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THE DeVoeREPORT

SPRING/SUMMER 2019

ENTREPRENEURSHIP

6 STORIES OF INNOVATION



John Maxwell's Irrefutable Laugh and Leadership Legacy
Faith, Family, Prayer & Lots of Satin
Keep Dreaming!

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s the Chancellor of IWU National & Global, it is my pleasure to present the fifth edition of *The DeVoe Report*. It is appropriate that this edition give special focus to entrepreneurship because this creative approach to business is central to the story of the DeVoe School of Business (DSB). When Indiana Wesleyan University launched its National & Global educational programs more than 30 years ago, distributed education was an emerging industry filled with risk and rewards for those who had the vision and courage to move into the space. Those early years are filled with many stories of creative thinking, unforeseen crises, and victorious celebrations, which comes with any entrepreneurial effort.

Not only is DSB connected to entrepreneurship through the history of its founding but this connection is underscored in our business school name. DeVoe School of Business is honored to carry the name of the late James "Jim" DeVoe, who merged entrepreneurial vision, consistent hard work, and faith-centered integrity to build the national J.D. Byrider brand. As we prepare future business leaders, our desire is to imprint on them the traits that made Jim DeVoe a successful leader.

I hope that as you read through the content of this edition, specifically the many stories of young entrepreneurs, you will be inspired in your areas of influence and leadership to take bold action and cast daring vision that has far-reaching impact.

A handwritten signature in black ink that reads "Matt Lucas". The signature is written in a cursive, flowing style.

DR. MATT LUCAS

Chancellor
IWU National & Global

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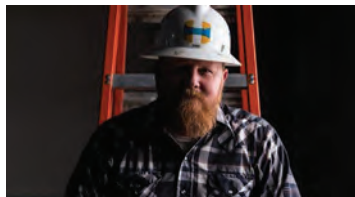
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Dr. Makiko Harrison was born and raised in Japan and lives in McLean, VA with her husband Donald and their two daughters, Shima and Kana. Makiko has a BA in Economics from Keio University, an MA in Economics and a Master of Philosophy in International Economics from University of Sussex, as well as a Ph.D. in Philosophy of Economics from the London School of Economics. She worked as a senior economist at the World Bank from 2001 to 2007. Makiko currently serves as a board member of the Langley School in McLean, VA where her daughters attend, MOPS (Mothers of Preschoolers) International, and Supporting Child Caregivers, a nonprofit that provides training for infant caregivers in developing countries. She has been supporting a gospel movement in Tokyo through Redeemer City to City and is currently writing a book in Japanese comparing traditional Japanese virtues and the teachings of Jesus, with the goal of sharing the gospel with the Japanese people.

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Jon Hart leads Praxis Academy, a community of next-generation creatives, innovators, and entrepreneurs passionately living out their faith through redemptive work. His previous experience includes working for more than seven years at a Fortune 100 company, serving as an executive producer for an indie film, and launching 100cameras as a founding board member. He has taught entrepreneurship as an adjunct at The King's College and coached dozens of entrepreneurs.

BEN HUTTON

Ben Hutton is a 2003 graduate of Kansas State University in construction science and management. Working in construction since he was a teen at the company his father founded in 1992, Ben knows what it takes to get the job done. From laying a good foundation in the beginning years to casting vision for his company now as CEO, Ben spends much of his time focusing on what it means to be a good leader. When he's not behind the desk at Hutton, Ben loves spending time with his wife, Erin, and three children. He is also involved in a variety of community initiatives.

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Dr. Matt Lucas is the chancellor of IWU-National & Global. He has a passion for learners of all ages and creating educational opportunities that meet the specific needs of adult students. He also cares deeply about developing global educational partnerships. He previously worked at Corban University in Salem, Oregon, where he was involved in enrollment, marketing, academics, and strategic planning in his position as Executive Vice President/Provost. Matt holds a Master of Arts and a Doctor of Arts in English from Idaho State University. He and his wife, Tammy, have four daughters and two unofficially adopted international daughters.

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Dr. Jerry Pattengale is author of more than twenty books, has co-developed a top-ten-visited website, and has generated significant funding for several causes. Indiana Wesleyan University named him its first University Professor in 2014. He holds various distinguished appointments and awards—including USC's National Student Advocate Award, AP's Hoosier State Press Association (2015 and 2016), and the National Endowment of Humanities. Dr. Pattengale serves on several boards and was the founding director of the Scholars Initiative and the Education Department at Museum of the Bible.

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It has been my pleasure to work alongside *The DeVoe Report* team to bring together this most recent addition. Entrepreneurship is such a great focus because of the many diverse stories of innovation, failure, and success, all of which come together for our common learning. I am excited for you to enjoy the six stories of young entrepreneurs in this edition, also the lessons learned in a journey from startup to sale from DSB board member, Ron Brumbarger. Thanks to all of the writers, designers, and editors who have served to help this edition come to life. I am fully compelled that we will all find nuggets of wisdom and insight in this edition that helps us in our journey. Enjoy!

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Don't just dream it.

DO IT.



ROUNDUP APP

GRANT HENSEL
FOUNDER & CEO OF THE ROUNDUP APP



The RoundUp App is a fundraising tool for nonprofits that allows individuals to “round up and donate” the change from their credit or debit card purchase to a charity of their choice. For example, if a consumer were to spend \$1.80 on a cup of coffee, \$0.20 is added to their running tally within the app and donated at the end of the month to the charity of their choice. It’s a painless way to donate for users, and a crucial source of predictable monthly revenue for nonprofits.

Currently The RoundUp App is operated by a five-person team: a developer, designer, two client success representatives and Grant Hensel as CEO. The platform serves over 500 nonprofit clients, which is impressive growth for a platform which is a little over a year old.

This impressive freshman year of performance did not come easily. Grant freely admits that today’s success is closely tied to yesterday’s market experiences and failures stating in reflection, “I had learned from past startup failures that one of the most expensive mistakes you can make as an entrepreneur is building something that no one wants.”

What made this experience different was that the team was building from a demand they were already hearing from the market. “The idea for the RoundUp App came out of a business I started in 2016 called Nonprofit Megaphone, which helps nonprofit organizations with marketing through a program called the Google Ad Grant. Our clients kept asking for tools to help them get more recurring donors, and eventually we got tired of hearing the request and not having a good answer. So we set out to build something ourselves,” Grant said.

In addition to this percolating demand, having learned the hard lesson of investing time and energy into an idea which is not market viable, Grant took a different approach to The RoundUp App. “After we had the idea for The RoundUp App, and as our developer initiated building a prototype, I began actively talking to nonprofits all across the country, effectively pre-selling the product, to see if anyone would want it.” As it turns out, they did want it, so much so that by the time they launched the app there were already 100 organizations signed up to be on the platform.

Grant's persistence through the ups and downs of his journey in entrepreneurship has been possible because of a strong support network. "I am fortunate to have an incredible family. I am the oldest of four brothers. Each of us is quite different in our personalities and passions, and my parents always related to us for who we were, not expecting us to be the same but cherishing our differences and nurturing our strengths. Both my mom and dad began their careers as bankers in New York City and later did their MBAs at Kellogg in Chicago. My mom retired when I was born to raise me and my brothers, and my dad continues to work in banking at US Bank in the syndicated loans group."

Beyond family, mentors have played a key role in Grant's journey in business. "I have had incredible mentors," Grant said. "Paul Raines, the late CEO of GameStop, mentored me for two years after I wrote him a letter asking for book recommendations. Mike Rushmore, a successful entrepreneur, gave me my first internship at a startup and showed me the importance of always 'having a view,' of coming to the discussion with something to contribute. Kurt Keilhacker, a venture capitalist, has taught me so much about leadership and about critical thinking applied to the startup world. Listing everyone who has invested in me would take many pages, but these are a few people who made a lifelong impact on my development."

Even as The RoundUp App performs well and gains market share he is clear about the ongoing need to be strategic in approach: "One challenge has been reminding ourselves to think like donors, not like software developers. This led to a revamp of the user interface and signup pages early on, as we had made them too utilitarian and not emotionally resonant enough. It was a humbling mistake when we realized it, but incredibly worthwhile to go through the effort of rethinking."

Looking toward the future, The RoundUp App team's prospects are set on growth. Grant shares, "There is a nonprofit in Israel running a similar application. They have been in operation for 10 years and have over 250,000 individuals donating their change, which represents about 3% of the population of Israel. We envision a world in which 3% of Americans donate their change, which would represent about \$2.4 billion in additional donations to nonprofits each year."

With this in mind, reaching 500 nonprofits on the platform currently is very exciting, but it's only the tip of the iceberg. While it proves that there is demand for the platform, it is also an indication of the opportunity to scale the impact. This means the strategic addition of new talent to an already incredibly gifted team. Grant is clear that the success of The RoundUp App is not a testament to his abilities alone but rather it is reflective of collective talents, creativity and partnership of a dynamic team.

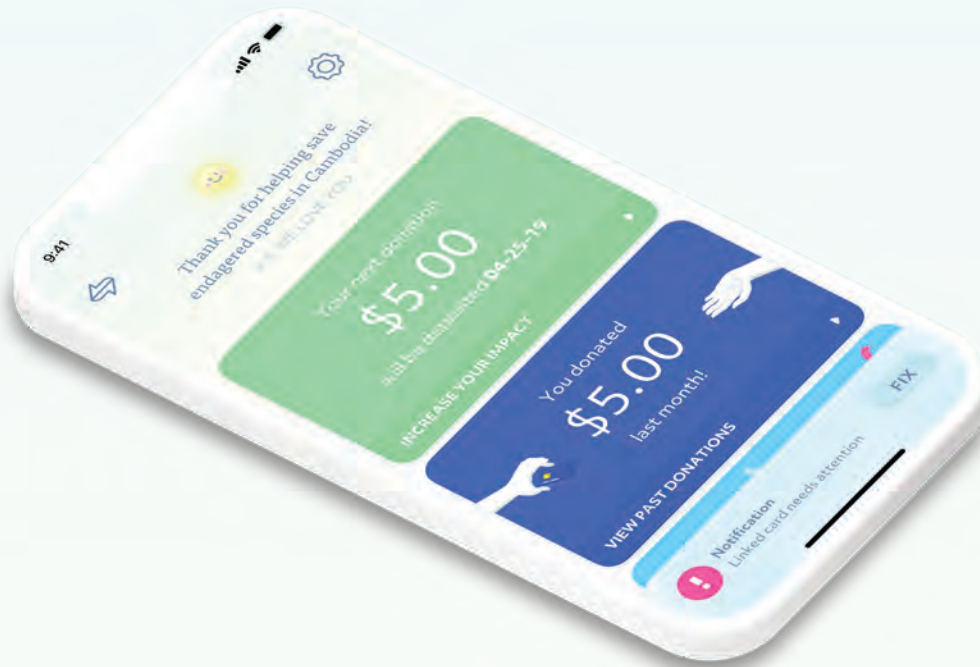
As 12-year-old boy Grant once declared to his parents, "Someday, I'm going to run Hensel Incorporated." He is well on his way to making that innocent childhood remark a meaningful reality.

