



1245 Old Route 15  
New Columbia, PA 17856

\*\* Address service requested \*\*

Register Today!

Return the enclosed form or register online at [afweb.org/register](http://afweb.org/register) or [seminars@afweb.org](mailto:seminars@afweb.org)

Anabaptist Financial presents business seminars from an Anabaptist perspective. Our seminars help you develop operational skills, implement best practices, work together in harmonious relationships, and plan for the next generation. Join us for a unique opportunity to:

- **Hear sound teaching** – that integrates Biblical values and spiritual truth with practical business counsel.
- **Advance your business education** – by attending year after year. Our systematic coverage of all aspects of business leads to well-rounded business training. Each year focuses on different areas of business operations and management.
- **Invest your time well** – by setting aside the tasks of one day to focus on your long-term business development. Time invested in personal growth has good returns.
- **Energize your vision** – with renewed inspiration for personal growth and renewed purpose in your business life.
- **Gain Kingdom focus** – by learning and growing in Kingdom-focused business theory and practice. Learn how others live out the Sermon on the Mount in daily business life.
- **Interact with other Anabaptist businessmen** – from our own circles who share their business experience. Gain insights and connections that you will not find at secular or non-Anabaptist seminars.

Anabaptist Financial's business seminars are not only for business owners, partners, and families. Anyone who provides products and services and interacts with the public will benefit. From beginners to old pros, everyone is welcome.

You are invited to attend an  
 Anabaptist Financial  
**BUSINESS SEMINAR**

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Seminar Information

**Seminar Fee:** If registered on or before September 3, \$94 for the first person. Additional attendees \$84 if from the same family or business.

If registered after September 3, first person \$104. Additional persons \$94 if from the same family or business.

**Registration covers lunch, facility, and other expenses. For more seminar information or if you need special accommodations due to a handicap, call Sierra Herr at 800-653-9817.** In consideration of other attendees, no babies or young children, please.

Pick up your pre-printed name badges as you arrive.

All are welcome — business owners, spouses, key employees, and other interested persons.

Please tell your friends and business associates about this seminar.

Call or email our office for extra programs: Sierra Herr at 800-653-9817 or 570-468-1268 or [seminars@afweb.org](mailto:seminars@afweb.org)

Speakers

**David Bower** — Glade Hill, VA  
*Partner – Seven Oaks Landscaping, AF Business Advisor*

**Greg Wolf** — Sawyer, KS  
*Owner – Family Food Store, AF Business Advisor*

**Leonard Meador** — Rossville, IN  
*Business Management Consultant, AF Business Advisor*

**Larry Troyer** — Sugarcreek, OH  
*CFO of ProVia, AF Business Advisor*

**Roy Herr** — Myerstown, PA  
*Marketing Consultant and Co-founder, Rosewood Marketing*

Local Seminar Committee

**Merle Herr** *Resource Officer, Anabaptist Financial*  
**David Sauder** *Business Advisor, Anabaptist Financial*

**Elam Esh** *President, Country Value Woodworks*  
**Paul A. Miller** *Executive Officer, Anabaptist Financial*  
**Glen Miller** *Loan Reviewer, Anabaptist Financial*

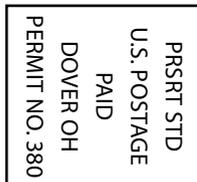


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SEMINAR DATES AND LOCATIONS:

**Tuesday, September 17, 2019**  
**Shady Maple Banquet Center**  
129 Toddy Drive, East Earl, PA 17519

**Thursday, September 19, 2019**  
**Antrim Brethren in Christ Church**  
24 Kauffman Road East, Chambersburg, PA 17202



# SEMINAR PROGRAM

Tuesday, September 17, 2019 · Thursday, September 19, 2019

8:00 – 8:30 AM REGISTRATION, COFFEE, AND SEATING

8:30 – 8:45 AM WELCOME AND SEMINAR DETAILS

8:45 – 9:30 AM GENERAL SESSION

## A Vision for Business Planning | David Bower

Except the Lord build the “business,” they labor in vain. Every business needs a plan! While planning is a given for startups, many established businesses are missing the opportunity to raise the bar. You can plan, prioritize, and manage proactively, or you can let your business react to events. In this session, we will cast a vision for business planning and the reasons to develop an annual business plan.

9:30 – 9:45 AM STEWARDSHIP RESOURCES UPDATE

9:45 – 10:05 AM BREAK

10:05 – 10:50 AM GENERAL SESSION

## The Business Planning Process | Greg Wolf

Business planning is an interactive process that moves leaders, managers, and followers toward a shared common goal. The planning process is simple but challenging. Five steps round out a systematic approach to working out an annual strategy business plan. This session will provide a guide to the overarching and complete process of annual business planning.

