Word—what a refreshing approach compared to today's secular business thinking."

— Advising client

Stewardship Resources

55 Whisper Creek Drive
Lewisburg, PA 17837

Email: advising@afweb.org

Phone: (800) 653-9817 | **Fax:** (866) 230-6253