LESSONS FROM GRANT'S JOURNEY:

1. Just get started. "There is so much to entrepreneurship that can only be learned by trial and error. I remember reading certain principles in books but not being able to truly apply them until I had lived through a situation that made them come to life. These insights are impossible to grasp on the sidelines, but quickly become concrete once you are in the game."
2. Focus. "The proverb 'he who chases two rabbits catches neither' has a frustrating tendency to be true, especially when you are starting out."
3. Find people who have already done what you want to do and ask them for specific advice. "When my wife, Julia, and I were trying to figure out which business books are worth reading, we wrote letters to each of the CEOs of Fortune 500 companies asking for their input. 150 of them took the time to respond to us, and reading those books gave us a world of insight. We actually published summaries of the top 50 books, which are available at fortune500booklist.com – use the code FRIENDS at checkout to download it free." ▼

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ROUNDUP APP



Jon Hart



Meet the Millennial

ENTREPRENEURS:

Could the lazy, entitled, avocado-toast-eating solvers of first-world problems actually be the next great innovators?

In the time it takes the average American college student to complete their general ed classes and move onto coursework in their major, two twenty-somethings built, scaled, and sold a billion-dollar company. The next one of these startup ideas might be forming in a college dorm room near you—and it's easier than ever to make it happen.

In a little more than the time it takes you to read this, a savvy college student could design a logo, buy a domain, and build a snappy looking website. Then, all of their legal, financial, and human resources

paperwork can be created online with a few clicks. All-in, this process that used to take months, or even years, can be completed in a matter of hours at roughly the cost of a macroeconomics textbook.

The aforementioned startup is Instagram, a photo-sharing app that was two years old, had 13 full-time employees, and no revenue at the time of its billion-dollar acquisition. Kodak, which had effectively invented photography, was 130 years old, had over 15,000 employees, and was worth almost nothing, having declared bankruptcy a few months prior.

In an age of unprecedented change, startups are playing the role of both tearing down and building up. It's easier and cheaper than ever to start a new venture—and that, combined with immediate access to a global audience through technology, has accelerated the rate of scale and impact beyond what we thought was possible even 10 years ago.

This presents an amazing opportunity for the advancement—or decline—of society, and therefore it's no surprise that entrepreneurship is having a bit of a moment. One of the most popular shows on network TV is basically entrepreneurs pitching businesses to individual banks. The success of Shark Tank has inspired numerous spinoffs, most notably on college campuses, where the number of entrepreneurship offerings are at an all-time high. According to a study by the Kauffman Foundation in 2008, over 5,000 entrepreneurship courses were offered by colleges in the U.S. (a growth of twentyfold from 1985). As of 2012, about one-third of business incubators were based at universities, and the proportion is growing.

Beyond the much-touted growth at schools that have built their reputation on business entrepreneurship (Stanford, UC Berkeley, Babson, MIT) are an unlikely group of infamously staunch liberal arts colleges (Cooper Union, Berklee College of Music, Harvard, Princeton) building robust entrepreneurial offerings. Courses from Biology Entrepreneurship (Columbia University) and Chemistry Entrepreneurship (Case Western Reserve University) to Entrepreneurial Journalism (The King's College NYC) and Entrepreneurial Law (University of Virginia) are a glimpse of how far-reaching the entrepreneurship bug has spread in academia.

What lies beneath the growing entrepreneurial ecosystem at colleges is a vocational shift for the millennial generation. People in previous generations had a vision to become a doctor, lawyer, teacher, or business person, would study that in college and grad school, and then go do that work for the rest of their lives. For many in the millennial generation, it's no longer enough to just be a doctor, lawyer, or teacher—they want to start their own practice or charter school; they want to disrupt the field through a MedTech or EdTech startup.

At Praxis, we often summarize this moment by asserting that the future of culture depends largely on the next generation of entrepreneurs. The question is: what future will this next generation build?

The future of culture depends largely on the next generation of entrepreneurs. The question is: what future will this next generation build?

Meet the Millennials: Our greatest hope or worst fear?

If you buy in to the barrage of media narratives about millennials, that future might look like a combination of The Jetsons and Portlandia, where robots make your avocado toast using fresh-off-the-vine organic produce that has been picked and delivered by a drone. Millennials have been referred to as the “Selfie” (NY Times), “Snowflake” (GQ), and “Me-Me-Me” (Time) Generation. The consensus is that they are entitled, oversensitive, lazy, and only care about “first world” problems.

As with any stereotype, it's important to take a step back to gain perspective. In this case, that would entail pausing the name-calling long enough to consider how our 20-year-old selves would have acted had we been given iPhones for our 13th birthdays. Imagine your teenage self, with all of your insecurities, being lulled by the promises that you can avoid that vulnerability if you just use the technology that will help you become godlike—omnipresent and omnipotent.

Suddenly you don't have to choose which friend to hang out with: you can be everywhere and hang out with all of your friends all at once, from the comfort of your own bedroom. Suddenly you have answers to all of the questions you were afraid to ask your parents or peers out of embarrassment. And the price you pay? Like everything that promises to be godlike, there are tradeoffs, and we are just now beginning to uncover the dark side of personal technology.¹

When Gen X was coming of age in the 1980s, one of the most famous ad campaigns showed butter frying in a pan. “This is drugs,” said the voice. Then, an egg was cracked and dropped into the sizzling hot butter, popping and crackling; “This is your brain on drugs,”

remarks the voice, then “Any questions?” As a society, we used to warn teenagers about potentially harmful and addictive habits. Now, we seem to encourage them.

Our teenagers’ imaginations are being disciplined by sophisticated technology that is built by the best computer scientists and user-experience designers, under the guidance of psychologists who study how the mind works and decisions are made. In the age of the Internet and apps, companies use statistics about how many times per day their users open their app, and the total amount of time their eyes are captive to whatever is being presented.

In a lament about what fellow engineers were doing with the opportunities their wealth of knowledge afforded them, one of the early employees of Facebook, Jeff Hammerbacher, said, “The best minds of my generation are thinking about how to make people click ads.”

Ouch.

While it’s easy to critique and mock millennials, it’s harder to take responsibility for creating the world they’ve grown up in. At Praxis, our contention is that all of us (especially entrepreneurs) have a responsibility for the environment we are creating and the future we are building for the next generations. This is why we’ve created Praxis Academy, which is shaping the hearts, minds, and imaginations of the next generation of entrepreneurs—while calling on those ahead of them to mentor and facilitate their coming of age in the chaotic world they are navigating.

The Mythical Millennial Entrepreneurs

According to a Kauffman Foundation study in 2012, 54% of millennials said they wanted to start, or be a part of, a startup. However, there has been a gap in their actual production. A recent piece by Derek Thompson in *The Atlantic* concluded that this generation “very well may lead the country in entrepreneurship, as a mentality. But when it comes to the more falsifiable measure of entrepreneurship as an activity, older generations are doing most of the work.” millennials, loaded down with debt from their

increasingly expensive college educations, have been scared straight out of risk-taking thanks to the Great Recession, and are mostly in self-preservation mode rather than production mode.

Depending on the source, the oldest millennials are currently in their mid-thirties and the youngest in their late teens. As Thompson aptly points out, the Kauffman Foundation has shown that peak entrepreneurial activity occurs at age 40, so we’re far from seeing this generation’s true mark on the world. At the same time, we know the college years are arguably the most formative of adult life. If we truly believe the future of culture depends largely on the next generation of entrepreneurs, we’d be foolish to wait until after they launch to help them think about what that future ought to be.

This is why we spend so much energy finding and training top young entrepreneurial talent who are undergraduates and recent graduates for Praxis Academy. The optimal window for formation is now, and the opportunity exists to shape both those who already are starting ventures as well as those who might.

First, for all young people (regardless of whether they ever become an entrepreneur): we call them to have a robust, holistic vision for their vocation as an apologetic—to develop rightly ordered ambition, to creatively respond to brokenness in the world, and to work on the right problems with a redemptive cultural intent. Our hope is that those who don’t start their own will be the talent engine that fuels the growth of existing ventures.

Second, for entrepreneurs (current founders and those who have a vision to eventually start a venture): we call them to bend their ideas and practices toward redemptive entrepreneurship. For more on that, read Praxis Co-Founder Josh Kwan’s piece “Roles of the Redemptive Entrepreneur,” which outlines a countercultural vision for Christian founders.²

We’re four years in and have had the privilege to work with over 500 undergraduates and recent undergraduates through our flagship week-long Academy intensive, 36 Emerging Founders who have spent a summer immersed in venture building, and

few dozen later-stage ventures led by millennials in their late twenties or early thirties who have been through our Accelerators. Among them, we've seen a counter-narrative that gives us hope as we engage them to think deeply about the future that they want to build.

Chaz Smith: Empathy & Neighborly Ambition

Chaz Smith, a recent graduate from the University of Pennsylvania who apprenticed in our Emerging Founders cohort, has amassed over 400,000 followers on social media through a combination of talent, hard work and luck. His videos have been consistently featured and reposted by celebrities and media outlets. As you may know, many who have that amount of followers use their "insta-fame" for selfish pursuits (there's a new \$1 billion market where brands are subtly using "influencers" who have large followings on Instagram and other social platforms for product placement). Many of you are rolling your eyes, but wait for it.

