



Stewardship  
Resources

Stewardship Connections with Integrity

BEYOND OUR SEMINARS

2  
DAY

WORKSHOPS

A FOCUSED APPROACH TO LEARNING



FALL SERIES 2021

# BUSINESS WORKSHOPS

RESERVE YOUR SEAT TODAY! SEE ENCLOSED REGISTRATION FORM




## BEYOND OUR SEMINARS

*The two-day business workshops go beyond our one-day business seminars by focusing on a single area of business content with two seasoned instructors. Instead of lectures and a large audience, workshops utilize the classroom approach, limiting the size to 30 students or less. Below are the workshops offered this fall:*

- *Human Resources*
- *Business Planning*
- *Business Succession*
- *Marketing*






**PARTICIPATE** in a small-group, hands-on setting for maximum learning and practical application

**GAIN** new business skills and knowledge through peer learning, discussion, guided practice, and case studies

**HEAR** seasoned instructors teach from an Anabaptist, Biblical worldview

**APPLY** proven business management tools, using your real business situations and challenges



# FALL 2021 WORKSHOP SCHEDULE

## HUMAN RESOURCES WORKSHOP

- September 8-9** Millersburg, OH *AF Community Center*  
6834 County Road 672, Millersburg, OH 44654
- September 27-28** Brownsville, OR *Brownsville Mennonite Church*  
34795 OR-228, Brownsville, OR 97327
- September 30-October 1** Pasco, WA *Holiday Inn Express*  
4525 Convention Place, Pasco, WA 99301
- October 12-13** New Holland, PA *Shady Maple*  
129 Toddy Drive, East Earl, PA 17519
- November 16-17** Middlebury, IN *Das Dutchman Essenhaus*  
240 US 20, Middlebury, IN 46540
- November 30-December 1** Hutchinson, KS *Pleasantview Activity Center*  
5015 S. Dean Road, Hutchinson, KS 67501

## BUSINESS PLANNING WORKSHOP

- September 14-15** Memphis, MO *Cozy Oaks Lodge*  
54711 State Highway K, Edina, MO 63537
- October 12-13** Millersburg, OH *AF Community Center*  
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3403 NY 414, Seneca Falls, NY 13148

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## MARKETING WORKSHOP

- October 26-27** Odon, IN *Simon J. Graber Community Building*  
9164 E. 875 N., Odon, IN 47562

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**REGISTER TODAY! SEE ENCLOSED REGISTRATION FORM**

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## COMMENTS FROM WORKSHOP ATTENDEES

- **Attending these workshops makes me “want to.”** It rekindles my spirit to keep trying to run a kingdom-focused business. I got a lot of practical, well-thought-out advice from seasoned businessmen who have “been there; done that.” The good food, cheesecake, and plenty of coffee also impacted me in a positive way! Thank you.
- **I have found the AF workshops to be very beneficial in helping to gain focus and stay focused in these times.** The focused approach in a workshop setting makes the investment very worthwhile. These workshops are much more than just another seminar.
- **The Human Resources workshop has been the most valued piece of business education we have received to date.** It was very thorough and comprehensive. It covered anything from creating the proper culture to hiring and training and having crisis conversations. Our most valuable assets in business = our employees. A sound, refreshing approach from a kingdom-focused group. Thank you to all who contributed. May God bless you!
- We were blessed by being able to attend as a husband/wife team, sitting under sound, clear teaching from a Christian perspective. We came away with high regards for the AF organization!
- **The workshop has opened lines of communication that didn’t exist before.** We have been able to clear up some employee/employer misunderstandings before it became a bigger issue. Thanks, AF. We would love to host you in our state sometime.

## **THIS WORKSHOP IS FOR YOU IF YOU FIND YOURSELF IN A PLACE LIKE THIS:**

- It seems that we face more special challenges with employees as our business has grown.
  - I'd like to know if there is a right way that's been proven to work, when relating to people problems.
  - It would mean a lot if our people had more of a sense of purpose and sincere satisfaction in their work.
- 

## **WORKSHOP OVERVIEW**

### **Envision an ideal business culture**

What does an ideal business culture look like? Learn how you can build culture and community in your business.

### **Understand the basics of business**

What are the characteristics of a kingdom-focused business? How can you teach these guiding principles and core values to your company and its personnel?

