



Stewardship
Resources

Stewardship Connections with Integrity

BUSINESS ADVISING

Helping businessmen operate with a Kingdom focus



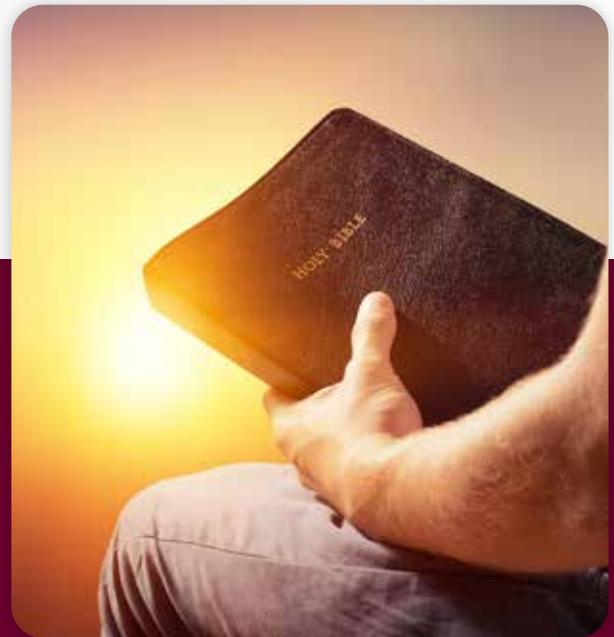
55 Whisper Creek Drive, Lewisburg, PA 17837

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KEY VALUE OF BUSINESS ADVISING

“It made me more aware of the value of my time and the importance of focusing on the tasks that are important and cutting out the trivial or unimportant. Also, helping me to get started having business development.”

—Advising client



“Richard was very helpful with assisting us in developing and implementing a plan for the transition of our dairy farm. His attention to detail without losing sight of the long-term goal helped avoid many problems that may have surfaced.”

—Advising client



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 24 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.



ADVISING ADMINISTRATOR

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 20 years. His current role focuses on design and sales. 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. Dave serves as the Advising Administrator for the AF advising team.

Noah Bontrager. GOSHEN, IN

Fusion Designs

Noah founded Fusion Designs which has grown to 65 employees over the years. He enjoys working with his two sons in the business. Noah's experience includes leadership, goals, visions, manufacturing, design, wholesale marketing, and employee relations. His desire is to provide common-sense, faith-driven advising that can be easily understood.

David Bower. REDWOOD, VA.

Seven Oaks Landscape and Hardscape

Born and raised on Goldenview Dairy, David has more than 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.

Brent Bowman. BOONES MILL, VA

Bowman Excavating, Inc.

Throughout his boyhood, Brent gained valuable work experience with his mother's family on their farm. Family

relationships in business have played a large role in his own work experience and in his desire to help others. He started excavating 32 years ago. The business thrived as he applied detail-oriented concepts to decision making and day-to-day operations. He started transitioning the business to his son in 2018. Together they strive to make their business a place where their employees can better themselves in a wholesome environment with a family feel.

Ken Burkholder. GORDONVILLE, PA.

Good's Store

After serving as president of Good's Store for 27 years, Ken recently transitioned from the president position to successor. He is a shareholder and chairman of the board in this fourth-generation business. Ken has experience in retail—customer service, purchasing, management, and finances. His desire is to help business owners establish goals and visions in a way that their business can bless their families, the community, church, and the kingdom of God.

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., which today has more than 200 employees. 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.

Lamar Hess. DILLSBURG, PA.

Hess & Company

Lamar formed Hess & Company in 2006, which today includes 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 100. Clair offers business advising in organizational structure and management, customer and vendor relationships, company start-ups and development, long-term planning, and financial development.

Glendon Horst. NEWMANSTOWN, PA

FE Horst Masonry

Glendon went in partnership with his dad in a family mason-contracting business in 1989. The business has grown to include three of his brothers and two of his sons along with other employees. He currently manages the business's daily operations. He also farms and gives oversight to his family's small diner and real estate rental businesses. Glendon's desire is to develop leaders of the next

generation who understand business and can take over family businesses.

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 where he oversees the financing. In the past, he served as president of Dutch-Way Farm Market, which grew to three locations and over 700 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 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.

Atlee Raber. BERLIN, OH.

Berlin Gardens

Atlee started Raber's Greenhouse in 1975 and Berlin Gardens Gazebos in 1988. Both businesses are now sold, but he continues to assist with home shows and making sales calls part-time. 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 two of his strongest business skills.

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.

Dale Savage. ARCANUM, OH.

Symbiz Network

Dale spent 23 years in the automotive manufacturing industry in supervisory roles, employee involvement, budgeting, and Lean manufacturing. His expertise includes training companies and employees in continuous improvement to help them improve processes and eliminate waste. He also works with quality control, delivery and shipping, cost analysis, forecasting and budgeting, and boosting company morale.

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

LaRay served as the accounting manager at a manufacturing company for ten years. Before that, he worked in a furniture store and before that, in his family's bakery/bulk food store business. Today he is VP of Finance for Anabaptist Savings and Loans International. 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.

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 was born and raised on a farm in northwest Kansas, but financial distress in the early 1980s redirected him from a life in farming to preparing him for a life in assisting families in similar situations. He attended college and then served fourteen years as an agricultural consultant within a CPA firm. Greg and his wife Ruby started Family Food Store in 2012, which combines a deli, bakery, and specialty store. In addition, Greg works as an AF business advisor and assists with AF's seminars and workshops. Since 2020 he has worked in the role of Content Developer, which includes developing workshop curriculum as well as business articles and other educational materials.

