



BUSINESS ADVISING

Helping businessmen operate with a Kingdom focus



55 Whisper Creek Drive, Lewisburg, PA 17837

Email: advising@afweb.org | Phone: (800) 653-9817 | Fax: (866) 230-6253

Our Vision

Anabaptist Financial provides **stewardship connections with integrity** within the conservative Anabaptist community.

Our Mission

Anabaptist Financial **assists the brotherhood** in channeling material resources within the kingdom of Christ, and **provides stewards with financial counsel** consistent with conservative Anabaptist beliefs and values.

Our Values

Brotherhood: We value belonging to the brotherhood. We value caring for one another and bearing one another's burdens. We value uniting the brotherhood by building connections between people of the various Anabaptist groups we represent and serve. We recognize the authority of the church and value working with local church leaders.

Integrity: We value integrity in our lives, actions, and relationships. We value being transparent, accountable, and true in relationships and activities. We value helping stewards to develop, deepen, and mature in integrity.

Responsiveness: We value attentive and timely interactions that will result in others feeling heard, valued, and respected. We value responding charitably to the brother who is in need.

Stewardship: We value physical resources that are entrusted to our stewardship. We value being prudent, ethical, and productive. We value utilizing resources in ways that are accountable, connecting, and conserving.

Our Purpose

Anabaptist advisors engaging with business owners to develop best practices through biblical counsel and practical business knowledge.

Our History

Business Advising started in 2007 with Richard Shank, David Sauder, and David G Martin serving as advisors. Initially our Business Advising services were primarily remedial, focused on problem solving and management assistance for businesses in distress. While we continue this focus, there is a rising demand for preventative planning and organizational development, as well as succession planning services. Many problems can be avoided by preventative planning and wise guidance.

Today, 20-plus advisors from various states have served more than one thousand clients across the US. Our goal is for Business Advising to help transform Anabaptist businesses into profitable, kingdom-focused organizations that demonstrate Jesus in the marketplace.

Our Advisors

Our advisors are experienced Anabaptist businessmen committed to implementing business practices based on Biblical principles. 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 MANAGER

Edward Hershberger. APPLE CREEK, OH. *Anabaptist Financial*

Edward Hershberger serves as AF's Business Advising Manager. He and Ruby live in Apple Creek, Ohio, and are part of the Old Order Amish church. They have six children and two granddaughters. Edward has worked in the family business, Hillcrest Lumber, for the past thirty-four years and has been part owner for nearly twenty of those years. He also serves on the Ohio Medical Aid Services board. Edward's desire is to help businesses be valuable assets to our Anabaptist communities.

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 Goldenvue 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 the Owner/Director 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 was raised on a dairy and chicken farming operation and was involved in retailing directly to the consumer. David served as president of Dutch-Way Farm Market for many years and has experience in grocery, restaurant, and hardware retail. He sold the business in steps over several years

to some of his long-term managers. David's goal is to help business owners understand that it is important to serve our customers with integrity in a Christ like manner. We need to use common sense and apply Biblical business ethics. Proper financing is important to enable a positive cash flow, as well as understanding monthly / yearly profit and loss 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.

Paul Peachey. SUMMERSVILLE, KY.

Quality Pallet

Paul has built, operated, and sold numerous sawmills and pallet companies. He enjoys setting up sawmills, hiring new men, and watching them grow in quality production and safety. Efficiency and production numbers intrigue him. He also greatly enjoys working with people and has been in several partnerships.

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.

Mose Schwartz. FRANKFORT, OH.

The Old Home Place

Moses and his brothers founded The Old Home Place in 2005. Since then, the bulk food store and bakery has experienced steady growth and today employs 20 people. Moses manages the financials, adjusts pricing, does the advertising, and is the visionary. Having faced bumps in their own partnership relationship, Moses wants to help others avoid (or fix) the same mistakes he has made.

Steven Stoltzfus. NEW HOLLAND, PA.

Homestead Structures

Steve learned much about business at a young age. Working as a Dairy Farmer in earlier years he went on to found and purchase multiple companies, just a few of Steve's strengths are business development, leadership, finance management, and problem solving. His goal, based in faith, is to contribute his invaluable experience and knowledge to help local startups and stagnant businesses thrive while positively impacting the community.

Larry Troyer. DUNDEE, 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 Keith founded an Environmental and Erosion Control company called Weaver Express, LLC. The business grew and became focused on providing a full range of Environmental services to the following industries; General Construction, Heavy Highway, and Oil/Gas Industry. During that time they also Started/Operated 5 small Manufacturing Facilities located across 4 States. Weaver Express was acquired by a publicly traded company at the end of 2014, Kevin served as a regional Vice President for several years and later worked part-time as a Business Development Manager. Kevin and his wife Lori currently own and manage a small Real Estate business, are involved with several non-profit organizations and are blessed to be Grandparents! Kevin enjoys working

with other Christian businessmen and helping them navigate the challenges and opportunities that come with running a business. His business coaching toolbox includes, Business Structure, Teamwork, Business Development, Sales Coaching, Strategic Planning, Understanding/Managing Financials, and Buying/Selling businesses.