After being radically freed from a years-long battle with an addiction, Chaz came up with the Light Challenge,³ where he boldly shared his testimony to all of his followers in a four-part video series—encouraging them toward freedom in their own battles and inviting them to share more openly about addiction and shame.

He risked losing that audience (and alienating potential partners and revenue sources) by becoming vulnerable for the sake of others. Instead of presenting his "best self" to use his following (whom Jesus would include in the mandate to "love our neighbor") purely for his own ambitions and benefit, he has a hope that his story will shed light on an area of darkness for many. Chaz has found freedom by replacing the corruptible aspects of personal ambition with what perhaps could be best described as neighborly ambition, rooted in a deep love of others.

Patrice Madurai: Implication & Responsibility

Patrice Madurai is a recent graduate of the University of Cape Town. She was exposed firsthand to the plight of thousands of young undocumented children in her native South Africa. She couldn't ignore the fact that missing one or two simple documents often led to a life of poverty. After testing a few prototypes and making a number of connections, she started The Cupcake ReSolution, which winsomely beckons youth with cupcakes and helps get them documented through the work of volunteer lawyers.

While this venture idea sounds promising, bringing it to fruition certainly hasn't been easy. Patrice has had to be extremely gritty in the process, coming to the U.S. for two different startup incubator/accelerator programs—including Praxis Emerging Founders—and having to work other jobs until she can figure out how to make the leap to go full-time.

However, what's most important is that Patrice has resisted the temptation to turn away from something meaningful and hard to pursue for a life of prestige and comfort for herself. As Praxis Scholar, Steve Garber, (who has long mentored our team, entrepreneurs, and students) would say, she has been implicated, and has taken responsibility for something that is broken in the world. As a result, her vocational and creative energy is being spent trying to create a scalable, sustainable solution to the problem of undocumented street children in South Africa and beyond.

Jonathan Robinson: Solving the Right Problems

In 2014, New York magazine profiled a startup called Washio, critiquing the Silicon Valley "arms race to disrupt laundry"—suggesting that millennial entrepreneurs were increasingly working on the pettiest of first-world problems. It's in stories like this that much of the critique of millennials rightly finds its justification.

A year after graduating with a degree in a field he had always been told he should want a job in, Jonathan Robinson found himself working the night shift as a medical “extraction technician.” While this might sound interesting enough to share about at a cocktail party, the reality of the work was not: the job actually entailed going to the morgue to extract eyes of deceased organ donors for research purposes. Late one night he began reflecting on why he never pursued any of those nascent businesses he used to run out of his dorm room. His thinking led to doing, and he eventually quit his job to revive his most successful college business: selling textbooks.

The concept for FreeTextbooks was simple: students upload their class schedule and all of their books arrive within an hour. It sought to use a tech platform and local campus reps to deliver faster than online retailers, and more inexpensively than campus bookstores.

Just like FreeTextbooks, Washio (the company profiled by New York magazine) is a tech startup run by millennials attempting to disrupt an antiquated industry that has been slow to adopt technology to solve a modest-sized consumer problem. A core difference, however, is the founders’ intent, which works its way through every aspect of the organization. From the article:

Convinced they were the only members of their demographic who had discovered this particular market inefficiency, they started to imagine a future of wealth and power. Maybe one day Washio would get bought by a larger company like Amazon, or Uber itself. Maybe they would strike out on their own. Go public. Use their delivery infrastructure to offer other products—maybe even overtake the Amazons and Ubers of the world. “But first,” [the founder] said, “let’s, like, demolish laundry.”⁴

Washio launched in 2013 and raised an impressive \$16.8 million in venture funding across four rounds but ultimately ran out of money and shut down in 2016. When a founder is motivated by the prevailing Silicon Valley tech startup formula—

Disrupt it x Crush it x Scale it = Exit & Become Famous

—everything is treated as a business problem and people are just a means to an end.

FreeTextbooks launched in 2011 and chose to bootstrap as a way to grow at a sustainable pace while working out their business model that uses campus reps. They hit their first \$1 million revenue milestone with just two full-time employees (which happened around the same time a competing textbook startup raised \$200 million in venture funding).

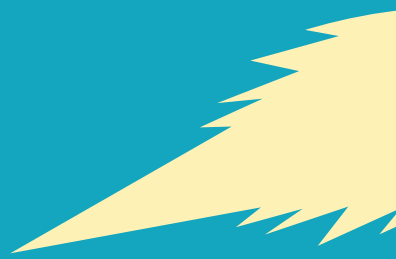
Six years later, after going through the TechStars accelerator as well as the Praxis Business accelerator, Jonathan has built FreeTextbooks into a multi-million-dollar venture on 70 campuses—all in the face of extreme competition where three companies own 90% of the \$14 billion market. People aren’t a means to an end in the FreeTextbooks business model: they are the model. Students get the best prices and fastest delivery, while the campus reps (also students) get to run a microenterprise and learn tangible business skills.

Chaz, Patrice, and Jonathan are all part of the “Me-Me-Me Generation”—they are supposed to be self-obsessed, lazy, and entitled. They are each working on very different problems, and approaching them with very different solutions, but a few things unite them beyond the stereotypes that they carry as millennials. They are serious about their faith; they care deeply about people; and they know they were called to start ventures. While others in their generation talk big about changing the world, these leaders simply want to love it a little better.

They are a living manifesto for what we hope their generation can be.▼

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FIVE DAYS TO **PROTOTYPE**

MATT VOSS

How do we resolve the challenges and opportunities that companies face today? Many firms will conduct careful analysis and implement planning processes to develop carefully-constructed strategic plans. Unfortunately, research suggests that after countless meetings, consultants, and deliberation over goals, firms fail to achieve their stated objectives up to 90 percent of the time.¹ One of the underlying, yet often hidden, assumptions of most planning models is that the future is predictable; our planning processes tend to assume that the future behavior of customers, competitors, new market entrants, and even the business and political environment can be reasonably extrapolated from past data.²

Entrepreneurs excel at working in unpredictable environments. In recent years, we have seen a shift in our understanding of how entrepreneurs approach the uncertainty surrounding any new venture. New models and approaches including Effectuation, Business Model Canvas, and The Lean Startup offer fresh insights and approaches, prioritizing action and iterative processes rather than attempting to predict the future through elaborate research and planning. Entrepreneurs find success not by predicting the future but through a process of quickly developing an idea, testing it, modifying it, and repeating the cycle until a viable business, product or solution is created.³ Perhaps this entrepreneurial approach could help all companies that are facing opportunities or challenges, not just startups. Fortunately, companies such as Google are developing and sharing tools to do just that.

Google Ventures gives us a process called a Sprint, documented in the book *Sprint*⁴ by Knapp, Zeratsky, & Kowitz.

A Sprint is a rapid five-day process that begins Monday with a problem or opportunity statement and by Friday a prototype is developed and tested with customers for viability.

This rapid prototyping process can be employed by companies of any size and for problems of nearly any type. The model even works for services, experiences, or other non-tangible challenges. This allows firms to spend less time developing solutions based upon prediction and assumptions, and more time with customers (or other end users) gaining valuable feedback on possible solutions.

Only five days from problem statement to finished prototype might sound daunting; how does it work? A Sprint starts on Monday, as introduced by Knapp et al.⁴ First, the general problem, project or opportunity to be dealt with is introduced. The team identifies the key stakeholders involved, and a map is created showing how stakeholders interact with the product or service. Internal and outside experts are interviewed to better understand the situation, leading to a decision about the target or goal that will be solved by the Sprint. For a full understanding of the Sprint model, check out the book *Sprint* in the Bookshelf Recommendations box.

Tuesday begins looking outward, as Knapp et al.⁴ calls for quick demonstrations and exploration of good solutions from other companies and your own. Many of these ideas may be unrelated to the actual problem at hand but contain a good idea that could be applied to the current challenge. Once a plethora of ideas have been captured, each *Sprint* team member develops a visual sketch of their best idea to solve the problem at hand.

Wednesday opens with each sketch being reviewed and critiqued, continuing Knapp et al.'s⁴ Sprint process. The goal is to quickly capture the best ideas out of each concept. Ultimately one concept (or a new idea made by combining ideas from multiple

sketches) will be decided upon to prototype. Once the decision is made, a complete storyboard of the selected concept is drawn by the group.

Thursday is prototype day according to Knapp et al.⁴ Appropriate tools will be selected for the creation of the prototype. Digital prototypes may employ Apple's Keynote or involve building a Wix website. Physical concepts may modify an existing product or mock up a store environment. Roles need to be assigned for each team member, and then the team will get to work constructing the prototype and stitching it all together. To use a phrase common in entrepreneurship circles, 'Done is better than perfect!' By the end of the fourth day, a trial run of a customer interview with the prototype will be conducted.

Friday is the final day of the Sprint: interview day. The leader of the team needs to pre-schedule five individual end-user stakeholders for the team to interview and observe with the prototype. Five interviews are enough to begin to notice patterns and trends and provide enough information to lead to next steps with the prototype. After interviews are completed and a final debrief, the Sprint is officially complete.

The model appears interesting, but how does it work when applied to an actual challenge? Last summer, during IWU's Wildcat Summer Academy for high school students, I led a team of students through a Sprint focused on a real-life problem facing a major retail chain – improving the customer experience surrounding product returns. The results were remarkable, and upon presenting their prototype to the company's Director of Logistics, the students were told that their insights were more accurate than some of the consultants that the retailer has worked with. Evidence that the Sprint works!

The Sprint prioritizes quick decisions and action.⁴ To begin the Sprint, the students conducted interviews with "experts" in product returns, in this case shoppers that have experience returning purchases to retail stores. Focusing on interviewing, experts helps to prevent designing solutions based upon assumptions. For instance, the team discovered that apparel is the most commonly returned product category – not damaged or broken goods as was initially assumed. They determined that most causes of clothing returns may actually be preventable if

customers were better equipped to purchase the right sizes initially. This led to the target goal of making clothing returns obsolete.