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 start-ups, vendor and customer relations, tax liability management, and debt and inventory management.



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 are prepared to walk along side with weekly, bi-weekly or monthly meetings in order to help solve problems and bring needed change.

What are the potential results?

1. Your business will harness knowledge and expertise that seasoned advisors have gained from their broad

KEY VALUE of Business Advising

“I have confidence, now, that I'm on the right track financially and also from a management standpoint.”

—Advising client

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.

Small business advising rate

In an effort to encourage and nurture Anabaptist small businesses, we offer full advising services at a discounted rate. Businesses with 21 or more people working in the company (including subcontractors and part owners) are invoiced at \$120 per advising hour. Small businesses (20 or less people working in the company) are invoiced at \$90 per hour.



“They helped us get clear on the next strategic steps to take. Now, we need to do our part! They included everyone and made sure no one was left behind...”

—Advising client

**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 \$99 application fee.
- 2** If the advising facilitator has not already discussed your situation with you, he will contact you upon receiving your application.
- 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. The advising facilitator engages the prospective client with a call to hear their interest and needs and identify one or two advisors best suited for them and to inform them of advising expectations and procedures.
3. Client chooses an advisor that is most suitable for their needs. We suggest that a client contact the recommended advisors to determine which is most suited and compatible.
4. 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 your advisor with background information prior to receiving feedback and guidance.
5. Client should promptly express any dissatisfaction directly to the advisor or the Advising Administrator.
6. Client may switch from using one advisor to another for any reason. Client may do so by either telling the advisor or by contacting the Advising Administrator through the AF 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.
7. 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.
8. Client agrees to be truthful in working with the advisor and to disclose all requested information.
9. If the advisor discovers 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



KEY VALUE of Business Advising

“The thought-provoking questions made us really think thru things. David helped us to self-diagnose our issues and vision. He was a great encourager and wise advisor.”

—Advising client

**“MY ADVISOR
OFFERED MORE
THAN EXPECTED.**

I was only looking to him to solve a problem or two. I showed him my tax return and financials and he hinted that it could improve if we dug in and solved deeper problems. I was puzzled. **Today, I understand as my bottom line has risen 60%.**”

—Advising client

practice, and makes appropriate restitution.

10. If a client’s situation calls for a particular skill beyond the chosen advisor’s ability or experience, the advisor will call this to the client’s attention and, with permission, engage another advisor to help. In this event, the original advisor may depart or stay involved, whichever is preferred.
11. 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 the client. We recommend that fees be ascertained before engagement.
12. The advisor and AF staff will keep all of the client’s information confidential, unless client grants AF express verbal or written permission to disclose information to a third party.
13. Client should review the advising fee schedule and ask any clarifying questions before engaging an advisor.
14. Advisors are available for advising by phone, or client can travel to advisor’s office or advisor to client’s office.
15. The time required for the advisor to travel to and from your office is billed at \$50 per hour plus mileage rate.
16. 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.
17. To pause or terminate the advising relationship, please notify the Advising Administrator or your advisor either verbally or in writing.
18. 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.



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|---|--|--|--|--|---|
| 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 | | |
| Primary product/service of company | | Number of people working in the company | Deacon's Name and Phone* | | |
| Business Type | <input type="checkbox"/> Sole Proprietor | <input type="checkbox"/> Partnership | <input type="checkbox"/> S-Corporation | <input type="checkbox"/> C-Corporation | LLC: <input type="checkbox"/> Single <input type="checkbox"/> Multi-Member |
| Ownership/Management of the company. Please list name and title below. | | | | | |
| Name | | | Title | | |
| | | | | | |
| | | | | | |
| | | | | | |
| Year Business Began | | Send information about this specific advisor(s): | | | |

*AF is committed to integrating and connecting business leaders with their church leaders. By submitting this application, you are permitting us to use discretion to dialog with your local church leadership on behalf of the person(s) named above.

Have you attended any of our Business Workshops?

Human Resources Business Planning Business Succession Sales Marketing None

Billing terms and conditions:

- Standard business advising rate: \$120 per hour. For businesses with 21 or more people working in the company.
- Small business advising rate: \$90 per hour. For businesses with 20 or less people working in the company.
- Travel time rate: \$50 per hour.
- Mileage rate: \$.53 per mile. (15% below IRS rate).
- Lodging rate: Billed as incurred.
- Financially struggling business rate: \$65 per hour. Check here to apply.

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 \$99 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

If the advising facilitator has not already discussed your situation with you, he will contact you upon receiving your application.

What are your primary purposes in requesting AF advising? Write your goals below and/or circle 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

"It felt very good to sit down with our advisor and discuss the pros and cons of some decision we were facing. It proved extremely beneficial to have him challenge our assumptions and help us rethink and discern the best decision." — Advising client

"A refresh. Showed us how to always think of the customer's benefit, not ours..." — Advising client

"My advisor prayed regularly for me, which meant a lot!" — Advising client

"We were father and son going into partnership and I was the son. It really helped getting our dispute solved and relationship together. Thank you." — Advising client

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

"We were at a loss with how to transition our sons into the business and Richard helped us tremendously."

— Advising client

"David provides meaningful ideas from his many years of doing business coaching. We can trust his input. His values are a fit with us." — Advising client



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