### **Clarify your mission statement**

A company's mission statement directly impacts personal relations, hiring, development, and evaluation. Bring your company's mission statement for evaluation and feedback.

### **Help employees establish identity and belonging**

Your employees are created in the image of God for work, relationship, development, and purpose. They want to be part of a team and the deeper meaning of your work.

### **Recognize employees as whole people**

Ministering to the whole person will make employees, and ultimately you, more successful. Seek to understand and know your people in the appropriate context of work.

### **Write clear job descriptions**

A job description is more than telling employees what to do. It has critical functions in hiring, evaluating, and training employees. Learn valuable tools to craft effective job descriptions.

## **Attract the right employees for the job**

Learn proven interviewing techniques to identify which candidates will most likely succeed in your business. Practice a job interview process in class.

## **Orient and initiate employees**

Be prepared for the day your new employee starts. From preparing their workstation to training current staff to interacting with the new employee, you can successfully integrate them.

## **Give clear job instruction**

What should training include? Who should do it? Identify the people in your company who can serve as quality trainers and learn how to develop and support them.

## **Provide performance feedback and coaching**

How do your employees know if they are successful and effective? Offer low-threat informal feedback to develop your employees.

## **Have one-on-one conversations**

Regular one-on-one conversations are key to building strong relationships, loyalty, leadership, and kingdom disciples in the workplace. Learn the skill of having one-on-ones and develop a plan to introduce them to your employees.

## **Develop annual employee reviews**

Learn how to use evaluation tools to promote improvement and strengthen your business.

## **Learn performance indicators and goal setting**

Annual evaluations are not only for looking back at the previous year, but also for creating a development plan for the future. Learn how to create a plan with goals for the next year.

## **Navigate difficult conversations with grace**

Difficult conversations are too often ignored or done incorrectly to the detriment of the business and employees. Learn the strategies of having a difficult conversation that ends well, with practice on your fellow classmates.

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September 27-28 | Brownsville, OR  
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November 16-17 | Middlebury, IN  
November 30-December 1 | Hutchinson, KS

## **INSTRUCTORS:**

Doug Ramer, Dale Savage, David Bower, Nathan Rutt, Leon Martin

## THIS WORKSHOP IS FOR YOU IF YOU FIND YOURSELF IN A PLACE LIKE THIS:

- Honestly, I have never thought much about the future of my business; I am just too busy for that.
  - I've wondered if intentionally planning for our business minimizes our trust in the Lord.
  - Our growing business needs help to stabilize it, but I truly do not even know where to begin.
- 

## WORKSHOP OVERVIEW

### Overview of the Business Plan

What is a business plan and why should you have one? What is the process for creating one? Business planning is a path of discovery, starting from where you are today and building on your intentions for the future. It should be guided by sound business principles, but even more importantly, by seeking God's will and the counsel of others.

### Company Culture

A company culture expresses who you are as a company and how you go about doing business. Developing and documenting such things as company history, mission, vision, and values helps to clarify, *Why does my business exist? Where do I intend for my business to go? What values guide my business both within and without?*

### Market Strategy

Evaluate the economics of your entire market area to decide which customers to target. Summarize what makes you stand out in the competition and define your unique corner of the market.

### Business Framework

This part of the planning includes long-term plans. For example, do you have a goal of becoming debt-free within five years? Or do you have profit margin goals you intend to maintain as your company grows? What have you established to guide future ownership of the company, such as who can potentially buy in and when and at what price?

### SWOT Analysis

A SWOT analysis is a popular business tool that helps business owners and managers assess the situation their business is in. This process helps guide decisions about



where to best steer the business through future planning.

## **Annual Plan - People**

Every year a business should plan for the organization and care of its people. How solid is your employee support system? Are your people in their best places? Where does HR fit into the business plan? Planning for people is an important Biblical principle, and these plans should be organized here in your Annual Plan.

## **Annual Plan - Finance**

A vital component of annual planning is having a good budget. Other financial aspects include profitability and asset management. It is important that the financial dimension of the business aligns with other changes or improvements in your business plan.

## **Annual Plan - Operations**

Plan for the execution of business operations over the next year. Identify which key performance indicators (KPIs) and metrics you will use to evaluate the performance of your business operationally. Know your current operational efficiencies to know what changes and improvements are needed.