Leon Wengerd. DALTON, OH.

Pioneer Corp. / Green Field Farms

Over the past 25 years, Leon worked in various aspects of Pioneer Equipment—a family business started by his father in 1978. In 2021, Leon was asked to manage Green Field Farms™, a farmer-owned cooperative that was financially bankrupt after numerous years of huge financial loss. Today he serves as CEO at Green Field Farms while still filling a consulting role in finance and strategic planning at Pioneer Corp's family of companies. Leon's experience includes marketing, sales, operations, accounting and finance, employee management, board structure, conflict resolution, leadership, and strategic planning. He desires to help business owners reach their God-given potential and manage their businesses in a way that can be a blessing to their families, community, church, and the kingdom of God.

Paul Wengerd. MIDDLEFIELD, OH.

Pinecraft Storage Barns

Paul started Pinecraft Storage Barns in 2004, which today employs 18 people. His strengths lie in employee motivation, conflict resolution, sales and marketing, leadership, manufacturing, customer service, and business management. Paul's vision as an advisor is to assist others in building proper relationships with people, money, and business.

Wayne Wengerd. DALTON, OH.

Pioneer Corp / Flexure

Wayne founded Pioneer Equipment, Inc in 1978 manufacturing farm equipment. The business transitioned to the next generation in 2016 and has grown into three family-owned companies. Today ten of his twelve children along with multiple third generation members work in the Pioneer Corp family of companies. His goal is to assist families in successfully passing on their business to the next generation. Wayne wants to help business owners develop organizational structure and understand their financial reports so they can measure their performance and make sound decisions, leaving an Anabaptist witness.

David Whitaker ROCHESTER, IN.

Essential Business Insights

David worked at Ramco Supply for 20 years, his responsibilities there included Operations, Purchasing, and Human Resources. Today he works full-time as a business coach. Having been involved with several start-up businesses, his expertise lies in business planning, operational systems, company culture, and team building. He believes that servant leadership and a culture built on godly principals is what will draw and retain the best employees, customers and vendors.

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.

Ray Yoder Jr. MT. EATON, OH.

L&J Companies

Ray founded L&J Companies LLC, which has grown to 58 employees over the years. Today he is in partnership with two sons. Ray's experience includes manufacturing, leadership, relationships, succession planning, and advising struggling businesses. His goal is to help people succeed and find a joy within the boundaries of God's Word.

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 the SALT Microfinance program and Biblical business teaching in developing countries. His primary focus is using "*Business as a Mission*" for the Kingdom of God and organizing HR in such a way that everyone in the business can thrive and succeed. He has in depth

experience in business legal entities, QuickBooks Online for real time simplistic reporting, selecting, and implementing business software applications and cybersecurity best practices to minimize the threat of malware and ransomware incidents.

What value can 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.
5. Helping clients with business valuation, transition plans and family agreements.
6. Teaching leadership principles, identifying strengths of key people, and producing alignment within your team.
7. Implementing procedures and effective systems for better employee engagement.

What are some key features?

1. Advisors can meet 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 interact with you regularly in order to help solve problems and bring needed change.

What are some potential results?

1. Your business will gain knowledge and expertise that advisors have acquired from their broad advising experiences in multiple industries.
2. Your leadership practices and strategic plans will be challenged and further developed to align with Biblical wisdom and Anabaptist values.
3. Your employees will rise to greater performance due to better leadership, clearer strategy, and consistent follow-through.

4. Your financial returns will reflect your work and investment with a business advisor.

What is typically included during a get-acquainted visit?

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

What does Business Advising cost?

Businesses with 21 or more people working in the company are invoiced at \$120 per advising hour. To encourage and nurture Anabaptist small businesses, companies of 20 or less people are invoiced at the discounted rate of \$90 per hour. Consideration will be made for struggling businesses.

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.

“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

Steps to Select a Business Advisor

- 1** Complete and return the Business Advising application.
 - a. Describe your business needs in detail on page 2 of the application.
 - b. Upon approval of the application you will receive and invoice for 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 onsite can enable valuable insight and understanding.
- 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 manager engages the prospective client with a call to hear their interest and needs and identify two or three 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 Manager.
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 Manager 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 the advisors recommendations. However, if you do not intend to follow the advisor recommendations, please let the advisor know 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 practice, and makes appropriate restitution.



“The thought-provoking questions made us really think thru things. The advisor 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."

—Advising client

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 Manager or your advisor either verbally or in writing.
18. It is understood and agreed that neither Anabaptist Financial nor the 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.

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: \$.57 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 to Anabaptist Financial. Upon approval of the application you will receive an invoice with the \$99 application fee.

Anabaptist Financial, 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.

