Need direction for your business?

Corpath can help.

We offer biblically based resources in a peer environment to help you find God’s direction for your business and your life.
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Every spring Christian Business Ministries Canada (CBMC) members participate in community prayer breakfasts across Canada to pray for their community, each other and our nation.

I attended the Cambridge, Ont., breakfast held on May 6. Two hundred and eighty people came out to pray together. Guest speaker Gary Hawton, CEO of Meritas Mutual Funds, shared a great message. He spoke on recognizing who your neighbour is and taking the time to impact their lives.

This spring we have completed our new Pathway to Purpose curriculum used by our Corpath groups. The material is the best of what is available in the market today. Some of it includes excerpts from Ed Silvoso’s Marketplace Transformation series and shows groups step-by-step ways to transform their communities for the Kingdom.

CBMC also has new resources from our partnership with Christ at Work. The new Pathway to Purpose curriculum has been compiled with Corpath group resources into a smaller more compact Corpath manual for 2009/2010. The manuals are the best that we have produced so far. If you are interested in joining a Corpath Group or would like more information please contact us at Corpath@cbmc.ca or speak with David Abday VP of Corpath in our Calgary office at 403-254-5286.

In a creative effort to eliminate all possible expenses CBMC staff in Toronto have begun working from their satellite home offices. You will notice no difference in how we serve you. Our improved phone system allows you to reach us with a greater level of service at a reduced cost.

CBMC is funded through donors. As stewards of these gifts we felt that one of the best ways to use these funds was to eliminate all possible expenses. We have now been blessed with the ability to reduce cost and provide a better level of service to our members. You can continue to reach

CBMC Events

CBMC Barrie Meeting – Second Wednesday of every month for lunch. South Shore Centre. $15 Bring a friend or two.

CBMC Burlington Luncheon – Third Tuesday of every month at Tucker’s in Burlington for 12:00 noon. $15 – All you can eat! Guest Speaker every month! Bring a friend or two.

CBMC Winnipeg Meetings – meets every Wednesday, Noon, Smitty’s Restaurant, 1017 St James Street; and every Friday at 7 a.m., CBMC Team continues to meet at the Viscount Gort Hotel, 1670 Portage Ave. For more info, contact Bill Enefer at 204-489-2096

For more details and events in your area, visit www.cbmc.ca!
People Just Like Us

People in the Bible have faced tough times too. They got through them

by Paul Richardson

Here is a self-test you can take to help discover what is really important. Don’t use a pen; the calculations must be in your head.

A bus comes into town with 50 passengers. At the first stop 13 got off and four got on. At the next stop seven people got off and 11 got on. At the next, 17 got on and 13 got off. At the next stop nine got off and 8 entered. At the last stop 4 got on and 7 left.

Now here is the obvious question … how many stops did the bus make?

For the last 50 seconds, we’ve done what millions of Canadians spend 50 years doing — trying to find the answer to the wrong question. How can I be successful in business? How can I get rich? How can I live a life of pleasure? How can I become famous?

Canadians have been asking what is important and what will last. Canadians have been asking the wrong questions.

The manufacturing sector has been hit in recent years with a strong Canadian dollar then low US demand.

The natural resources sector has also been hit hard. How can a company plan their business based on $140/unit for sales only to have the price plummet to less than $40/unit a few months later? And yet this is the reality of the price of oil and it is mirrored in many other resources.

The financial sector has been under unprecedented pressure in recent months — losing 30 to 50%, gaining some back and losing some again.

Some significant people in the Bible faced some serious crises in their life, just like the business community has faced recently.

Representing the manufacturing sector, Noah built the ark. He faced some hard times in the 120 years of that one project. And he was on his own. Except for his family, no one helped.

Representing the natural resources sector, Abraham, Isaac, and Jacob produced sheep which provided food, drink, meat and wool.

During their business career, they faced loss, crisis and war.

In the financial sector, Joseph enjoyed seven years of a good national economy, followed by seven years of drought and a bad economy.

Regarding politics, Moses lost his political career after 40 years in the palace, then started his own business for 40 years in the desert, and then used both of those skills to form a nation in the desert.

In Noah’s day, the economy was under water, literally, but he floated and succeeded. In Abraham’s day, the competition was so severe they kidnapped his nephew. Abraham went after them, defeating five kings and their armies with only 318 men. Joseph had many chapters in his life (some hard). He actually would have made a good Canadian, with the number of careers he had.

We sometimes idealize people in scripture. And yet they were people just like us. They faced difficult times and succeeded at what they deemed truly important. I hope the content of this issue of Business.Life helps you take one more step on your journey to discover what is truly important and what will last. I hope it helps you ask, and answer, the right questions.

Paul Richardson, President, Christian Business Ministries Canada

Business.Life: An evolving magazine

Here at CBMC, we are asking ourselves what kind of magazine serves you the best. With this issue we’ve taken steps to improve our look and our content, making this a publication you will want to pass on to your associates and friends. Let us know what you think, and what kind of articles and content you would find most helpful. We are here to serve you. Contact us at info@cbmc.ca
A while ago I read an amazing story of a man who had developed a considerable business empire. Through careful planning, diligent work and faithfulness to what God had called him to do, this man found himself at the top of the ladder.

While we hear of those who have used dishonest means to achieve success, this man’s reputation was impeccable. His advice was sought after by decision makers on matters of economic, political and social consequence. An outstanding pillar within the community and respected by young and old alike, he was the proverbial poster-boy of success in his day.

But then everything changed. Without warning, all that he had worked to achieve was stripped from him. Penniless and destitute, his family, business assets, even his physical health disappeared. Where he once enjoyed the bountiful blessing and prosperity of God in his life, he now had nothing but brokenness, blisters and poverty.

Perhaps you have read of this fellow as well. His name is Job.

While there are many lessons that can be taken from his life, his continued trust in God is what I find most impressive. In spite of the vehement arguments and counsel of his friends, Job said, “Though he slay me, yet will I hope in him …” (Jb 13:15)

How does one build that depth of trust as a business owner? Can it grow through a business-mentorship relationship? I believe it can. And trust is the foundation. How can this kind of trust be developed in a business mentor/protégé relationship?

Building Trust in Mentoring
Barry Brown from tfc consulting inc. in Sherwood Park, Alta., was recently matched as a mentor to Adam Ursulak from St. Albert, Alta. Both communities are near Edmonton.

Barry has considerable expertise in organizational effectiveness, business management and strategic planning and he wanted to help his Protégé develop his own sense of business direction. That opportunity came when Adam recognized that he needed an outside perspective to move his business forward. Developing trust is a huge challenge for many business owners. “It requires you to risk being vulnerable and to open up with your Mentor. It takes a step of faith to trust someone else, but it’s so worthwhile,” says Adam. “We would be talking about how things were going
and it was as if a light would go on! My eyes were opened to new opportunities. My Mentor provided me with a whole new mind-set.” As a result, Adam found that he could develop trusted information channels with his own team of managers and other colleagues.

“You don’t need to be a consultant to be a Mentor,” explains Barry. “Anyone who’s owned a business knows of the loneliness that can be experienced. Mentorship starts with really listening to the other person and looking for where you can help. It’s about being an example of Jesus Christ in the marketplace. It’s recognizing and trusting that while you may not value all of your experiences, they have taught you many lessons that can now be used to help others!”