## **Annual Plan - Marketing**

Learn how marketing fits into your business plan. An annual plan for marketing lays out how the overall market strategy will be implemented in the next year. This includes planning advertising programs, coordinating marketing budgets with the financial plan, and making sure employees know how the company is attempting to grow.

## **Annual Plan - Sales**

Sales involves the conversion of marketing leads into sales agreements with customers. More than any other plan, sales relates to those outside the company. It is a vital part of how the business serves others and fulfills its stated mission. This requires careful planning each year.

## **Executive Summary**

An executive summary is the distilled version of the entire business plan. Written to quickly catch the attention of those interested in the business plan, it answers key questions as fully and quickly as possible. The Executive Summary is written last, but presented first, in any business plan.

### **FALL 2021 WORKSHOPS**

September 14-15 | Memphis, MO

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November 9-10 | Seneca Falls, NY

### **INSTRUCTORS:**

Leonard Meador, Larry Troyer,  
Greg Wolf, David Bower

## **THIS WORKSHOP IS FOR YOU IF YOU FIND YOURSELF IN A PLACE LIKE THIS:**

- Looking to the future, I have a will, but I'm not sure how to evaluate or handle the business in relation to my family.
  - Since I am not sure how or where to start on business succession, it is a subject I tend to shy away from and avoid.
  - I really don't have a plan and am hoping my family will make those kinds of decisions when they need to.
- 

## WORKSHOP OVERVIEW

### **Setting the Stage**

Choosing a successor who will carry on your values is just one reason to transition while you are able. If you're the potential successor, explore whether you're the right person for the job and address your concerns about taking on the business.

### **Leadership Transition Phase**

Identify a possible leadership transition team and define duties, management, and authority. Participants will learn how to set up the transition so you can mentor the new successor over time.

### **Understanding Goals, Objectives, Visions, and Dreams**

Why were you in business? Why are you getting out? How can you use succession as an opportunity for charitable giving to kingdom-focused work? Define your visions and goals to clarify the direction and pathway of succession.

### **Foundational Principles for Succession**

In a kingdom-focused business, scriptural principles undergird the succession process. Buy/sell agreements in family businesses often include lifestyle values that determine who is eligible to buy. Learn to openly discuss important factors, such as church practices/fellowship and family considerations, especially if there are possible conflicts.

### **Professional Assistance**

Business successions must be done legally, not on the back of a napkin or by verbal agreement. Professionals must be consulted throughout the succession process to achieve the best conclusion for both seller and buyer.

## **Identifying the Successor**

Learn the steps and processes in identifying a potential successor whether one child, multiple children, key employees, or an outside buyer. Explore challenging situations, such as unrealistic value expectations, difficult personalities, and distributing according to participation.

## **Valuation**

Establishing a fair market value is very important, even when selling to family members. Learn valuation methods and define what is included in the sale. Discover the benefits of using professional, experienced help in a valuation.

## **Payment Terms**

Payment terms are often more important than the sale price since they address the concerns of the former owner. Will you sell assets, or percentage of ownership? Will you do a one-time payment or incremental payments? What about seller salary, benefits, and healthcare? Will inventory be sold in a lump sum, or as sold?

## **Funding**

Company profits can fund an owner-financed or a bank-financed purchase. This is a place where charitable giving can provide for the church or other kingdom-focused projects while reducing tax impact and cash needs and still be fair to other family members.

## **Setting It All in Motion**

Learn how to make a timeline to finish the sale and set it in motion. Transition shouldn't be a big event, but rather the next step in the continuation of your life experiences. Develop a plan for how to get the process done and announce the transition to key people.

## **Pitfalls, Opportunities, and Possibilities (POPs)**

Understand how ugly it can be if business owners don't plan for succession, how neutral it can be if they plan a little, but how good it can be if they plan properly—for themselves, their families, and for the kingdom.

## **Workshop Takeaway Discussion**

How are *you* going to apply what you've learned in this workshop?

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November 16-17 | Memphis, MO

### **INSTRUCTORS:**

Leonard Meador, Gary Garber,  
David Sauder, David Bower,  
Leon Martin

## **THIS WORKSHOP IS FOR YOU IF YOU FIND YOURSELF IN A PLACE LIKE THIS:**

- Beyond good word of mouth, I wonder if marketing is appropriate for Christian people.
  - I wonder if we should market any better than we do when we have more than we can handle now.
  - If only there was a way to implement marketing that would fit the way we do business.
- 

## **WORKSHOP OVERVIEW**

### **Biblical Business Foundations**

What do you believe about business? Does the Bible have anything to say about marketing? Come prepared with your questions and share in an open and honest discussion on what is and isn't acceptable for Christians to participate in regarding marketing.