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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. Administrative leadership
4. Strategic leadership
5. People Development 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 roll-out
5. Annual strategic planning, and budgeting

FINANCE, ACCOUNTING AND TAXES

1. Understanding financial statements
2. Cash flow
3. Financial ratios and analysis
4. Understanding business and personal tax returns
5. Ethical accounting
6. 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. Employee training and development
8. Effective managing

BUSINESS GOVERNANCE AND TRANSITIONS

1. Organizational structure and bylaws
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. Organizing for productivity
4. Process flow and Inventory management
5. Building operational systems
6. Service management
7. Manufacturing management
8. Wholesale management
9. Retail management
10. Customer service
11. Technology, software and automation
12. Legal compliance
13. Work safety
14. Product/service research and development
15. 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. 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. Effective salesmanship

Wish to receive Anabaptist Financial's free newsletter ***Stewardship Connections?***

☐ Yes, please add me to the mailing list

☐ I prefer to receive them via email: _____



Participation in AF programs is limited to members of local churches in the Conservative Anabaptist constituency. Business Advising participants must sign this Acknowledgment to confirm eligibility.

1963 Mennonite Confession of Faith

1. We believe in one God eternally existing as Father, Son, and Holy Spirit.
2. We believe that God has revealed Himself in the Scriptures of the Old and New Testaments, the inspired Word of God, and supremely in His Son, the Lord Jesus Christ.
3. We believe that in the beginning God created all things by His Son. He made man in the divine image, with free will, moral character, and a spiritual nature.
4. We believe that man fell into sin, bringing depravity and death upon the race; that as sinner, man is self-centered and self-willed, unwilling and unable to break with sin.
5. We believe that there is one Mediator between God and men, the Man Christ Jesus, Who died to redeem us from sin and arose for our justification.
6. We believe that salvation is by grace through faith in Christ, a free gift bestowed by God on those who repent and believe.
7. We believe that the Holy Spirit convicts of sin, effects the new birth, gives guidance in life, empowers for service, and enables perseverance in faith and holiness.
8. We believe that the church is the body of Christ, the brotherhood of the redeemed, a disciplined people obedient to the Word of God, and a fellowship of love, intercession, and healing.

Participants are required to be accountable and committed members in a church that practices brotherhood accountability and exercises church discipline over erring members.

9. We believe that Christ commissioned the church to go into all the world, making disciples of all the nations, and ministering to every human need.
10. We believe it is the will of God that there should be ministers to teach the Word, to serve as leaders, to administer the ordinances, to lead the church in the exercise of discipline, and to serve as pastors and teachers.

Participants may not hold membership in a church that ordains women into church leadership.

11. We believe that those who repent and believe should be baptized with water as a symbol of baptism with the Spirit, cleansing from sin, and commitment to Christ.
12. We believe that the church should observe the communion of the Lord's Supper as a symbol of His broken body and shed blood, and of the fellowship of His church, until His return.
13. We believe in the washing of the saints' feet as a symbol of brotherhood, cleansing, and service, and in giving the right hand of fellowship and the holy kiss as symbols of Christian love.

14. We believe that God has established unique roles for man and woman, symbolized by man's bared head in praying and prophesying, and by woman's veiled head.
Participant families are required to consistently practice the woman's head covering in all of public life.
15. We believe that Christian marriage is intended by God to be the union of one man and one woman for life, and that Christians shall marry only in the Lord.
Individuals who live in a divorced and remarried state are ineligible to participate.
16. We believe that Christians are not to be conformed to the world, but should seek to conform to Christ in every area of life.
17. We believe that Christians are to be open and transparent in life, ever speaking the truth, and employing no oaths.
18. We believe that it is the will of God for Christians to refrain from force and violence in human relations and to show Christian love to all men.
Participants may not enter military service, press charges in lawsuits, nor enter into bankruptcy for the purpose of avoiding debt repayment.
19. We believe that the state is ordained of God to maintain order in society, and that Christians should honor rulers, be subject to authorities, witness to the state, and pray for governments.
Participants may not engage in political activities, nor hold political offices.
20. We believe that at death the unsaved enter into everlasting punishment and the saved into conscious bliss with Christ, Who is coming again, and will raise the dead, sit in judgment, and bring in God's everlasting kingdom.

Acknowledgment

I understand that participation in Anabaptist Financial and Anabaptist Foundation programs is limited to members in good standing of local churches who believe and practice the Mennonite Confession of Faith of 1963, or earlier similar confessions of faith that support all of its 20 points as stated and explained, and have ordained church leadership. I agree to inform Anabaptist Financial if my eligibility changes and understand that I would then no longer qualify for Business Advising services from AF.

Name of Church or District

Church Conference or Affiliation

Deacon Name

Deacon Street Address

Deacon Phone Number

Deacon City, State, Zip

Print Name

Signature



"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

"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 the advisor helped us tremendously."

— Advising client

"The advisor 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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