Later in the Sprint, each student developed their own sketch of a possible solution, and the best elements of each sketch were captured into a storyboard of a new customer experience. The selected solution ultimately was a mobile app that captured a personal style and sizing profile of a shopper and each member of their family. Relying on measurements captured through Augmented Reality (AR) and a series of style-related questions, the app would assist shoppers in selecting the appropriate size of clothing items. The belief was that customers would be able to make a better decision on size in-store without having to try items on and would not need to purchase multiple sizes to try on at home with the intent of returning the items that did not fit.

A prototype of the app was created using Apple's Keynote software; Apple publishes a Keynote template containing all major iPhone App user interface graphics, making the software an ideal tool for quickly creating a prototype app that will run on an iPhone. While the prototype was not a fully-functional application, an end user could still fully experience the concept. Once the prototype was complete, on Friday, the students presented the app to real customers in a second round of interviews. Feedback from customers was overwhelmingly positive. After experiencing the app, four of the five customers interviewed indicated that they would trust the sizing recommendations provided and would purchase the recommended size item. Five days from a general problem statement to a tested prototype was a success.

The final activity on Friday was a surprise to the students. One last presentation had been arranged with the director of logistics for the retailer, and the students presented their findings and prototype to him. He was blown away by the students' work, and requested permission to share the concepts with executives in the company's apparel division!

I'm convinced that the Sprint process can help companies of any age or size test and iterate new products, services, or ideas. Even well-established firms need to behave entrepreneurially

at times. Applying this model to the challenges and opportunities facing a company can help the firm quickly assess a situation and gain accurate and valuable knowledge in much less time than traditional planning approaches. ▼

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BOOKSHELF RECOMMENDATIONS:

Sprint by Jake Knapp

The Lean Startup by Eric Reis

Business Model Generation

by Alexander Osterwalder and Yves Pigneur

Effectual Entrepreneurship

by Stuart Read, Saras Sarasvathy, Nick Dew,
and Robert Wiltbank



SAVE THE DATE
JUNE 23-28, 2019



Summer Camp Opportunities

- Art
- Nursing
- Theatre
- Science
- Business (Innovation & Entrepreneurship)
- Writing
- Leadership & Life Calling
- Songwriting & Music

ART CAMP

This camp is designed for artists at the high school level who are interested in spending an intensive week focusing on their artistic ability while receiving feedback and input from IWU Art + Design faculty and students. You will have the opportunity to delve into various mediums, such as drawing, painting, digital design and photography. The original work you create over the course of the week will be displayed during the closing ceremonies.

BUSINESS (INNOVATION & ENTREPRENEURSHIP) CAMP

This camp will take you through the development of an innovative solution to a real-life business challenge. During the week, you will be part of a team working to solve a challenging problem for a real company. Learn new tools for creative problem solving and put them into practice, going from problem to prototype in only 5 days! On top of this, we'll have opportunities to meet and learn from successful entrepreneurs, tour startup companies, and explore the concepts of social entrepreneurship.

SCIENCE CAMP

Explore exciting topics from biochemistry to food biology to software programming through hands-on laboratory activities and group challenges in this 5-day Science camp! Discover the endless opportunities available for you in the sciences. Inquire today!

LEADERSHIP & LIFE CALLING CAMP

Identify and explore your strengths, values and potential. Through activities, assessments and self-discovery, you will gain hands-on experience learning how you can make a difference. You will discover your strengths, clarify your values and explore your passions. You will meet with and learn from people involved in the fields of public service, government and community development. Speakers will share their insight on the power of leadership and serving others.

NURSING CAMP

As a high school student considering a career in nursing, you will be exposed to numerous areas within the nursing field, including transcultural, geriatric, maternal/child, surgery, disaster nursing and more. You'll also become certified in CPR. Come and explore the University, discover the amazing world of nursing and have an absolute blast learning about your future career!

THEATRE CAMP

This weeklong camp will include workshops in stagecraft and acting, rehearsals and a final performance. You will experience master classes with IWU Theatre faculty and undergraduates that will hone performance and technical skills.

SONGWRITING & MUSIC CAMP

Campers will choose between a Songwriting track or a General Musicianship track. Both tracks will learn music fundamentals including music theory, musical terminology, and listening. Students in the Songwriting track will learn the basics of what makes a good song from structure and melody to lyrics and story, and will spend time creating original songs with the guidance of IWU faculty. Students in the General Musicianship track will also be exposed to basics of conducting, go through a music history overview and spend time listening to some of the greatest musical works and learning how to intelligently discuss music. On top of the classroom learning, students will have the opportunity to hear performances by division of music faculty, and make music in rehearsal settings together.

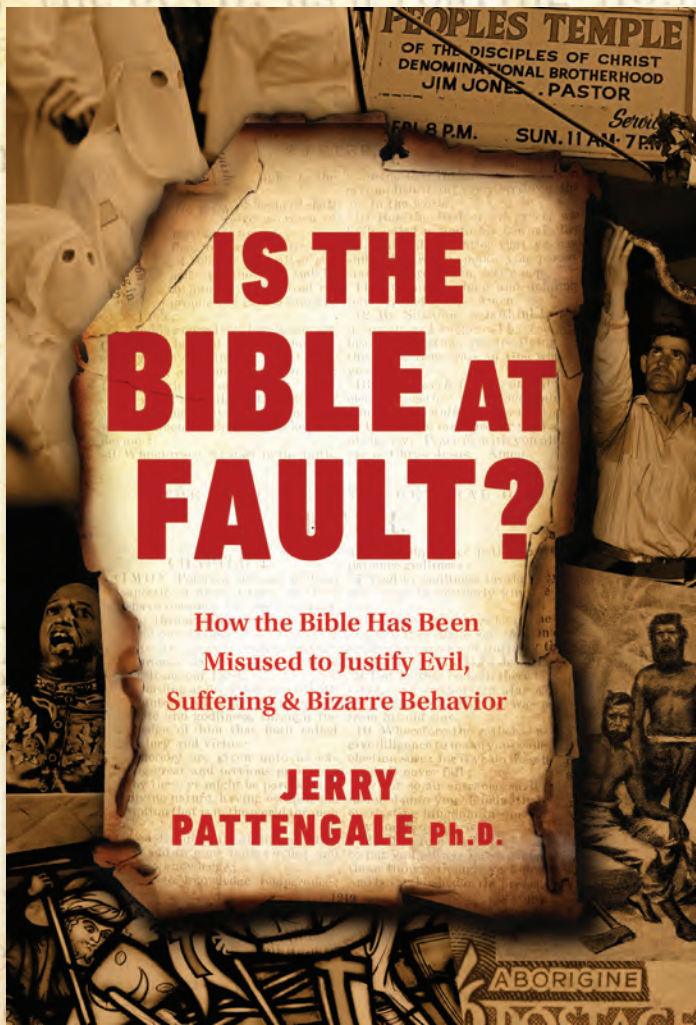
WRITING CAMP

Writing camp is geared to high school students who love to write and are willing to be challenged in ways that will hone their writing skills. They will have a great deal of time to focus on creating, writing and exploring their own voices through writing in various genres. Students will craft original works of poetry, fiction, creative nonfiction, and more while receiving guidance, encouragement and feedback from IWU faculty.

VISIT INDWES.EDU/SUMMER-ACADEMY

**“From the first sentence to the last,
Jerry Pattengale engages his readers and doesn’t
let go. A real pleasure to read.”**

—Tom Gallagher, CEO & Publisher, Religion News Service (RNS)



History testifies that each generation has its share of weird, strange, and sinister events—often in the name of religion.

***IS THE BIBLE AT FAULT?
explores twelve different cases of
abhorrent behavior in the name
of Scripture. that have led people
astray, brought irreparable
spiritual and emotional harm,
and even cost countless people
their lives.***

**AVAILABLE IN BOOKSTORES
OR ON AMAZON**

INDIANA WESLEYAN UNIVERSITY named Jerry Pattengale, Ph.D., its first University Professor (2014). Jerry also served as the executive director of education for the Museum of the Bible (DC), where he was one of its two founding scholars (2010) and established its international Scholars Initiative. In addition to authoring and editing more than 30 books, his articles have appeared in the *Washington Post*, *Wall Street Journal*, *Christianity Today*, *InsideHigherEd*, *Chicago Tribune*, among others, and he has garnered various writing and education awards. His recent authored or edited books include, *Global Impact Bible*, *The World’s Greatest Book*, *The Book: The History, Narrative and Impact of the Bible* (4 Vols.), *Faith Made Real*, *The State of the Evangelical Mind*, and *The Impact of the Bible on Western Culture* (2 Vols.). His forthcoming books are *The New Book of Christian Martyrs* (Tyndale House), *Public Intellectuals and the Common Good* (IVP), and the six-part TV series, *This Christian Earth* (TBN).



John Maxwell's IRREFUTABLE LAUGH AND LEADERSHIP LEGACY

JERRY PATTENGALE

“**I**n the end, people are persuaded not by what we say, but by what they understand.” Brilliant. “He who thinks he leads, but has no followers, is only taking a walk.” Clever. “People don’t care how much you know until they know how much you care.” So true.

Somehow, John Maxwell keeps producing mega statements that resonate with both the corporate soul and the private conscience. “The only guarantee for failure is to stop trying.” Motivational. “Doing the right thing daily compounds over time.” This has stickiness. Many Maxwellisms have a Yogi Berra rhythm, like “If you don’t change the direction you are going, then you’re likely to end up where you’re heading . . .”

Maxwell makes me laugh: sometimes so hard I’ve snorted soda, turned sideways in my seat, clapped, and even forgot to take notes—and I’m a writer. He amassed an enormous following before modern social media, when word-of-mouth actually involved words and mouths.

His bravado has also frustrated me. He once plugged his books so hard that some attendees squirmed. I learned later that the emcee forgot to inform the crowd that John was donating all royalties from the day to the host college--\$60,000 in a few hours! At least ninety-five percent of all authors don’t tally that much in total sales in a lifetime, let alone royalties. And by the way, that’s also rumored to be his normal speaker’s fee for an hour.

Yeah, his laugh swallows the room and his book sales clog checkout lines. When John Maxwell takes the stage, many folks lose themselves. He has motivated crowds of business men and women to act like lemmings in suits during his sessions.