### **Company Culture**

Documenting a Company History, Vision, Mission, and Core Values is an important direction-setting process critical to every business. Getting clarity at this foundational level will give direction to your marketing decisions.

### **SWOT Analysis**

Conducting an analysis of the environment your business operates within, including Strengths, Weaknesses, Opportunities, and Threats, helps to gain a clear understanding of what strategies are key to focus on for business success.

### **Marketing Strategy**

What is the primary message you need to communicate to your niche market to generate business? The workshop activities will step you through researching your market, defining your niche, and developing your brand.

### **Safeguard Authenticity**

Do your actions line up with who you say you are? Revisit the foundational understandings of your business, and learn how authenticity is a key to building trust.



## **Marketing Funnel**

Learn the four basics of the marketing funnel, which include Brand Building, Lead Generation, Lead Conversion, and Tracking and Calculating your Marketing Return on Investment (MROI).

## **Planning and Execution**

How do you create a good marketing plan and execute it? Learn the three primary components every plan needs and how to make sure the plan is followed through to completion.

## **Summary**

Review and wrap up the essence of what has been learned in the workshop, including the laying of the foundation, the creation of market strategy, building the marketing funnel, and creating and executing a plan.

## **FALL 2021 WORKSHOPS**

October 26-27 | Odon, IN

## **INSTRUCTORS:**

Roy Herr, Leon Wengerd



## MEET OUR INSTRUCTORS

**DAVID BOWER** *Redwood, VA.*

*Seven Oaks Landscape and Hardscape. AF Business Advisor.*

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

**GARY GARBER** *Eaton, OH.*

*Garber Electric. AF Business Advisor.*

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

**ROY HERR** *Myerstown, PA.*

*Rosewood Marketing.*

Co-founder of Rosewood Marketing, Roy thrives in the challenge of leading the team and working alongside clients to solve their marketing problems. Using his 25+ years of experience, he enjoys consulting with clients to help them develop their niche, brand, strategy, and marketing plan. Roy's passion for bringing Biblical values and Christianity into the workplace is a driving motivator in his business relationships.

**LEON MARTIN** *Tenino, WA.*

*AutoTech Services. AF Business Advisor.*

Raised in southern Illinois, Leon Martin decided to continue the family tradition of general automotive repair and services his father started in Lancaster Co., Pennsylvania, 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 of financial management, strategic planning, and leadership.

**LEONARD MEADOR** *Rossville, IN.*

*Business Management Consultant. AF Business Advisor.*

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

**DOUG RAMER** *Myerstown, PA.*

*Martin Appliance and Martin Water Conditioning. AF Business Advisor.*

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

**NATHAN RUTT** *Reading, PA.*

*Paul B. Zimmerman, Inc.*

Nathan serves as Vice President of Human Resources for Paul B. Zimmerman, Inc., a family of companies that consists of PaulB Hardware, PBZ Manufacturing, Keystone Coating, and PaulB Wholesale. He has worked for the business for over 17 years, 11 of those years in Human Resources. The company has around 350 employees. Nathan's role provides oversight to the hiring, training, benefits, and safety programs. He enjoys the opportunity to care for, mentor, and empower those around him in a way that strengthens the organization and fosters personal development, deeper values, and servant-like leadership.

**DAVID SAUDER** *Mount Joy, PA.*

*AF 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.*

*Plain Lean Consulting, LLC. Remedy Plumbing, LLC.*

After graduating with bachelor's degrees in Theology and Religious Education, Dale spent 21 years in automotive manufacturing companies. He has served in various leadership roles and employee involvement over the years. More recently, he served two years with Anabaptist Financial as a resource manager. Today he is General Manager in his son's plumbing company and does business consulting. Dale is passionate about helping people become the best they can be in their professional and personal lives.

**LARRY TROYER** *Sugarcreek, OH.*

*ProVia. AF Business Advisor.*

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.