Seeds of Trust
Entering into a mentorship relationship starts with a seed of trust. The Mentor and the Protégé allow that trust to grow through a series of tasks — opportunities to meet or exceed the expectations of the other party. Some have described the various depths of trust exhibited within the mentorship relationship in three levels.

Informational. Trust at this level is still in the early development stages. This is a time of getting to know each other. Frequently, requests take the form of trying to identify or locate appropriate resources; provide a specific piece of information, or exchanging broad, general perspectives, observations and experiences that are thought to be helpful.

Instructional. This second level of relationship requires a better understanding of the gap between where the Protégé wants to go and where they currently are. To reach this point, the level of trust has to increase to allow for the sharing of those needs. The Mentor has opportunity to help the Protégé explore their challenges, identify some available options, understand the potential risks and help establish some milestones for the journey ahead. A Mentor might feel like a teacher or a coach. The Protégé could view their Mentor as a positive role model to emulate.

Interventional. At this third stage, the Protégé will have developed and strengthened many of the areas that were identified at the start of the mentorship journey. The Mentor may recognize that the changing needs of the Protégé would be better served through another source. The level of trust at this stage of the mentorship relationship is high. In fact, some Mentors take positive steps to guide, council and promote the Protégé within the Mentor’s personal network of appropriate contacts.

Mutual Process: Mutual Benefits
Mentoring really is a mutual process. It’s a relationship where the Mentor and Protégé both benefit. Both need to trust the other’s character, ability, strength, maturity, and truthfulness.

For the Christian, we know that God can be trusted. In Psalm 37 we have the testimony of David, a man after God’s own heart. In his latter years, David reflected on the outcome of those who had placed their trust in the Lord: “If the Lord
delights in a man’s way, he makes his steps firm; though he stumble, he will not fall, for the Lord upholds him with his hand. I was young and now I am old, yet I have never seen the righteous forsaken or their children begging bread. They are always generous and lend freely; their children will be blessed.” Psalm 37:23 – 26 (NIV).

Business mentorship can be a powerful tool for the Christian business owner to use in the marketplace. Having a Mentor can greatly assist you in developing your business through an increased depth of support and advice from someone who has experienced many of the challenges that you will face. Being a Mentor provides an unparalleled opportunity to positively influence another person. Participating in a Christian business mentorship relationship brings an entirely new and fresh dynamic into play. Nothing can be more satisfying than to be involved in the process of helping someone else place their trust in the Lord.

Remember that relationships and trust build over time. We are involved in a process of transformation, not just a single transaction. Be open to sharing your source of strength with others as the Holy Spirit prompts you. As you commit yourself to do the work that God has called you to do, trust that the Lord will lead and direct you in the sharing of your faith in Jesus Christ.

Jim Ewing is co-founder of Pro-Vision Solutions Inc. Pro-Vision helps organizations through presentation skills coaching, business development education and business mentorship.

Moving From Informational to Interventional

Start out right by getting to know the other person. Understand what they would like to achieve and build toward developing a mutually positive relationship. Take a close look at your personal motivations, skills, expertise and areas of developmental need. An official Mentorship Agreement can help document individual expectations and personal commitments negotiated between the Mentor and Protégé. It helps build trust.

If you would like to receive a free copy of “Ten Tips to Being an Effective Mentor or Protégé” email ProVision.Mentorship@gmail.com
Have you ever seen anything like this before?” That’s what we asked an investment manager who, for 35 years, has excelled at handling other people’s money. We referred of course, to the economic downturn.

“I’ve seen all of the pieces before,” he answered. “But I’ve never seen them all together like they are now. It’s an economic condition no one has seen before. And no one has the answer to it.” He explained that we just have to try things to see whether they work, and if they don’t, to try something else until the economy begins moving upward.

We asked him what his greatest challenge was, apart from the drop in the net worth of most of his investors. His response: “Helping my clients manage their expectations.”

It’s because people are so nervous. “If their investment manager doesn’t help them manage their own emotions, and their own expectations, the situation can quickly escalate into one of great stress for them,” he explained. “They need to talk about their fears and anxieties, and they need to know that someone is listening to them.” For his clients, he’s that someone.

Many of us have defined “abundant life” for ourselves, only to find recently that reality does not match up

Abundant Life During an Economic Downturn

How hard times can lead to a strong faith

by Mel and Susan Finlay
So, one morning, a week clients can walk into his office on their way to work or other commitments — no appointment required — sit down, and talk about their fears and concerns.

The investment manager listens and talks about the steps he is taking and the latest word in the broader investment community. By his own admission, he does not have definitive answers, but he can provide information, positive or negative, in a timely way. He can listen. He tells it like it is.

They express their point of view. Out of it comes a different perspective for all of them, a different way of living through this challenging time.

Communication is key to how this financial manager is helping his clients manage their expectations.

Jesus used a similar approach. He was constantly communicating — with his disciples, with people he met along the road, with religious authorities, in places of worship, in the streets, and in people’s homes.

In these troubled economic times, we can learn a great deal about how to live by paying attention to what he said. “I am come,” said Jesus, “that they might have life, and have it more abundantly.” (John 10:10)

Many of us have defined “abundant life” for ourselves, only to find recently that reality does not match up. The “abundant” part has diminished. We are left anxious and uncertain.

We developed our definition of abundant life during a period of relative economic stability and prosperity. It was easy to think that we deserved what we got, because we earned it with our own intelligence, hard work, planning and strategizing.

But during this economic downturn we are working just as hard as before. We are no less focused on using our skill to get ahead. What previously seemed ours by right has suddenly been taken from us, or feels like it might. Our own input remains unchanged; but the output has been reduced.

Jesus had a radically different definition of abundant life and how it is obtained. He demonstrated by his life as well as by his words that abundant life does not always entail great wealth. Remember he said that “foxes have holes, and birds of the air have nests, but the Son of Man has no place to lay his head.” Jesus could, however, point to the true meaning of abundant life: “Look at the birds of the air; they do not sow or reap or store away in barns, and yet your heavenly Father feeds them. Are you not much more valuable than they?”

Jesus nailed down what abundant life really is. It consists first of seeking after something. For most of us, that isn’t such a difficult concept. We spend much of our life seeking after something: love, meaning, a sense of belonging, wealth, possessions, the perfect body, the ideal weight, a job that is fulfilling. We understand seeking. But we may need to seek something far different than what we are accustomed to.

Abundant life also has to do with receiving. That’s a concept that’s harder for many of us. We’re used to taking; we’re not so good at receiving. Think about football. Why is it that certain positions on a football team are known as “receivers” rather than “takers?” Why not a
wide-taker, instead of a wide-receiver? Why not a pass-taker, instead of a pass-receiver?

It’s because the receiver has to wait until the football actually arrives. They can move toward it and shift course to be in line with it. They can even be in a position for it to take a very short route instead of having to travel for a prolonged period of time. But in the end, it has to arrive. It has to be received; it cannot be taken. Even a running-back ‘taking’ the ball from the quarterback has to receive it; he cannot just take it from the arms of the quarterback.

According to Jesus, abundant life consists of seeking and receiving something from somewhere outside ourselves. There is still more to abundant life. There is ceasing. Simply stopping doing what one is prone to do.

“Seek first his (God the Father’s) kingdom and his righteousness, and all these things will be given to you as well. Therefore, do not worry about tomorrow, for tomorrow will worry about itself. Each day has enough trouble of its own.”