It’s also head-scratching to think that Thomas Nelson Publishers actually let him use the title, *21 Irrefutable Laws of Leadership*. Evidently, no editor asked, “Who says these are irrefutable?” If Maxwell did, that must have been good enough, and another New York Times Best Seller was born. He is sort of a handsome Donald Trump with a social filter and Donny Osmond teeth, Jimmy Fallon wit, and a refined Dennis Miller articulation.

BIBLE 
**&
BUSINESS**



Whenever I hear local friends share clever phrases, I wonder what John Maxwell would do with them. For example, when a neighbor complained to engineer Bud Leach that his lawn was pitiful due to teenagers' playfulness, Bud replied:

"I'm growing kids now, I'll grow grass later." John could likely launch a series for Focus on the Family from that one story.

Keith Drury is another local fount of quotable knowledge. "You don't have to get all the ducks to have a good hunt." "There's no market for drill bits -- the market is for holes." "Everything's a tradeoff." And the list is long, and so is that for his publications. And likely, book prompts for the Maxwell publishing machine.

Thomas Merton was of this same ilk, speaking into lives with memorable messages. "The beginning of love is to let those we love be perfectly themselves, and not to twist them to fit our own image. Otherwise we love only the reflection of ourselves we find in them." Like Professor Drury and Bud Leach, the prolific Merton was anything but a reclusive monk. He still speaks into millions of lives fifty years after his passing.

And that's the power of people like Drury, Leach, and Maxwell—they leave learning legacies in their own ways.

The main campus of Indiana Wesleyan University (IWU) carries a building with the Maxwell surname (John and his brother, Larry, donated it in their parents' names). In 2015, John was joined by another prominent leader, E. Thomas Arington, now in his 80s. They are good friends (Tom founded Prasco Pharmaceuticals at 68 years of age—John's age during this event). What a remarkable tandem. Tom, at age 78, led the development of the amazing 3-D printed tablet that dissolves immediately. John interviewed his good friend for one of his books, and paused, "Tom, just to make sure we're clear about this, you'll get all the credit for everything you share, and I'll get all the royalties."

The maxim of one of my McGraw-Hill books is "The dream needs to be stronger than the struggle." Part of my struggle was getting it into print before

Maxwell heard it. The late Stan Toler, one of John's mentors, kept his word (and the phrase secret) and we had a good laugh. Now I chuckle as I would have been honored having millions more benefit from it through John's marketing magic.

During the past few years, I've paused outside airport bookstores marveling at yet another Maxwell book as the featured item. Like IWU, his books represent Christian beliefs, either with direct biblical references or via their moral consistency. It's not surprising John was the 2015 inductee into the prestigious Society of World Changers at IWU, one of the nation's largest Christian universities.

John's books are not even his most amazing accomplishment; he's already taught over six million leaders worldwide through his Million Leaders Mandate. Even Maxwell couldn't think large enough to quip for EQUIP, Inc. what God was planning to do. Many thought even a million was a bit, well, too Maxwell.

I recently introduced John to a remarkable entrepreneur from Myrtle Beach who had long admired him. I shared a bit of this story in a recent *The DeVoe Report* article in which I introduce my friend, Scott Pyle, "as a young Maxwell on a Luwak caffeine drip." It didn't take John long to rearrange his schedule and spend several hours with Scott—recognizing a younger version of himself. And then several days. Nonetheless, John is sui generis. When his last book prints and his laugh echoes off conference walls for the final time, there will be no more Maxwell filling public spaces and places in person. But there will be other brilliant Christian entrepreneurs, like Scott, and millions of leaders armed with Maxwellisms and an informed skip in their organizational steps.

Imagine if John had led this wave of six million mentees from a desk on Pennsylvania Avenue. For a moment during the 2016 presidential campaign, this was a possibility--some powerful people called for him to run for president. I know; (though not one of those persons) I was seated at that table. It began outside of Woodstock, Vermont when these finance and thought leaders confronted me with the question, "What do you think of John Maxwell as President of the United States?" We were at a think

tank meeting discussing a totally different issue. An influential eastern philanthropist suddenly changed the conversation from the after-dinner pleasantries—discussing Jason Castro (from the Voice) and brilliant cellist Scott Mulvahill, that night’s music, and renowned artist Mako Fujimura, the speaker. Suddenly he wanted my personal opinion on the possibility of a third presidential candidate besides Donald Trump and Hillary Rodham Clinton.

Another question followed, “Jerry, I understand you know John. Do you recommend him?” It was a lively but candid discussion; a third-party candidate, in my opinion, would sink the conservatives’ chances by splitting the vote so close to the election. However, that night, walking across that pristine farm with our wives, Tim Dalrymple (who helped found Patheos) and I did what any responsible capitalists would do—we agreed to buy every URL related to “Maxwell for President,” and we did. When John called me a few days later to discuss his upcoming interview with this search team, I advised him against running, and he agreed—likely long before the call.

During the subsequent conferences in Vegas and Orlando, it was obvious that word of this request had leaked. Chants for “Maxwell for President” rang out. Imagine John Maxwell meeting with world leaders as our President. Addressing domestic crises. Celebrating national holidays. Yeah, John will always be able to say, at least for millions of his readers, “I could have been a contender.” One thing is certain; we writers would have had plenty of succinct pithy statements to sprinkle across the records. Maxwellisms would have rung through the annals of American history for a millennium.

Well, time to put on my lemming suit and enjoy another Maxwell tape and that loud laugh, the same one that echoes while reading his books long after he leaves the stage. Maybe that’s part of being irrefutable. ▼

John Maxwell speaks around 110 days a year, and approximately 200 different times during those events. I caught up with him as he was leaving his keynote for the Dream Builders conference in Vegas (2,000 people) and headed to another event in Dallas. The John Maxwell Company now is in 154 countries—the fastest growing coaching organization in the world. Each of his 21,000 coaches would have their own list of favorite Maxwell phrases. Instead of polling several of them, I asked John directly, “What are your top statements that have best resonated with people?” Without missing a beat, he shared the following:

- Everything rises and falls on leadership
- Today matters
- Everything worthwhile is uphill
- The more money you have the harder it is to listen
- Growth is the only guarantee that tomorrow will get better
- Teamwork makes the dream work
- One is too small of a number to achieve greatness
- The secret of your success is what you do daily

Some of these will appear in my forthcoming book, *Borrowed Intelligence: Learning in the Shadow of Geniuses*. After all, one of the chapters is on John.




BUILDING VIRTUE

FROM THE

Joseph Snider, Tom Vogel & Gary Wilkinson

GROUND UP



An entrepreneur must be effective at multiple challenging and difficult tasks. There are innumerable responsibilities when moving from an initial entrepreneurial idea to a fully-functioning business: market research, establishing a business structure, writing a business plan, financing the business, developing the product or service, finding a location, hiring the right people, selling, and a myriad of other functions. But, one of the most important tasks is setting the direction for the firm and establishing the culture, i.e., the shared understanding of how the firm operates.

The objective of this qualitative research was to explore how entrepreneurs fused virtuous business principles into the corporate culture of an entrepreneurial venture and the benefits and costs of doing so. Virtuous business principles are characterized by integrity, value for the individual, and wise stewardship of resources.¹ Following these principles brings both benefits and costs, which will be described through the actual experiences of three leaders who have started new companies. There are many companies that support the notion of being a virtuous business, as evidenced by their use of similar terms in their mission statements, such as trust, integrity, or honesty. However, as the faculty researchers of DeVoe School of Business have found in prior research², there is a clear distinction between “supporting the notion of being a virtuous business” and “doing business virtuously.” Although many companies may “talk the talk” of virtue, far fewer actually “walk the walk” of virtue.

For this study, interviews were conducted in the fall of 2018 by faculty members of the DeVoe School of Business at Indiana Wesleyan University. Three notable entrepreneurs were interviewed:

- Ron Brumbarger, who started BitWise Solutions, Inc. in 1991. He sold the firm in 2015 and has since launched a new venture called Apprentice U.
- Karen Zwick, founder of 1st Class Solutions in 1995. Tier 1 Performance Solutions has since acquired the company and Karen continues to be a principal in the firm.
- Ellen Dunnigan, who founded Accent On Business in 1998, a business communications consulting firm. She continues to be the CEO of the firm.

BUILDING A VIRTUOUS BUSINESS CULTURE

BitWise Solutions, Inc. was one of the very early firms providing support for development of web sites and other internet-based business applications. Interestingly, it began in Indianapolis in contrast to most firms in the technology space being located on one of the coasts. When asked why he became an entrepreneur, founder Ron Brumbarger said, “I was tired of being fired from other jobs.” Similarly, both Karen Zwick and Ellen Dunnigan began their firms because they found themselves in need of jobs, saw opportunities, and were encouraged by friends and associates. All three of these entrepreneurs reported that building a corporate culture of virtue was primarily established by their personal behavior and through open and frequent communication with all employees. In particular, Ellen mentioned the importance of communications with all employees. She related that part-time employees may have the most impact on customer relations. Another theme that was consistent among the three entrepreneurs was that operating by virtuous decision making had benefits as well as costs.

BENEFITS AND COSTS OF A VIRTUOUS CULTURE

The Paradox of Intentional Vulnerability and Standing on Principle: As Ron conveyed in the interview, staying true to his values was not without its trying moments. Being virtuous in his business practices opened his firm to being cheated on several occasions. This is one of the issues associated with leading virtuously – a leader purposely operates with a certain sense of vulnerability or openness to more fully connect and engage with others, but that vulnerability may expose the organization to situations where other firms may take advantage of

them. For instance, Ron mentioned one occasion in which a client firm alleged it was not completely satisfied with a completed project shortly after they realized the market wasn’t there for their product. Rather than paying the previously stated bills, this client ended up paying only a fraction of the costs and sued Bitwise instead, resulting in the company taking a significant loss with that customer. Ron also shared there had been times when he would “cut a client loose” if they were disrespectful to any of his staff. One other specific challenge for Ron’s business was saying “no” to the building of adult sites, even though the business was lucrative. Karen also mentioned that there was an instance when a potentially lucrative contract was abandoned because of the unacceptable actions by the client.