**LEON WENGERD** *Dalton, OH.*

*Pioneer Corp.*

Leon, co-owner of Pioneer Corp, grew up in the family business and served in numerous facets in his 20+ years with the organization. He serves alongside his seven brothers and father with his primary role as marketing consultant, overseeing the financials, and business planning in the numerous family businesses and brands.

**GREG WOLF** *Sawyer, KS.*

*Family Food Store. AF Business Advisor.*

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





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Resources

Stewardship Connections with Integrity

*Business Workshops*

## **FOUR WAYS TO REGISTER**

**Mail:** Use enclosed registration form

**Phone:** 570-468-1268

**Email:** workshops@afweb.org

**Online:** afweb.org

***Please include payment with your registration.*** Make check payable to **Stewardship Resources** and mail to the address listed below.

***Please limit three people per company. Thank you.***

Registration is due two weeks before workshop date. \$550 per attendee for two days. Includes:

- Lunch both days
- Pre-workshop reading materials
- Student workbook with instructional content and workshop activities
- Tools
  - Human Resources workshop tools: HR management tools
  - Business Planning workshop tools: Business management tools
  - Business Succession workshop tools: Business Succession tools
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Reservations will be held for only **two weeks** unless payment is received.

**Address** 55 Whisper Creek Drive, Lewisburg, PA 17837

**Phone** 800.653.9817 **Fax** 866.230.6253

## COMMENTS FROM WORKSHOP ATTENDEES

- If you want your business to be a light to the world, a blessing to the community, and honoring to God, then the AF seminars and workshops are a great place to start.
- **After taking the succession planning workshop, it's obvious us fathers or employers should not assume we know what our children or employees want long term.** The presenters did a really good job in getting us to think through the process. Thank you!
- **I appreciated the focus on building a good culture using Biblical principles.** Also the importance of a mission statement to guide everyone in the business.
- As a young, second-generation business owner, I was very happy with the business seminar that I attended. **It is well worth the cost to attend and gave me lots of food for thought on how to incorporate ideas into my business.** Good job, Anabaptist Financial.
- Make plans to sell your business or pass it on to family members soon after you start your business. You can't start too soon. **I always thought I could make a plan later but discovered I should have been planning sooner.** Great to hear from Christian businessmen rather than secular advisors.
- **After attending the Anabaptist workshop, I felt I had the tools, knowledge, and confidence to implement things I knew would help.** It gave me the nudge I needed. Thanks!
- The two days spent at the HR workshop were definitely worth the time and effort. Very well taught. **I appreciate the real-life scenarios and Biblical viewpoint.**
- We are a small business and came away from your marketing workshop recharged and ready to face business challenges with new energy and focus.



## Other Business Education Services by Stewardship Resources

### **Business and Employee Seminars**

Each year, our seminars focus on different areas of business operations and management to provide a well-rounded business training from a kingdom perspective. We tap into the most knowledgeable speakers from across our Anabaptist communities. Seminars are held in 12 Anabaptist communities. *To be notified of upcoming seminars, call 570-468-1268 or email [seminars@afweb.org](mailto:seminars@afweb.org).*

### **Business Advising**

Our advisors are conservative Anabaptist businessmen with a wealth of real world experience. We serve businesses of all sizes. Expect to grow personally and become a fully equipped business leader as you learn how to apply business tools, procedures, and systems. Choose from 20 advisors. *Call 800-653-9817 or email [daveswearingen@afweb.org](mailto:daveswearingen@afweb.org) for an application.*

### **Business Resources**

Stewardship Resources, the educational division of Anabaptist Financial, publishes audio recordings of our business seminars. These are available by flash drive or phone conference line. In addition, we publish written articles, many of them also drawn from seminar topics. And we offer other business management tools. These business resources are designed to help our people learn and grow in kingdom-focused business theory and practice.

Call or write to request a free catalog: *Anabaptist Financial, 6834 County Road 672 Ste 201, Millersburg, OH 44654; Phone: 570-800-2191. Or visit [www.afweb.org/resources](http://www.afweb.org/resources).*



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**Please list each person so we can prepare name tags.  
Limit three people per company. Thank you.**

**Name** \_\_\_\_\_  
Company \_\_\_\_\_  
Address \_\_\_\_\_  
Phone \_\_\_\_\_  
Email \_\_\_\_\_

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Company \_\_\_\_\_  
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