(Matt. 6:33, 34)

According to Jesus, abundant life consists of focusing on God’s kingdom, not ours. The concerns of his kingdom, the focus of his attention, the desires of his heart, are often diametrically opposite to our own. But if there is one lesson we can learn from this economic downturn, it is that the concerns, focus and desires of men and women have very real limitations in terms of their ability to deliver security and hope and abundant life.

Jesus talked about God’s concerns — reaching out to our neighbour, caring about the hungry, the naked, the thirsty, the poor and those who are imprisoned by a myriad of things, not only iron bars or electronic monitoring devices. To experience abundant life, we must share those concerns. That is what God’s kingdom is about. It’s about loving God with everything in us, and loving our neighbour as ourselves.

But, what’s in it for us?

Jesus answers that: “So do not worry, saying, ‘What shall we eat?’ or ‘What shall we drink?’ or ‘What shall we wear?’ For the pagans run after all these things, and your heavenly Father knows that you need them.” When we seek God’s kingdom and his righteousness first, we can cease worrying about tomorrow, “for tomorrow will worry about itself. Each day has enough troubles of its own.”

That’s a far cry from what most of us are used to. And a long way from what we expect from God. But we can trust what Jesus says, and focus on God’s kingdom and righteousness today, “and all these things will be added to you as well.”

Susan and Mel Finlay direct Nation At Prayer, a national ministry whose mission is to transform the nation through prayer with and for elected representatives. www.nationatprayer.ca

Even a running-back ‘taking’ the ball from the quarterback has to receive it; he cannot just take it from the arms of the quarterback.
How Technology can Help — and Hinder — Healthy Family Life

by Goldstein Ramball

In the past few months we’ve reviewed where technology has been, where it is and some forecasts for the next few quarters. Let’s look at what impact technology is also having in our lives — corporate or personal.

Technology has both positively and negatively impacted family life in our society. I think the positive effects outweigh the negative ones. The focus towards cell/smart phones, internet, and home security systems are just some of the technologies that can be used to enhance our lives.

Communication has had a significant impact on family life in our society. Cell phones and smart-phones have become very popular in the past few years. One example, in particular is the Blackberry and iPhone generation. Used wisely, this tool can benefit many businesses. But it also gives the corporate sector additional access to the private part of our lives. When family life begins to be invaded by business, discipline is the only way to overcome it.

The price of technology on family life
The world around us is changing daily. There is always some new gadget or technology promising to make life better, more fun, faster, easier, supposedly giving us more idle time to fill with other things beyond the necessities of living. Are these devices good or bad, and what price are we paying for living in the fast lane, for letting our lives become wrapped up in technology?

In today’s constantly connected life, families can learn to use technology to get closer and remain active. Research released jointly by Yahoo and OMD, “It’s a Family Affair: the Media Evolution of Global Families In a Digital Age” examines how family life is enhanced by today’s technology.

Multitasking aided by technology extends most people’s day by several hours. The average day now amounts to 43 hours worth of activities. In an early Yahoo study that looked at women, an average day equaled 38 hours of activity that included sleeping; working; commuting; and technology and media-based activities, such as e-mailing; using an MP3 player; text messaging; and watching TV. “As these families are dealing with 44-hour days, they’re striving for equilibrium,” said Theresa LaMontagne, director of media

Am I a ‘crackberry’ addict?
Ask, and answer honestly, the following questions:
• How much cross over does your work life have with your personal time with God and family? Which do you reach for first in the morning, your Blackberry or your Bible?
• Does your family eat supper together in silence while you talk to a client on your iphone?
• Does a conversation with your spouse during a dinner date come to a halt the moment you feel your phone vibrate on your hip?
and ad sales research at Yahoo. “They’re spending more time with media than ever before and balancing time with screen time more than ever before.”

According to the survey, despite the overlapping activities, 72 percent of families with children eat dinner together each day. Nine out of 10 families with children enjoy family time.

Not all time spent with and communicating with families is strictly offline. Seventy percent of survey respondents say technology helps families stay in better touch. Mobile phones are a means of communication for 29 percent of families, and instant messaging for 25 percent. These emerging technologies bring children to the forefront as decision makers within the family unit. “This rise of a more democratic family means more even decision-making,” said LaMontagne. “Children have greater interest and input. Now we’re seeing in ‘Family 2.0,’ anyone can be making these product decisions on behalf of the family.” (The study was conducted by polling over 4,500 online families globally).

Though this survey tends to paint a more positive light on technology, there are two areas that need outlining: time with God and time with family. If you find that work invades all areas of your life due to a Blackberry or other smartphone, you need to ask yourself some tough questions (see sidebar). If you recognize a technology addiction in yourself, what are the steps to getting your priorities back in balance? Prayer and discipline are the answer.

God can bring a proper balance back to your life. The root of the word discipline is disciple.

Goldstein Ramball is a principal with GR Tech. Any questions or suggested subjects for future columns can be made to him at gramball@grtech.net or to 905.473.5515 x24.

When family life begins to be invaded by business, discipline is the only way to overcome it.
I remember the first time I read Psalm 78:72. “And David shepherded them with integrity of heart; with skillful hands he led them.” Leadership has been a lifelong passion for me and I have never read anything that captures the essence of leadership as purely and succinctly as those 14 words. This is the very core of leadership, the two indispensable halves, a shepherd’s heart and skillful hands.

I do not believe we can teach a shepherd’s heart, this must come from God. Many of the changes I made to senior ranks at the Calgary Herald and elsewhere was to remove those with the wrong hearts and replace them with shepherd hearts. However, when the right heart is already in place we can train and teach skillful hands. This is the work I now do.

Over the years, as I moved from atheist to believer, I came to believe that God has a design for all things, and that we have strayed far from the way God designed us to relate at work. I believe this holds important ramifications for Christian marketplace leaders. I am convinced God has big plans for redemption through the marketplace. Most offices, job sites, and workplaces are badly broken. Most are poorly led and people are suffering. But when leaders introduce God’s design — God’s way of leadership — workplaces can and will be recovered. This transformation from broken to healed will draw people to Christ. This is the role God is calling Christian Marketplace leaders to perform.

Satisfying and productive: that is the outcome when we get leadership right. And there is no more important time to get leadership right, than during times of turmoil.

The modern marketplace can be messy. Here’s how to shine as a leader when times are tough — and help your team to shine just as brightly.

Shine on: how to Lead Through Turmoil

by Dan Gaynor

The modern marketplace can be messy. Here’s how to shine as a leader when times are tough — and help your team to shine just as brightly.
Leading through turmoil

Times of turmoil raise the stakes and place new demands on leaders. Turmoil amplifies the performance of leaders and the performance of their teams. Teams exit these periods either much stronger or much weaker.

In my experience as president and publisher of the Calgary Herald I led through a major work strike. Most of the staff worked through the strike and they had to overcome daily threats to do it. It became a time of accelerated team building. The team exited with more confidence and heightened esprit de corps. This is what happens when people overcome difficulty together. Had we failed, it would have been a very difficult setback. The stakes go up in times of turmoil. There is both heightened opportunity and threat.

All teams reflect their leaders. The right leadership is critical to success at times like this. Many leaders will fail, a few will succeed. And they will succeed if they honor God with their leadership practices.

The role of love

I cannot begin anywhere but 1 Corinthians 13. Every decision, every act must be characterized by love. If I place Paul’s writing in an office setting I might say that If I have all the leadership skills (coaching, communication, feedback, performance management … you get the idea) but have not love I am nothing. Love has a profound effect on the way we lead.