NAVIGATING THE HEADWINDS OF CYCLICAL ECONOMIC CHANGE

Building a virtuous culture does not mitigate the effects of business cycles. Karen faced challenges in her business because some sectors of computer training in the late 1990’s were declining. To deal with threat, she built skills in instructional design and created custom course solutions for clients. Karen sought to create a company with stable employment but the ups and downs in demand for services resulted in the firm going through some difficult times. This required difficult decisions to downsize as demand for their services declined.

Ellen’s firm also faced the major challenge of lowered demand for services. Such cyclical economic changes are usually reflected in budget tightening, and expenditure for investments in employee development and training are often (unfortunately) the first line items in the budget to be reduced because of waning cash flow. Virtuous businesses are not immune to such external drivers of change in the economy. Yet, despite the difficult decisions commonly faced by all businesses, for the interviewees, there were and continue to be far greater benefits when operating within a virtuous decision-making framework.

BUILDING TRUST = RELATIONSHIP BUILDING

Through building trust and brand reputation, each of the interviewees related that repeat business and word-of-mouth recommendations provided growth opportunities and were essential to their success. Ellen mentioned that repeat business and referrals

are indispensable since efficiency gains means less time is dedicated to securing clients and they can focus on consulting and mentoring.

Another major benefit of operating by virtuous principles is reduced turnover in employees. With comparatively lower recruiting, staffing, and training costs for new hires, virtuous companies reap the benefit of greater productivity through longer-term employee engagement. Drawing upon her faith-based family values, Karen believes in taking good care of the employees. Based on living out virtuous principles, she purposefully sought to hire “seasoned” employees with work and life experience who were mission-fit. The outcome is that the company gained very loyal, experienced employees. The resulting success strongly suggests that operating with a commitment to virtuous principles provides significant long-term benefits in efficiency, particularly as it relates to a firm’s human resources.

CONCLUSIONS

DeVoe School of Business faculty research in previous case studies has focused on how virtuous businesses maintain a culture of virtue with relatively large organizations. In keeping with the theme of this special edition of *The DeVoe Report*, this research took a slightly different approach by investigating the role of virtuous entrepreneurs.

The findings from this research are similar in some respects to previous studies, in that virtuous entrepreneurs often forego short-term profits for the long-term growth and sustainability of their firm. But, for the start-up firms, there were some key challenges. First, it is always tempting for a small entrepreneur to seize every business opportunity available since cash flow is so vital to building the firm. Yet, the team uncovered that these small entrepreneurs would pass on opportunities that did not comport with their virtuous business approach.

Secondly, small virtuous entrepreneurs may struggle with initial sales and customer acquisition; however, establishing trust with customers builds lasting relationships. Thus, repeat business tends to be the hallmark of these small virtuous firms, and most importantly, such repeat business tends to stabilize cash flows and promotes a reputation for integrity, a critical element for long-term growth and sustainability.

Thirdly, while virtuous businesses are not immune to strains caused by change, such as the economic cycles or technological innovation, there is a sense of flexibility and resiliency. Like the results of prior DeVoe research, the findings for this study conclude that virtuous businesses of any size tend to be much easier to manage, both from an operational and from a financial perspective. Virtuous leaders tend to attract virtuous associates and thus virtue tends to permeate the entire organization over time.

Finally, the virtuous entrepreneurs in this study all had one thing in common—low employee turnover. Thus, the need for constantly training new employees is obviated—virtuous leaders attract virtuous employees who remain with and grow with the organization. The team’s research indicates that this may play a significant role in improving productivity over time.

In many respects, virtuous principles are the “glue” that successfully holds an organization together, regardless of its size, and sustains it for the long term. There are clear benefits which make virtuous businesses distinctive in the market.³ This distinctiveness comes about from what Peter Ochs characterized as the decision process within a virtuous business that constantly asks the following questions:

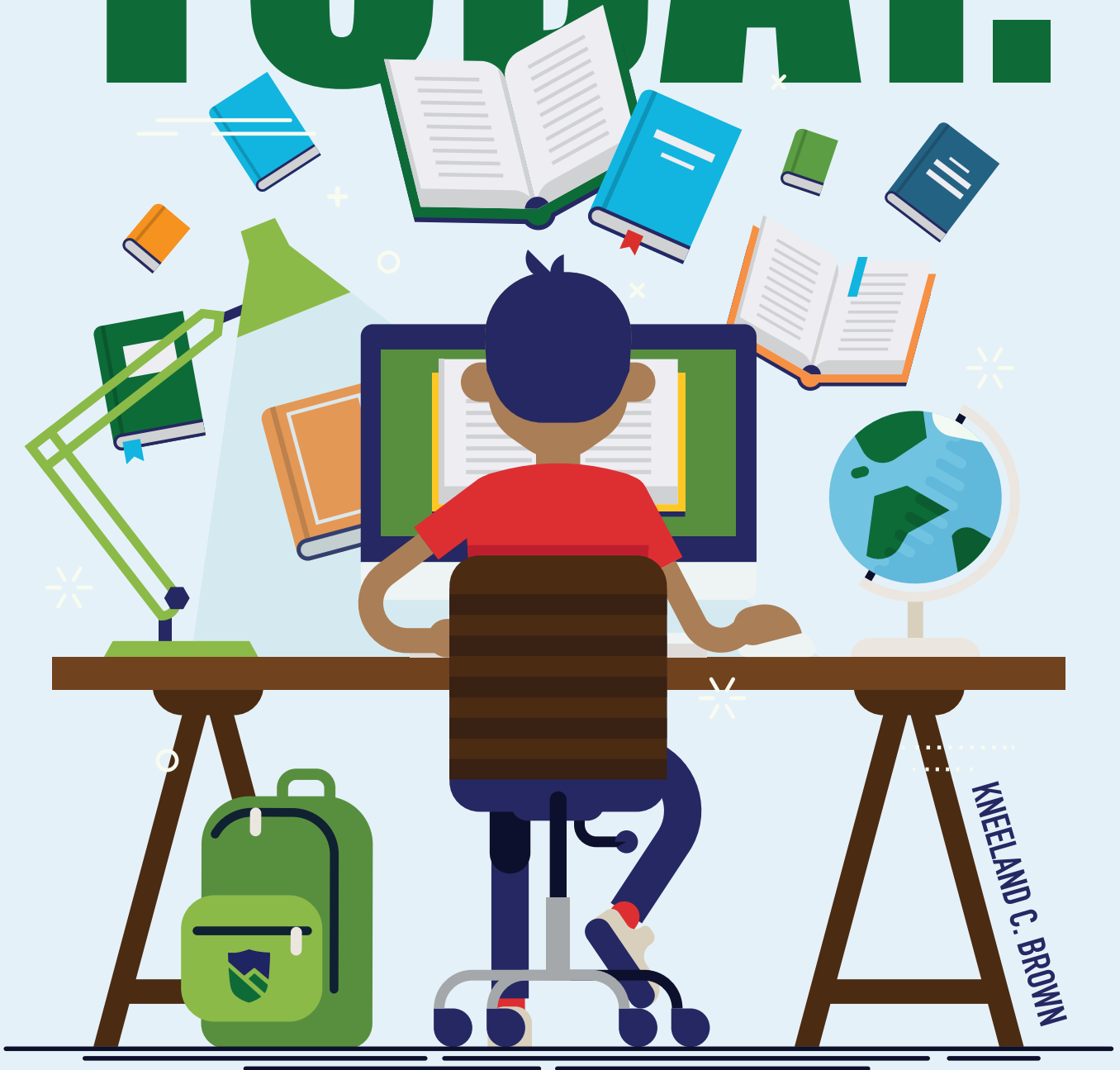
- *Does it pursue excellence?*
- *Does it serve people?*
- *Does it steward resources?*
- *Does it honor God?*⁴

It takes strong leadership and courage to maintain virtue in a business. It takes even greater courage and focus to build virtue into a business when it is just forming. But it can be done, and it is the right thing to do.▼

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Investing in Tomorrow, **TODAY.**



KNEELAND C. BROWN

BRYAN & TIFFANY HILBURN
FOUNDERS, HILLS ACADEMY OF ATLANTA, GA



bryan was raised in the beautiful plains of Oklahoma City. His parents, Julius and Jan Hilburn, worked hard to establish themselves as a middle-class family. They advocated academic success as a pathway to obtain the American dream, and as the eldest of three children, Bryan attentively treaded the path his parents laid before him. Both his grandfather and father attended Langston University and Bryan would dutifully obtain a Bachelor of Science in Computer Science, later receiving his Master of Arts in Education from Walden University.

Despite having been raised by a father who possessed the financial and career security of working at the senior level of corporate America and gaining experience in the corporate setting himself after his undergraduate studies, Bryan felt God calling him to work with children. He decided to follow this calling and began to pursue a career in education. While working in the classroom, he witnessed firsthand the apathy and lack of purpose and direction within many male students. Furthermore, he realized that the traditional learning environment did not meet the needs of these students.

“I frequently thought about founding a school for boys,” he said. “However, as a novice educator, I knew that I was not prepared to take on such a daunting mission. It was not until I met my wife, Tiffany, that this dream would slowly begin to materialize.”

Tiffany was born and raised in sunny Southern California. Her parents, Darrell and Portland Moore, raised five children of whom Tiffany is the eldest. “My parents were very young when they married and began their family. This led to many sacrifices to ensure that we children were provided for. They were intentional and consistent in their encouragement of all of us children to pursue higher education,” Tiffany said.

As a result, Tiffany would earn a Bachelor of Arts in Communication and later a Master of Arts in Education from Azusa Pacific University.

Tiffany did not move immediately into education following her college graduation. In fact, following her undergraduate studies she began pursuing a career in film production where she quickly gained success. Over a few years she would begin building her professional

portfolio in the film industry and enjoying the various projects she had the opportunity to work on including credits in major motion pictures; however, even as she worked in Hollywood she still felt the persistent call to teach. After three years in film production, she decided to pursue a career in education.