10:50 – 11:05 AM BREAK

11:05 – 11:50 AM GENERAL SESSION

## The Structure of the Business Plan | Leonard Meador

A business plan serves as a type of road map to show who you are as a business, where you are, where you want to go, and how you plan to get there. Learn how you can structure a simple business plan by using key elements.

11:50 – 12:00 PM ANABAPTIST FINANCIAL/ANABAPTIST FOUNDATION UPDATE

12:00 – 1:15 PM LUNCH

1:15 – 2:00 PM BREAKOUT SESSIONS

## Planning with Financial Ratios | Larry Troyer

Financial ratios are tools to analyze how your business compares to similar businesses and to offer insight on the direction of your business over time. As the business owner or manager, you should value this information even more than your lenders do! The source of the needed input data is at your fingertips on the financial statements. In this session we will highlight how to use the ratio tools and what you can do to impact the future positively.

## Business Analysis and Review | Greg Wolf

To plan effectively, you need hindsight about the past, insight about the present, and foresight about the future. What are your business’s strengths and weaknesses? What needs improved? What are the opportunities or threats? Gathering such data and information from stakeholders leads to unfiltered facts on which to plan.

## Planning Human Resources | David Bower

Without people, nothing gets done. Planning for people is the most important part of any business plan and must be aligned with all aspects of the business plan. This session will focus on some of the annual processes around people that go with annual planning.

2:00 – 2:15 PM BREAK

2:15 – 3:00 PM BREAKOUT SESSIONS

## Planning Cost and Pricing | Larry Troyer

Understanding what you can charge for your goods and services is among the most valuable pieces of information to manage your business. Understanding what you must charge in order to have a positive cash flow is even more important! We will highlight the difference between fixed and variable business costs and how to account for them in your pricing models. Using the AF Financial Analyzer, examples will be reviewed to help better understand the impact of added expenses and cash flow requirements.

## Identifying and Developing the Planning Strategies | Greg Wolf

After the information has been gathered, leaders need to convert information into strategy. If you can get a clear picture of your strategy and really see it, feel it, taste it, then you can make your strategic plan happen. This session will help you identify and develop strategies most needed for your business.

## Planning Sales and Marketing | Roy Herr

How much should we budget for marketing? What type of advertising works the best? We need more sales but nothing seems to work. How do we get people to open their wallet? We need to improve our marketing this year, but where do we start? How do we hire a good salesman? If any of these statements sounds like you, bring your questions and problems to this interactive session and take home real-world common sense that you can put into your annual plan.

3:00 – 3:15 PM BREAK

3:15 – 4:00 PM BREAKOUT SESSIONS

## Clarifying Action Steps and Implementation | Greg Wolf

Research shows that 70 percent of strategic plans are not implemented. Any plan worth planning is worth implementing. What specifically is going to be done? Who is going to be responsible? By when? This session will tackle such questions and teach how to clarify action steps and monitor progress towards the goal.

## Making it Work: A Business Planning Case Study | Leonard Meador

Businesses should produce a plan that guides them through a period of one year. This session will show how a real business plan guided one business in reaching its goals.

## Building a Budget | Larry Troyer

Creating a budget does not need to be tough, but it does need to be done! Without it, how will you determine if you are on track to achieve the result you desire? Budgeting needs to focus on both profitability and cash flow requirements to be successful. Learn how to build your business budget while properly accounting for oft-forgotten categories, as well as planned improvements that allow greater future profitability.

## Business Seminar Registration Pennsylvania

Please list each person so we can prepare name tags.  
Attach an additional sheet if needed.

Name(s) \_\_\_\_\_

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\_\_\_\_\_

Company \_\_\_\_\_

Address \_\_\_\_\_

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Phone \_\_\_\_\_

Email \_\_\_\_\_

### Contact Directory

Check this box if you would like your contact information added to the business directory that is printed into the seminar handout. You may also provide a brief description of the goods and services you provide (maximum 15 words). Note: For printing purposes, we must have your registration by September 3.

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### Please include payment with your registration.

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To register online, visit:

[afweb.org/resources/business-seminars](http://afweb.org/resources/business-seminars)

If registering by mail, return this form with a check payable to:



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New Columbia, PA 17856  
seminars@afweb.org  
800-653-9817 (AF office)  
570-468-1268 (Sierra Herr)  
866-230-6253 (fax)

Cut out or copy this form, and mail to the Stewardship Resources address given below.