A loving shepherd leadership is often misunderstood. For many Christians it evokes a picture of the leader walking the halls, rubbing people between the shoulders and telling them how important they are. This is part of shepherd leadership. But the Bible is full of rebuke and correction. If you are to serve and to love you will come face to face with tough issues and conflict. Division is damaging workplaces today. Loving Christian leaders have to be ready to do something about it. There are many times in the life of a Christian leader when he or she must wield the sword in the service of the team, its people and its mission.

Loving leaders place people and mission ahead of self and they sacrifice, they are patient and do not easily anger. Times of turmoil are times of strong temptation. During the Herald strike I had one prayer among others that endured from beginning to end, “Father do not let me make a decision in anger.” While I had many frustrating moments, I don’t recall feeling angry.

The leader’s example may be the most important factor.

I remember one night at the Herald when about 700 people (many of whom had been bussed in drunk and looking for a fight) rioted outside the building as we tried to get the newspaper out. Police warned us they couldn’t get people out of the building safely. But, our entire leadership team led with confidence that night, and I know it had a lot to do with the way our employees performed. We knew they needed us to be strong. And we were. In a time like this, even if the leader has worries he or she cannot let the team see them — certainly not as fear.

A time when closeness matters

This is also a time when closeness matters more. When people are fearful, loving Christian leaders want to be with them and to encourage them. These are not times to withdraw into the office and away from the shop floor. For eight months I spent almost all of
Jesus said, “For God so loved the world that he gave his only Son, so that everyone who believes in him will not perish but have eternal life.”

The studies are Standard Interior transit advertising panels measuring 11” x 35”. Super Interior panels measure 70” wide and may include a complete chapter of Scripture. There are hundreds of studies to choose from on our website.

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my time in departments with people. I waited until the day was over before I went into my office to take care of paperwork and administration. I drew heavily upon the Christian principle of encouragement. I love the word encouragement, it means to build courage. So while many leaders will withdraw, effective leaders will engage.

During these times people need their leaders to be close and encouraging, not distant.

**Tighten control**

Turmoil is also a time to tighten control. At most times I’m an advocate of building independence and releasing control; release is an expression of trust. But at these times people want their leaders to be in control, to know the way through the storm. This is not a time for a lot of “What do you think about it?” leadership. That can send the message that the leader doesn’t know what to do. Have a plan and make assignments. A plan says you know what to do and assignments give everyone a piece of it. Assignments do something else that’s important — they give people a focus, make them part of the solution, and address feelings of helplessness. When people are fearful they want to do something about it, so, give them something to do. People want to help good caring leaders but the leader still needs to tell them how. When we do we can restore a lot of focus and energy.

**Ramp up communication**

In times of turmoil you must ramp up the communication. Loving leaders talk to the people they lead and they open up the business to them. They are inclusive. Regardless of how often you communicate during good times you must really ramp it up in turmoil. Communication says you care. We talk to people we care about. Communication (and I mean staff meetings) also dispel fear, because we fear what we don’t know. We don’t let fear grow in the dark, we tell people what is happening and about what our plans are. Staff meetings also give you an opportunity to celebrate small wins, and you must do this. The fact that you can win sends a crucial message. Staff meetings also give you another opportunity to demonstrate confidence. Short frequent meetings of 20 to 30 minutes are best.

**Have fun**

Times of turmoil place unique demands on leaders. But they are also opportunities to shine. When we do, they can become periods of accelerated team building that draw leaders and their teams closer together. They can and should be periods when Christian leaders stand out creating team and workplace experiences that are different because they are more satisfying and more productive. This is within reach when we lead with God at the centre.

Dan Gaynor is president of Gaynor Consulting Inc. based in Calgary, Alta. As president and publisher at the Calgary Herald, among many other leadership roles, Dan led a team of 700 employees, resolved a difficult labour dispute, restored a healthy and productive workplace environment and increased earnings by 38% in four years. Dan now advises senior executives and entrepreneurs in the development of their own teams.

**Communicating during times of turmoil**

Answer these three questions for your team and you will be communicating effectively.

1. What’s happening?
2. Why does it matter?
3. What do you want us to do about it?

The final question is important because people don’t want to disappoint leaders who care about them. They will want to help and to be a part of the solution. You just need to tell them how.
Pay now and fly Later With “Time Frame”

It is possible to fix next year’s business problems this year

by John Kuypers

G eneral Motors is in dire straights. The world’s largest industrial corporation was officially 100 years old in 2008. With hundreds of thousands of jobs at stake, it may not live to see its next birthday. What went wrong? Time Frame.

Xerox nearly went bankrupt in the 1980’s. One day they realized that Canon, their biggest competitor, was selling their photocopiers at the same price as Xerox’s cost of goods. What went wrong? Time Frame.

Canada’s banking system is now viewed as one of the most stable in a world banking system gone awry. What went right? Time Frame.

Jesus is the most significant leader the world has ever known, with two billion followers 2000 years after his death. What went right? Time Frame.

Time Frame is the ability of a leader to make painful, costly decisions now, for the long term benefit of their cause. The brilliance of those decisions, or lack thereof, only becomes apparent years later. In the 1990’s General Motors needed to shrink its brand line-up and dealer network. It didn’t happen. A bloated uncompetitive cost structure was the result. GM’s leadership refused to pay the price 20 years ago. Jesus had his eye on a different time frame — eternity.

Jesus was offered a tempting proposition by Pontius Pilate on the day of his ultimate execution. He simply needed to deny his claim as the Son of God and he would be set free. Jesus had his eye on a different time frame — eternity. He declined the offer, suffered the pain of his crucifixion and freed the world from the shackles of spiritual separation from God the Father. Jesus paid the price at the time so that all humanity could fly later.

Does Time Frame only apply to large organizations? Not at all, as Jesus proved. My consulting work is almost entirely with small to mid-size companies whose present-day problems were caused by a failure to address strategic or structural issues that take one, two and even five years to solve.

A small charity receives a one million dollar legacy donation but fails to spend the money in a way that results in self-sustaining revenues. When the money runs out eight years later, the charity must shrink its operations dramatically.

An innovative company develops and successfully markets a high tech, leading edge medical device. Twenty years later, the company has a wide, flat organizational structure with no middle or senior management. The company’s technical expertise resides almost entirely with the founders. Their ability to retire by selling the company proves to be difficult as the company is not viewed as self-sustainable.

<table>
<thead>
<tr>
<th>Org Chart Level</th>
<th>Time Frame</th>
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<tbody>
<tr>
<td>Level 1</td>
<td>Same day up to three months</td>
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<td>Level 2</td>
<td>Three months to one year</td>
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<td>Level 3</td>
<td>One year to two years</td>
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<td>Level 4</td>
<td>Two years to five years</td>
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<td>Five years to 10 years</td>
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<td>Level 7</td>
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<td>Level 8</td>
<td>50+ years</td>
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Time Frame is an adaptation of the work of the late Elliot Jaques, developer of the Requisite Organization theory of management. Mr. Jaques determined that the complexity of all work can be categorized by the time span of the longest assigned task in a person’s job. The company’s organization structure and pay levels could then be organized to reflect this.

For large companies the result is a logical method with which to reduce the number of layers in the organization, thereby ending bureaucratic dysfunction while highlighting the long term responsibilities of senior executives. Most small companies realize they need at least one more layer in their organization structure. Lack of this layer forces them to ignore longer time frame tasks, buried in a sea of short term operating needs. Ignoring long term tasks is the cause of long term demise. Competitors who do pay now to fly later frequently establish an unsailable competitive edge, e.g. Toyota.