By the time Bryan and Tiffany would meet and marry, they were two passionate educators in Atlanta, GA engaged daily in the classroom with young learners. Their passion for education was not the only point of mutual connection between them; they were both concerned about the unaddressed needs of young boys they engaged in the classroom daily, particularly in the early teen years. It was during this season of life that they had witnessed so many budding young men fall into academic underachievement, gang activity, drug use and other social maladies often because they existed in an academic environment which was not constructed with their specific needs in mind. It became clear to Bryan and Tiffany that the community would lose these young leaders of tomorrow unless an intentional investment was made today.

It was with a desire to meet these needs that Bryan and Tiffany launched Hills Academy. Initially Hills Academy was opened as a co-ed learning support space. Bryan reflected on the opening of the school stating, “After working as a teacher more than a decade, my wife started Hills Academy as a learning center to support online students. To maintain financial stability, I continued to work as a public school special education teacher. Though the learning center was designed to be co-ed, her enrollees were all boys! If that was not a sign from God, we did not know what was.”

Having found success as an online learning support center and also clearly attracting parents of boys, the decision was made to launch out further and establish a private school for boys. The following academic year, they founded Hills Academy private school for boys and Bryan, who had been gaining experience as an administrator in the public school system, served as the Head of School.

As with any entrepreneurial venture there was significant risk involved when the operation was launched. Bryan’s faith was evident as he described the road of their school thus far: “I was excited about our new venture with the school; however, we wondered how God was going to do it all. In order to pursue our

calling, my wife and I left behind our steady incomes, retirement plans, paid holidays, sick days, guaranteed pay raises, health and life insurances, and paid summer break. Despite our reservations, God has continued to bestow His goodness and favor on Hills Academy.”

In their first year as a fully operational school, Hills Academy opened its inaugural fall semester with 12 students and four staff members. Now in the midst of their second academic year Hills Academy serves an enrollment of 24 students and six staff members. Within its first academic year, Hills Academy obtained full accreditation through Georgia Accrediting Commission, a high point during the school’s infancy.

Several other significant successes include:

- Receiving two local grants
- Being highlighted in the local newspaper
- A feature on Atlanta CW Network’s show “Focus Atlanta”

Describing the school’s operations today, Tiffany said, “Hills Academy serves boys fourth through ninth grades. We offer individualized curriculum to meet the needs of diverse learners, such as students who possess Individual Education Plans (IEPs) and those labeled high-achievers. We also offer our students music, physical training, male mentorship, community service, and leadership opportunities. In addition, our students attend monthly educational field trips which are designed to enrich their learning experiences.”

As with any entrepreneurial endeavor, Hills Academy has been met with several obstacles. As a young non-profit organization, fundraising is a continuous effort. Successful non-profit schools require partnerships with local advocates and corporate partners who are passionate about education. Consequently, networking is not only essential but endless. The Hilburns say the key is to always be prepared to meet a new donor, sponsor, student, or community advocate. Bryan and Tiffany have also learned how to balance the responsibilities of family, church, work, fundraising, and personal care. Entrepreneurship is rewarding, however demanding, so they are continually learning how to balance all of their responsibilities with grace.

Looking forward, Bryan and Tiffany strive to double the Hills Academy enrollment annually until the school’s total enrollment reaches 96 students. Upon serving 96 students, they intend open another Hills Academy in

East Metro Atlanta. The vision is to keep the campuses intimate and family-oriented for students and families. One long-term goal is to establish a girls' school, Valley Academy. Both Hills Academy and Valley Academy will meet the diverse needs of students during middle grades (which are typically students' "hills and valleys" season of growing up). Through their work at Hills Academy, Bryan and Tiffany are shaping a bright future for tomorrow by investing intentionally in young learners/leaders today.

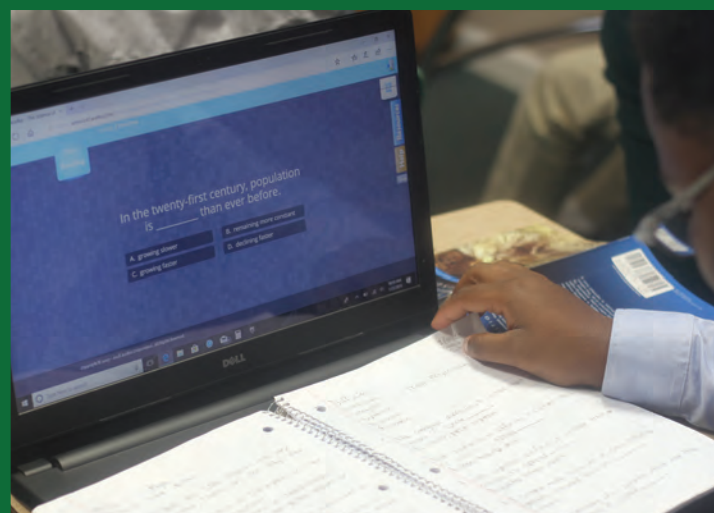
Lessons from Bryan & Tiffany's journey:

1. Make sure that your mission is Christ inspired: If Christ did not call you to your mission of entrepreneurship, it is easy to lose heart. This journey is no easy task; therefore, an entrepreneur must have the faith and tenacity to persevere.

2. Stay focused on the mission and vision statement: Write the vision and write it clearly (Hab. 2:2). This Bible principle will help any entrepreneur stay the course. Many people will come along with new ideas and plans, but it is imperative that entrepreneurs line everything up with what God has given them to pursue.

3. Be comfortable being uncomfortable: The path of entrepreneurship is unique to each individual and is accompanied with many challenges; therefore, it is vital that novice entrepreneurs ready themselves for the thrill of the entrepreneurship rollercoaster. Though this journey is fun and rewarding, it can be frightening and greeted with ambiguity. Bryan and Tiffany offer this advice: be comfortable being uncomfortable. The uneasiness will expire and in the end, you will smile.

4. Take time to rest, reflect, and recharge: The life of an entrepreneur is demanding. The business takes on a life of its own. In some ways, the business is like a new immediate family member—it is always there, you are always thinking about it, your money is devoted to it, and people are always asking about how "it" is doing. With this reality, aspiring entrepreneurs must find time to rest, reflect, and recharge. Neglecting any one of these three crucial activities will result in physical, mental, relational, spiritual, and/or financial demise. ▼





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The Unlikely Lesson learned from my Startup to Sold Journey

Ron Brumbarger



How the Dot-Com Gold Rush Set the Stage

During the so-called dot-com days, modern-day 49ers came looking for gold. The business model of choice seemed to be one of build it, flip it, sell it. This was the new fool's gold. For some, it worked, and a ready buyer snatched it up for a market price that left onlookers salivating. For others, it broke them. I watched good money chase rotten ideas, at times even facilitating them. We built websites to compete with eBay by auctioning Beanie Babies. We even architected an e-commerce site where pet supplies were sold below cost with the intent of "making it up in volume."

I had a front row seat to some truly head-scratching-you-can't-make-these-up business models. Conversely, I also saw ground-breaking business models, some of them our own. Running a technology firm in Indiana in the 90's in an environment of high volatility, uncertainty, complexity and ambiguity (VUCA) facilitated not only a need for fast-thinking, solid-reacting creativity, but it also drew upon the need to value deep, trusted business relationships. In a fast-paced environment like the dot-com days, the true and steady course was often laughed at.

In truth, my business partner and I, along with a valuable team of talent, grew Bitwise into one of the strongest regional brands for professional services in the technology market through mutual trust, respect and appreciation with our clients. I am still in awe of the reality that we served some of those clients for nearly twenty-five years! We saw value in being the antithesis of VUCA. We worked diligently to be steady and predictable, confident, creative, and articulate in the face of an environment that often exuded impulsiveness laced with promises that often had more glitter than substance. It was the beginning of our understanding that relational capital is the precious metal of business.

The Evolution of Relational Capital

Today the business community has come to accept a sense of uncertainty on the world stage as the status quo. Successful entrepreneurs must manage the risk and navigate volatility in the markets and their businesses daily. Often, the ability to rely upon trusted business relationships as a ballast against volatility is essential. But identifying, growing and maintaining such healthy relationships can serve as a significant challenge and requires a new form of intentionality. At times, this concept of relational capital is very apparent; in other situations, it is absent, if not seen as old-school or outside the lines of a welcome sterility in some business climates. I would argue, however, that cultivating an environment which nurtures relational capital has far more value than many would recognize or perhaps admit.

I wrote about relational capital in my book *You're Always Being Interviewed*. Relational capital is a measure of trust in a relationship that enables both parties to confidently rely upon one another. This is more than a LinkedIn connection or swapping of business cards. Many business connections, acquaintances, and even some partnerships can remain viable in a defined and risk-averse environment. But trusted business relationships are not possible without a high relational capital balance between both parties. Such begins with a mutual appreciation.

Is it any wonder that with the ever-evolving transactional economy with instant delivery and gratification comes the slow leak of relationship? Gone are the days of going to the local hardware store on a Saturday morning; I can watch a video on how to repair my water softener, order the parts, and have them in my hands without speaking a word to anyone, nor leaving my recliner. Business is at risk here – and not just the retail side of engagement and exchange. With an increasingly prominent mindset defined by terms such as "same-day delivery," "drive-thru," "me-first," and "transactional" permeating our culture, there's a propensity for business relationships to be more utilitarian than relationship centric.