Is your organization ready to pay now so it can fly later? The key requirements are vision and conviction. The evidence is a willing to spend time and money now for a long term ROI. The deeper evidence is a willingness to embrace risk, most often seen in the ability to delegate effectively and grow talent in others.

Here are three examples of longer time frame tasks that a leader might do with their company:

A company installs a CRM (Customer Relationship Management) system, to effectively track and manage key clients. It takes up to a year to do the data gathering and design the software to fit, plus another year to begin harvesting the benefits. The benefit is a consistent approach to developing new business revenues, allocating expensive sales resources according to the size and speed of the available sales opportunities.

A company invests in process improvement and quality standards. This burdensome task takes up to two years to install, once again requiring effort to gather facts, design processes and document procedures. The three-to-five year benefits are a continuous reduction in costly errors and significant increases in customer satisfaction and trust — hallmarks of a successful business brand.

A company implements a job accountability system and organizational structure that defines job expectations and provides regular, timely feedback. Over three-to-five years, the result is employees who believe in mutual accountability. They commit to growing their skills, their careers and the company’s success. Having consistent data over time minimizes employee separation costs.

Time Frame demands vision and conviction on the part of company leaders to do the right thing now, and to pay the price now for future benefit of the organization. In today’s world of instant gratification, this requires incredible faith to trust in the future. When your faith is anchored in the greatest long term leader who will ever walk on this earth, you will sleep well.

John Kuypers, is the founder of Performance Shift Organization Builders specializing in leadership, organization, delegating and process improvement. He is the author of three books including “The 7 Performance Drivers: How Good Leaders Get Great Results by Shifting Power and Authority.” John is located in Burlington, Ont. johnk@performanceshift.com

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God is all about relationships. Are we?

by Brian Bylsma

The theme of this issue of Business.Life is “Life with family and others.” This is one of my favorite conversation topics, and not because I’m an extrovert and love connecting with people. This is one of my favorite conversation pieces because so often we take our relationships for granted. We don’t set aside enough margin in our lives to nurture the ones we have, or effectively develop the ones we need to.

In order for us to improve in this area, let’s consider what priority relational development plays in our lives. We strategically plan our lives, businesses, projects, family and a whole host of other things, but rarely do we build into, or leverage the one thing that weaves through all these things — and that is relationships. Healthy relationships build healthy marriages, which build healthy families. Healthy relationships are essential in building a business or completing projects, objectives or ‘to do’ lists. Relationships are the one thing God provided that impacts everyone with the same velocity and potential. Some just leverage that gift more than others.

The Meta-Relationship
As we look at the meta-narrative of the Bible, the one common thread is Gods relationship and commitment to his people. We are constantly reminded of that ‘agape’ love that keeps on giving, no matter how hard Gods people try to screw it up. How many of us have read these stories and say things like, “How come they just don’t get it?” Then we reflect on our own lives and realize how short we fall. We’re really in a category all to ourselves because we keep repeating the same patterns, while expecting different results. Didn’t someone really smart — like Einstein — say that was how they defined foolishness or insanity?

As we reflect on our lives and face the reality of our relational frailty, we can rest in the knowledge that God even took care of that by sending his son to live among us, and reveal to us what living in true relationship really means. Jesus went so far as to say that the one thing we needed to do was to have an increasing love for God, and others. If that is the one thing we are commanded to do, and all other things flow out of this one thing, how are we doing in developing that one thing? Is this one thing worth carving out a 20 minute time slot in our day? Is it worth teaching, coaching or reciprocating to others? I would challenge each of us to not rest lightly on these questions. Take some time to personally reflect and evaluate yourself on how well you are doing, and create a strategy on improving this one area of your life.

Relationships are the one thing God provided that impacts everyone with the same velocity and potential

Missional. Relational. Incarnational
There is a conversation that is moving through many of our churches in Canada. It probably isn’t new to our ideology or theology but maybe one that shifts our thinking where our habits and practices as Christ followers are concerned. This conversation is one that revolves around what it means to be “relational” in nature, or living lives that are “missionally and incarnationally” centric. The basics of this conversation...
are how we can learn from the lives of those people that were part of the early church. That movement grew on the basis of being in co-mission with Christ, empowered by the Holy Spirit, while living incarnationally (Christ in us) in relationship with those around us. This didn't happen primarily within the four walls of what we now call “church,” but focused more on being the Church (Acts 2) in areas of our lives where God already has us, like work, play, friends and family.

The Creator is all about relationships

Genesis 1:26 makes reference to one of the earliest relationships — “Let us make man in our image, in our likeness and let them rule over …” The “us” and “our” references the triune relationship, and the “them” refers to God’s plan to have mankind be more than one person; weaving relationship into the very fabric of humanity.

Relationships are so central to God. His desire to be in relationship with us, his people is central. As we begin to lay down our personal ambitions and agendas, more margin will be freed up for us to align with and entrust ourselves to God, thereby making room for the fulfillment of His plan. It is a plan that envisions the restoration of the world, birthed with a promise, fulfilled in his Son, empowered by the Holy Spirit, and lived out through His Church, the body of believers.

Join me in reinvesting a portion of our lives into something that is innate in each of us. Join me in allowing relationships, as dynamic as they are — flowing from love and joy, to angst, anger and conflict, all the way to restoration and peace – to shape us, mold us and make us better today than we were yesterday.

Brian Bylsma is vice president of The Leadership Centre, Willow Creek Canada. www.growingleadership.com
As a child, I was passed around like a bag of groceries. I grew up in foster homes. As a teen I was “the loser” to my peers. I was cursed with an abstract mind in a linear world, academically challenged and lived in a home where my step-father hated boys and my mom coped with life through alcohol. I was an outcast at school, a loser with my friends, and abandoned at home. At 14, in a desperate attempt to find peace I cried out to the Lord; “God you’re my last chance!” while I stared at the noose I had hung in my room. “I am your only chance,” was what God whispered back.

I know I am a leader today because of the grace of God and the many godly mentors and coaches who influenced and gave input to me on my leadership journey. Teachers, significant adults, church elders, and businessmen believed in me, even when I didn’t.

The Amaryllis Way
I have developed a philosophy and theory of leadership which is transferable to all aspects of our life called “The Amaryllis Way.” Amaryllis has a caring and managing theme as part of its core. The Latin word is the name given to a female shepherdess. A shepherd guards, nurtures, manages and tends the sheep. The word amaryllis also describes a flowering plant that comes from a bulb — not just a little bulb, but one the size of a baseball. A bulb is a complete plant just waiting to be nurtured. It represents potential. Leaders are the gardener who take the bulb and nurture it to blossom. The word amaryllis also has its root in the French word for love. It is the attitude we use to engage others. As leaders we want to approach all situations with an attitude of love and care.

Shepherding Potential in Love
The combination of these three meanings is the foundation for “The Amaryllis Way,” which is simply “Shepherding Potential in Love.” It is the process of discipleship. As godly leaders, parents and spouses we look for the potential in each other, guiding like a shepherd in the journey of growth with an attitude of love.

The Growing Process - The 8 P’s
The amaryllis model can be applied to all areas of our life. It is an attitude that seeks to bear fruit. Borrowing from the basics of gardening, leadership development is a process that can be summed up in eight key words — picture, plan, plow, plant, protect, prune, pollinate and propagate. This model gives a framework and a practical theology for parenting, outreach in the work place, leadership development, discipleship and team growth.

The first stage of growth involves picturing and planning. Growing in our businesses and in our families begins with a picture of what can be. This is the dream, the big idea, the preferred reality or vision of what God can do through us. It is asking God to light our path (Psalm 119:130). Godly leaders are men and women that know that the unfolding of the word gives light (Psalm 119:130). Planning precedes the picture stage; it maps out the steps necessary to achieving the big picture. Planning is your road map to success. It is what you trust God to do. We plan the way we want to live, but God makes us able
to live it (Prov. 16:9). As leaders, we acknowledge that everything fits and works into God's plan (Job 25:2). God does have a plan for our life and those we work with. Picture and planning help envision possible change.

The next stage of growth involves plowing and planting. Plowing is all the preparation, training and coaching necessary to achieve the preferred picture. We plow with an expectation of growth (1 Cor. 9:10). Plowing prepares the ground and it begins with allowing God to plow our unplowed hearts (Jer. 4:3, 4). Farmers just don’t plow but they plant (Isa. 28:24-29). Planting is incarnational ministry. It requires the presence of a seed. We know from scripture that those who sow generously reap generously (2 Cor. 9:6); and whether at home or at work we will reap what we sow (Hosea 10:12, Gal. 6:7). What we as leaders’ plant we will harvest. Plowing and planting help us initiate change.

Protecting and Pruning
To protect is to insure an environment where people can grow. It supports, cares and advocates for those you lead. We as leaders can know that we can find refuge in the shadow of His wings (Ps 36:7). God’s huge outstretched arms protect us (Ps 91:4). Our example is Christ who thought we were worth dying for (Acts 20:28). As leaders we provide an atmosphere and culture where people feel safe.

Pruning goes the next step and gives input and evaluation into the life and performance of others. Pruning encourages and reshapes growth. We not only speak into the lives of others with love but we allow God to take the pruning shears to our own lives so that we can be reshaped (Rom. 11:21). Protecting and pruning helps manage and sustain change in our lives, relationships and/or businesses.

Pollinating and Propagating
The final stage of growth is pollinating and propagating. Pollinating is a collaborative approach to accomplish tasks and develop personnel. It is about otherness; loving others as we love God. It is all about the power of working together through teams. Propagating is all about the outcome; it is about multiplication and reproduction. It is about bearing good fruit as disciples. Great leaders produce fruit. They allow God to transform them. They

Great leaders purposely and strategically engage in leadership development, because they believe they are only as effective as their people

shepherd and guide others with an “agape” or divine type love. Growing leaders who grow leaders intentionally allows the master gardener to shape us so we can shape others. As godly leaders we produce fruit in keeping with repentance (Matt. 3:8-10). Pollinating and propagating help actualize and multiply change in our lives.

More than a Philosophy
“The Amaryllis Way” is more than a philosophy of leadership. It is an attitude, theology and process of discipleship. It has the potential to transform your workplace and revitalize your marriage, your relationships and your community. The Amaryllis leader sees each person like a bulb, full of potential, and seeks to guide them like a shepherd in an attitude of love. It is a mindset that intentionally “Shepherds Potential in Love.” It is an outgrowth of envisioning, initiating, managing and actualizing change in others through reliance and commitment to Christ. Great leaders purposely and strategically engage in leadership development, because they believe they are only as effective as their people.

Talking to the Author
Derrick, why did you write this book?
I wanted to develop an organic model of leadership with meaning and application that people could understand and apply right away. Leadership is not about what we do, so much as it is about what we equip and enable others to do. I didn’t see a lot of books on leadership like that out there.

Why did you decide to use a parable in your book?
It’s a modern parable about a failing manager who learns to treat people like plants and turns his leadership life around in the process. I tried to make it heart-warming and practical, to show how any leader can bring out the best in their people. I believe that the key to success for any organization is the strength of its people, and that is what this parable shows.

Can you summarize what your book is about in one sentence?
The Amaryllis Way is about seeing the potential in individuals, guiding the individual as a shepherd does their sheep, with an attitude of love exemplified by Christ.

The Amaryllis Way—Growing Leaders Who Grow Leaders
by Derrick Mueller, Thisway Communications 2008
It was, surprisingly, a scholar with no personal faith in Jesus that had the most astute insight into Jesus’ amazing teaching methods. James T. Dillon wrote his findings in Jesus as a Teacher: A Multidisciplinary Case Study (Bethesda: International Scholars Publications, 1995).

Dillon pointed out that Jesus, as a master teacher, would tease people into thinking deeply about matters. Jesus used a variety of methods to provoke people to respond to his message. One tool he used was paradox.

In Matthew 20.27, Jesus said: “whoever wants to be first must be your slave.” This was truly a stunning statement, especially in the days of the New Testament. Rome was in charge of the world, and their model of leadership was that of a ruthless military. It was all about climbing the ladder of power, fear, manipulation, secret agreements, money, and murder. People were expendable in Rome’s vision and power. Watching the evening news these days reveals that not much has changed in 2000 years.
Jesus’ words on leadership are piercingly relevant today: “You know that the rulers of the Gentiles lord it over them, and their high officials exercise authority over them. Not so with you. Instead, whoever wants to become great among you must be your servant, and whoever wants to be first must be your slave — just as the Son of Man did not come to be served, but to serve, and to give His life as a ransom for many.” (Matt. 20:25-28)

Jesus described the world’s style of leadership in two phrases: “lord it over them,” and “exercise authority over them.” We would call this a “command and control” style.

There is, of course, a time when a leader needs to “command and control,” when there is an emergency and someone's life is in danger for example. There is no time to gather consensus or consult with a team — action is needed, now. But if this is the regular style of the leader, there is a problem.

Jesus talked about a very different way of leading. In John 15, he explains the relationship with his disciples in more detail, and how it emanated from his relationship with His heavenly Father.

“If you obey my commands, you will remain in my love, just as I have obeyed my Father’s commands and remain in his love. I have told you this so that my joy may be in you and that your joy may be complete. My command is this: Love each other as I have loved you. Greater love has no one than this, that he lay down his life for his friends. You are my friends if you do what I command. I no longer call you servants, because a servant does not know his master’s business. Instead, I have called you friends, for everything that I learned from my Father I have made known to you.” Jesus’ style of leadership was based in genuine love. He was secure and joyful in his Father’s love, and consequently he could genuinely love his disciples. Do the people working with you sense that you love them? Do they have joy because of your leadership?

Jesus served His disciples. Rather than looking for ways his disciples could help him on his mission, they found Jesus was out to help everyone that came across His path, even to the point of giving His life. Do the people working with you find that you are working hard at making things easier for them? Do they find that you are doing everything you can to make them successful?

Jesus’ way of leading has been called servant leadership. Servant leadership is a paradox. At first it seems impossible, yet it is the ultimate in leadership. It is leadership that draws people rather than drives people. It pulls on the hearts of followers, engaging them on a mission of significance that also is good for them. As participants in the journey, people are not only engaged in a vision, but also become better people. It is leadership built on a love of people, wanting the best for them, working with their strengths, helping them succeed.

Dan Reinhardt is the Founder and Director of the CREST Leadership Program, a centre for leadership development based in Balzac, Alta. www.crestleadership.ca

par·a·dox (pr-dks) n.
A seemingly contradictory statement that may nonetheless be true.
Thank God for the credit crisis. Gone is the temptation to expand businesses with cheap funds; to grow sales because exuberant customers exist, and unwittingly, to move away from God’s call. These days, more than ever, we need to focus on Jesus. What an incredible opportunity to grow closer to Him, and be His witness to a world with little hope!

Today, our nation and people are at crossroads. Politicians, central bankers and economists who believe they know how to fix our problems are panicking. Business leaders fret because the future is murky. The markets are unpredictable, funding is scarce, tough decisions must be made. The media spews negative news constantly. Meanwhile, Christian voices are muted; we don’t hear the comforting message in Hebrews 10:35-37: “So do not throw away your confidence; it will be richly rewarded. You need to persevere so that when you have done the will of God, you will receive what he has promised. For in just a very little while, “He who is coming will come and will not delay.”

As we persevere, let’s review our businesses’ goals, plans, and structural adequacy.

Goals
Jesus withdrew often to commune with His Father (Luke 5:16). We too need to withdraw often to be with Him. In Luke 12:48, Jesus tells us to sit down and count the cost of discipleship. Today, each of us needs to withdraw, sit down, and contemplate her business goals — what is the business trying to do? Ask God to confirm goals; each should be clear, complete, concise, measurable, and with a specific execution plan.
Values, goals, and policies should show you have (a) dedicated the business to serving the Lord (Joshua 25:15), (b) purpose in your heart that the business will do what’s right and pleasing to God (Daniel 1:8), and (c) committed explicitly to accepting only equity partners who share your values.

Corporate Goals
To monitor financial health, two specific corporate goals will help. Debt ratios (debt as a percentage of debt plus equity) should be 25-35 percent maximum, outside boom periods. Ask yourself, without compromising its viability, what debt level can this business carry during a prolonged recession? Eliminate debt during boom periods: In good times repay debt and strengthen the balance sheet. The second goal is built around a debt repayment period. Your goal should be to repay each financing in less than seven years. Since the Great Depression, economic and business cycles recur about every seven years. These cycles could strain the business significantly. When feasible, structure projects so the business repays borrowings in seven years or less. As you ponder this, seek God’s PhD: Patience (Isaiah 30:18); Humility (1 Peter 5:6); Dependence (Isaiah 24:4).

Business Plan
Settle business goals and then develop or update a business plan to reach them. The plan should include ownership structure, economic and other assumptions, corporate goals, products, services, market analyses, financial statements such as cash flows, balance sheet, and specific financing needs. If you don’t have a business plan, write one. As you develop the plan, test major assumptions; ask the Lord to guide you with this three-step evaluation:

Structural Adequacy
Corporate, organizational, and financial structures must fit business goals. A legal corporate needs competent folks to fulfill corporate compliance. Similarly, an unincorporated entity must comply with accounting, tax, safety, environment, and privacy regulations. For prayer support, financial and general business guidance, a small business especially, would do well with an advisory board of few matured Christians with business experience.

Business leaders need to know key variables that drive their businesses’ performance. They need to check their businesses’ “temperatures,” and respond quickly. That’s why each business needs a simple Management Information System (MIS) as its thermometer to isolate and report to senior management, key control variables such as unit energy consumption, material usage per output, receivables day sales on a regular basis. If you can’t measure a variable you can’t manage it.

Remember, reported funds’ shortage doesn’t necessarily signal a financing need; it could flag a structural problem, which more money won’t fix! No MIS or a poor MIS will mask true performance such as declining markets, shrinking margins, and slow working capital turnover.

Biblical Borrowing View
I coined the term GAS Principle as the foundation of Managing God’s Money, a private teaching organization I founded and run as a cost centre. God Owns Everything (Psalm 24:1-2)
Accept What You Have (Hebrews 13:5)
Seek First His Kingdom (Matthew 6:33) and Submit your Requests to Him (Proverbs 19:21)

Jesus’ ownership of everything means you manage His business for His purposes, and you should apply His principles. The Bible shows when God calls someone to do something, He provides what he needs. So, don’t panic if you see a financing need. Withdraw, seek God’s guidance. Mull over Mother Teresa’s words, which apply to His businesses: “We do our work for Jesus. He looks after us. If He wants something done, He gives us the means. If He doesn’t provide us with the means, then He doesn’t want that work done.”

The business plan … merely an early indicator of probable outcomes from realistic assumptions

How does a Christian business owner raise funds? Should he or she borrow for the business? The Bible doesn’t forbid borrowing; it views it, and co-signing loans, negatively: “… the borrower is servant to the lender” (Proverbs 22:7), and the co-signer of a loan lacks judgement (Proverbs 17:18). Though not referring to financial debt, the principle in Romans 13: 8 applies: “Let no debt remain outstanding, except the continuing debt to love one another …” Besides, when you borrow, you must repay (Psalm 37:21). The Bible’s borrowing message? Borrow for specific needs, but borrowing should be neither permanent nor burdensome, and shouldn’t be a crutch distracting you from depending on the Lord for your needs.

When the business plan shows a funds need, before deciding to raise funds, separate personal from business finances, and look for productivity and cost reduction opportunities. Next, decide the fund raising form: debt or equity. The reason for raising funds, the health of the business, market conditions and the economic outlook are all factors that need to be considered. Follow a rigorous funds justification process.
**Best Practices**

An updated business plan, a well designed, functioning MIS, and a structurally adequate organization applying best practices are your business’ healthy diet and fitness programs. Stick with them. The business plan is neither a strait-jacket nor a panacea, merely an early indicator of probable outcomes from realistic assumptions. It’s your road map and key communication document with funding sources. Before you need funds, invest time identifying potential sources; use business plan data to build relationships with these sources. Established relationships will allow you to arrange funds early and get optimal solutions.

Look beyond traditional banks to Credit Unions and online banks. Funding from family could be an attractive source, but could also tarnish relationships. Before tapping this source, be unequivocal about values, goals, key terms, and a dispute resolution procedure. As well, formalize agreements.

If a financial institution wants a personal guarantee for a loan, perhaps the proposal is too risky! Reexamine it; understand the risks; seek God’s guidance. Accept Government grants or loans only if they won’t compromise values and goals, or constrain the business. Beware; grants shouldn’t be the sole reason for project profitability. And remember, it’s God’s business.

Michel A. Bell is a former business executive, founder and president of Managing God’s Money (www.managinggodsmoney.com). He is the author of five books, including The New Managing God’s Money-The Basics (in French, Mes finances, Ses ressources), and Managing God’s Time.

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**Need** | **Funding Sources**
---|---
**Fixed Capital**<br>-Start up, expansion, restructuring, projects, property, plant, equipment | **Long Term:**

1. **New Equity**
   - **Source:** Family or others with values similar to yours.
   - Use the business plan as the offering document. Sign a formal agreement covering, at least: values, goals, equity contributions, dispute resolution procedure. Tap this source for start up, expansions, and longer pay-back projects.
   - **Caveat:** Goal congruence is essential. Be transparent and formal especially with family, retired executives, and venture capitalists. Their expectations might differ from yours.

2. **Retained Earnings**
   - **Source:** Reinvested profits.
   - Business grows without borrowed funds.
   - **Caveat:** Reduce owners’ dividends; need prior approval.

2. **Grants**
   - **Source:** Federal and Provincial Governments.
   - **Caveat:** Grants and loans could compromise values and constrain the business.

**Medium Term:**

**Term Loan (Mortgage) or Lease**
- **Source:** Financial Institution
- Decide on the asset or project and then look at financing alternatives that fit your business and financial goals. You could get a secured term loan to buy property, plant or equipment, or you could arrange a lease, which is a borrowing form with some ownership features. Before choosing lease or buy, examine your goals, the numbers, especially the effective financing cost under the lease, and responsibilities under each scenario.
- **Caveat:** Don’t choose a lease merely because “payments are tax deductible.” Don’t exceed predetermined cyclical debt ratios, which should include lease obligations as debt. If it’s unlikely the business will repay loans in less than around seven years, reexamine projects; consider discrete steps.

**Working Capital**<br>-Inventories, receivables, payables | **Short Term:**

1. **Source: Working Capital Optimization**
   - Effective receivables, inventories, and payables’ control are your best financing sources; people, your best resource. Select managers carefully; train, empower them to use best practices, and to seek continually to improve performance.
   - **Caveat:** A sale is complete when you get funds. Ensure compensation and incentives reflect this. Also, if income and costs are in different currencies, get proper advice. Don’t let the urgent distract from this important working capital optimization process!

2. **Source: Financial Institution**
   - (a) **Overdraft:** Meant to cover occasional, unplanned funds shortage.
   - (b) **Credit Card:** Designed for on-going working capital needs, with interest accruing with each charge.
   - (c) **Line of Credit (LOC):** Often linked to a bank account. When needed, funds transferred to account automatically; balance reduces with deposits. For similar credit profile, LOC is more flexible and probably the cheapest.
   - **Caveat:** Could be expensive; from prime to prime plus 7%.

3. **Source: Conventional & Specialized Financial Institutions**
   - (a) **Factoring Receivables:** A company advances 80% or more of receivables for confirmed sales. For exports, Export Development Corporation (EDC) insure trade receivables discounted through certain financial institutions.
   - (b) **Exports:** EDC provides other export financing support through financial institutions.
   - **Caveat:** Costs vary; factoring could be over 20% yearly.
My trip started in Romania’s capital where I had the opportunity to share the good news with the members of two different brethren’s churches, one of them being the congregation of Virgil Daniciuc, who is the leader of the Bucharest business men’s group. There was also a meeting with the 7 members of the core group at his home to discuss plans for this year’s activities.

In Timisoara, it was again the Invingatorii group, a member of Europartners who organized an outreach event. Viorel Tirziu, the director of Invingatorii prepared everything at the Bistra restaurant, owned by member Sorin Bulgar. More than 60 people attended to listen to presentations from a pastor, a banker and politician on the theme of “Global Crisis.”

My presentation with the title “Pilgrims and Roots” showed where we as earthly pilgrims, in these difficult times more than ever, should plant our roots. It was a very interesting and lively evening with the unanimous opinion of the participants that we should not talk (only) about a financial crisis but rather about a moral crisis. We are bearing the consequences of not serving God, but mammon.

In Arad, we got together with Virgil Borza and his local CBMC group. The exchange with the members again showed the picture which is prevalent in all of Romania: most people have been hit very badly with the present crisis in one way or another, either as owner of large or small businesses or as their employees. The significant decrease in sales has affected the owner of a large steel company just as much as the owner of a small chain of Pizza restaurants. One of the questions that came up frequently was: “How can a Christian owner or manager lay off employees in a good and decent way?” How should a Christian act in these circumstances?

In Alba Julia, we met with the local group, praying and praising God together. An owner of a two year-old state of the art meat processing plant was in the process of losing everything, including his house and his car which he had put up as collateral for a bank loan. In spite of his regular punctual payments, the bank was not able or willing to extend this loan.

Another friend had to close down his transportation business: he sold his five trucks, bought a chicken grill and is now trying to sell grilled chickens in the streets (Orthodox lent was not a good time to start a “grilled chicken business”). It was good to see how under such difficult circumstances the members of the group moved closer together to pray, encourage and help each other.

Unfortunately, there are also groups that seem to be falling apart under the stress of these trying times; members just don’t find the time or energy any longer to meet, let alone to reach out to yet unbelieving business people.

The last visit to Brasov was very encouraging. A young Baptist pastor, together with business people in his church, is in the process of forming a new group to meet regularly and organize outreach events. The first event is scheduled in May when a German Christian businessman will come to talk about Christian ethics in business. One thing became increasingly clear: in these difficult times it is all the more important to stick closely together, to pray for each other, to encourage, help each other and to reach out to those people who have not found Christ yet. This is especially true in generally poor countries where few if any effective social programs are in place to help people who have been hit hard by the crashing economy.

One positive aspect of the present situation seems to be that more people then before are now open for the message. We all start to realize that we cannot do it alone and that material well being is not the way to happiness.

Jürg U. Kessler, Europartners Ambassador to Romania
Mentoring is a popular buzzword in today’s business and professional world. Everyone seems to agree that mentoring younger, less experienced staff is beneficial, and many companies have attempted to institute mentoring programs with varying degrees of success. If you ask individuals who have been involved in such programs, however, assessments of their experiences range from “very good” to “a complete waste of time.”

I think that this wide range of attitudes toward mentoring is largely influenced by expectations. Many people anticipate a genuine relationship with the person who is mentoring them. If their mentors approach it as merely an assignment, or even an inconvenience imposed on them, it’s not likely that the mentoring experience will be a positive one for either of them.

The root problem is that we tend to regard mentoring as a “program” — just another item or task on the daily or weekly “to do” list. However, as David A. Stoddard and I point out in our book, The Heart of Mentoring: 10 Proven Principles for Developing People to Their Fullest Potential, mentoring is best viewed as a process, or even a journey that two people undertake together.

We view mentoring as a whole-person endeavour, recognizing that people are complex and multi-faceted (intellectual, physical, spiritual and social), that their personal lives inevitably affect their professional lives, and their professional lives impact their personal lives.

While a narrow-focused, one-dimensional approach to mentoring can certainly have some value, younger people seem most attracted to mentors willing to offer insights and wisdom they have accumulated related to all aspects of life, including family life and finances, as well as workplace issues. They desire to learn from someone who has been farther down the road of life’s experiences.

Although the Bible does not use the word “mentoring,” it does present some valuable truths that can enhance the mentoring process.

Mentoring is mutually beneficial. In mentoring relationships, we suggest using the terms “mentor” and “mentoring partner,” because both can — and usually do — learn and benefit from each other in the process. Proverbs 27:17 says: “As iron sharpens iron, so one man sharpens another.”

Mentoring ideally functions as a team effort. Often, men I mentored have come to my aid as well, providing valuable counsel for situations I faced, or giving support and encouragement in various ways. And we have been able to work to resolve problems together: “Two are better than one, because they have a good return for their work; if one falls down, his friend can help him up.” (Eccles. 4:9-10).

Mentoring is enjoyable. Mentoring is not having “all the answers.” Often it requires only a listening ear, a caring heart, or simply the willingness to offer sound words of counsel or encouragement as they are needed. “A man finds joy in giving an apt reply — and how good is a timely word!” (Prov. 15:23).

Mentoring is a valuable investment. You may wonder, “Why should I go to the trouble of mentoring someone?” The answer is simple: As you give of yourself — your time, energy and wealth of knowledge and understanding, you receive the satisfaction of helping others. “Since you are precious in my sight, and because I (God) love you, I will give…people in exchange for your life.” (Isa. 43:4).

Although the Bible does not use the word “mentoring,” it does present some valuable truths that can enhance the mentoring process.
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