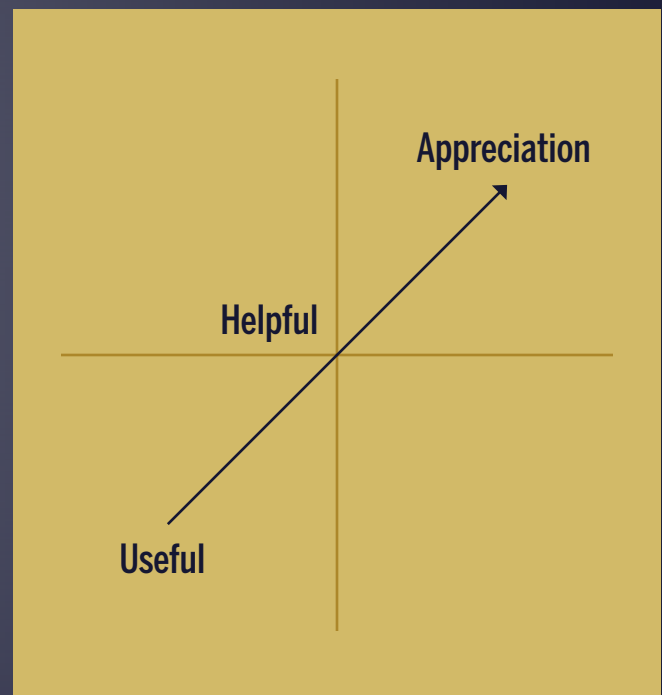
In my 25+ years of experience as a business owner and entrepreneur, I have grown to understand the importance of trusted relationships to the point that such is an intuitive, voluntary reflex. This is true for many of my business generation who often grieve the absence of such. Blame the influence of the millennial generation in the business community, the consequences of social media, or the propensity for us to put technology between us and a customer. Implicate the negatives of speed and scale. Rant over political correctness, argue global warming, or accuse the Easter Bunny. Blame or point to anything that you want. But the reality is the business climate has changed. Business relationships based in mutual appreciation are decreasingly common. This represents a potentially dangerous trend which should raise many eyebrows. To counterbalance this trend, entrepreneurs must remain guarded against those who would bring a “you’re useful” versus “you’re appreciated” mindset to a business relationship, negating the value of relational capital.

Defining the Relational Capital Currency is a funny thing. We use it as a method of transactional trade for things we need and things we want. It’s more than money. We’ve seen it worshipped, fought over, stolen, stashed and flaunted. It can drive or hinder an individual. And it has different names and value across cultures – even within the boundaries of a singular nation.

Currency isn’t just about money – it is a medium of exchange; an exchange-worthy asset; treasured; and my favorite synonym: a pledge. It is girded by worth that drives its value, and I would argue it is tied to relational capital. But what exactly is the standard currency of such a relational exchange? In my experience as an entrepreneur, it is simply this: how we see the contributions, role and value of others.

Over time, I have observed and experienced the perspectives of peers, employees, clients, colleagues – and any myriad of roles – being assessed and placed into one of three categories: a person who is useful to me (or my business, goals, needs, etc.), a person who is helpful, and a person who is appreciated.

So how might one define such relationships? Consider a simple illustration of four quadrants with a line drawn right through the center axis. In the lower left, one finds the root of usefulness. These are functional exchanges anchored by transactions with little to no relationship. Conversely, those relationships in the upper right (quadrant one) are rooted in relationship and might be considered appreciated or valued. At the heart of the graph, that point of origin (0,0), sits helpful relationships.



Useful, Helpful, or Valued?

In examining the types of relationships, it is important to consider the intention or definition of the word. Relationships imply a presence of affinity, association, bond, or even dependency.... or the absence thereof. Relationships in the useful quadrant are functional, handy, and profitable. They are utilitarian and transactional. And there is honestly a place for them. For example, the relationship between you and a BMW worker who is processing your new plates is a useful one. The cashier at the grocery store, the auto mechanic, or the UPS delivery guy are all useful relationships. One person has a need; another provides a solution, and thus ends the engagement.

At the other end of the spectrum are valued relationships. Valued relationships are like useful ones in that they often provide a solution but also reflect an attitude of appreciation and respect. Worthiness. Gratitude. These types of relationships move beyond the transaction and view the individual or corporation as having merit or worth for what he/she/they can provide as a solution, service or beyond. This is not a spontaneous thing; rather it is a position that matures over time and requires a mutual respect and investment by both parties. In the transactional sense, the solution provider values the opportunity to serve while the solution seeker values the person providing for a need or resolve.

It is no accident that at the point of origin for this illustration lies the idea of helpful relationships. This is where relationship begins in some fashion. It is a point of exchange where parties meet to align goods, services, and solutions with needs, wants and desires. For a blink there is a mutual appreciation and support for one another. While there is the potential for the relationship to become valued and move up the axis to valued, the reality is that the solution provider is still replaceable at this point. There is no investment yet; there is no obligation; there is only potential.

Modeling Appreciation as a Pathway to Value

When I speak of the lesson and value of capital as a business founder and owner, so many immediately think of financial investments and monetary transactions. But clearly my personal journey from startup to sold taught me a lesson much more valuable than anything taught in a business finance class. It can be said that capital, in this sense, is akin to the idea of interests, investments, and substance. Relational capital is about being engaged with and interested in others; it is about investing time; it is about cultivating relationships of substance. And it can only experience its fullest potential when the preferred currency of such transaction is value.

This isn't that far of a departure from the tenants modeled and taught by Christ. As he walked the earth, Christ consistently invested in others in ways that communicated value not just to him, but to his Heavenly Father. It could be argued that living out the gospel in the business community can start with modeling an appreciation for one another in a way that is intended to help us – plural – move the needle from utility to valuable relationships. In many ways, the loudest way to proclaim the truth is to demonstrate it in humble silence.

I challenge you to be the example for the next generation of business leaders. Invest in them through deep, mutually-appreciated relationships that will change the world. ▼

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**// LAND THAT DRINKS IN THE RAIN OFTEN FALLING ON IT
AND THAT PRODUCES A CROP USEFUL TO THOSE FOR
WHOM IT IS FARMED RECEIVES THE BLESSING OF GOD."**

Hebrews 6:7, NIV

I grew up in the city of Dayton, Ohio, but always had an affinity for the agricultural industry. In fact, my undergraduate degree is in geography, as I was always intrigued by how our economy utilized space for the operation of our massive free enterprise system. I started my career in economics with the state government in Ohio but switched to the telecommunications industry after completing my graduate degree in business. Toward the end of my career working for a large telecommunication corporation, I knew it was time to pursue my interest in owning a farm in Ohio. In 2001, while still employed in a corporation, I purchased my first farm in Champaign County, Ohio, and quickly learned of the challenges and opportunities of the agricultural business. The classic economic model for agriculture is that it closely resembles the model of perfect competition, implying individual farmers had little control of their destiny. They accepted market prices and lived with the risks of fluctuating demand and costs, weather, international trade, and public policy. But, of course, it is always more complicated in actual practice.

As any business owner knows, “You always want to be where the demand is and the supply is not!” That principle certainly rings true when it comes to farmland in the Midwest. Despite low agricultural commodity prices in recent years, leasing out farmland has a different array of economic forces at work. The key is this: once the grain farmers purchase the massive and costly equipment for their operations, they must spread those costs over as many acres as possible (economies of scale). Hence, renting farmland has been relatively easy to do. In fact, literally minutes after purchasing my first farm, I was deluged with farmers wanting to lease the land. That is when I learned that opportunities in agriculture were varied and well beyond simply growing crops. Since my initial farm purchase, I have added 11 more farms to my ownership, and I have been able to capitalize on other business opportunities related to farm ownership.

As hinted in the title of this article, one of the most important things that I have learned from the agricultural business is one must deal with the competitive marketplace. The farmers who produce traditional grains, such as corn, wheat, soybeans, and oats are subject to the extreme forces of the free market, perhaps the most competitive forces in our country’s economy, comprising what is called “perfect competition” in economics. The largest challenge of this sector is the fact that Midwest grain farmers are “price takers” in that they have no control over prices in the market. They are subject to the extreme, and oftentimes unfriendly forces of supply and demand, and consequently the volatile grain prices that accompany such forces. Today, grain prices are at 15-year lows, and that presents challenges to everyone in the “traditional side” of agribusiness.

Fortunately, there are forces at work in agribusiness that are creating new opportunities for those involved in the business. First, agriculture is no longer an industry limited to food production alone. Nearly 5.5 billion bushels of corn, or 38 percent of the nation’s corn crop, are used to produce ethanol.¹ Our gasoline contains up to ten percent ethanol and has partially replaced oil with a renewable and cleaner source of fuel. Additionally, the granular remains of producing ethanol, referred to as “dry distiller grains,” or DDG’s, are used as a high-protein feed for cattle and poultry. Soybeans are another important energy source for our country. Nearly two billion gallons of biodiesel fuel are derived from soybeans each year. This consumes 25 percent of the nation’s soybean oil.² Again, our country has replaced oil with a cleaner source of renewable soybean-derived diesel fuel.

But these are not the only options for agribusiness to capitalize on cleaner, renewable energy. Driving north of Lafayette, Indiana on Interstate 65, one encounters a literal sea of wind turbines. This technology is challenging the cost structure of fossil fuels for the production of electricity, and it is creating immense opportunities for those in agribusiness. Assuming 200 bushels per acre of production and today's prices, a farmer may generate about \$320 of revenue per year from one-half acre of corn. A wind turbine in the same one-half acre can generate upward of \$15,000 per year. This has created economic opportunities for landowners throughout the Midwest. I have two wind turbines scheduled for construction in 2019 on one of my farms in Hardin County, Ohio.

When it comes to energy production, agricultural land does not stop with wind turbines. Today, solar projects are turning up all over the country, including here in the Midwest. In fact, I have signed a contract with a company that will construct one of the largest solar farms in Ohio. My farm, in combination with several other farms in the area, will provide the location for the massive solar facility. Although the revenue per acre is not nearly as lucrative as wind turbines, the mere size of a typical solar operation enables returns of about four times the profitability of traditional grain operations. Additionally, solar farms are planting native grasses and wildflowers underneath and around the solar panels; this brings substantial benefits to birds, small wildlife, and the bee population. In economics, we would refer to this as a "positive externality."

Another area presenting opportunities for agribusiness is serving as a site for outdoor enthusiasts.

Landowners across the Midwest are opening up their farms for hunters, fishermen, hikers, campers, and photographers. Although these uses are far less lucrative endeavors than energy production, they do enable revenue generation from areas on the farm unsuitable for modern farming. Hence, areas on the farm that were once void of revenue can be leased out for various outdoor pursuits at surprisingly generous rates.

Agribusiness can be a very inspiring and successful venture if one learns to overcome the constraints of perfect competition and thinking only about crop production. It requires a change of thinking on the part of the entrepreneur, with diversification and new opportunities providing a more sustainable business model. And one gets the pleasure of being a temporary steward of God's wonderful earth. The blessings of owning farmland are immense, but we must understand that we are mere stewards of God's precious gifts for a short time here on earth. The important thing about farmland or any other asset is this: we should use these assets for the glory of God and for serving His people. To do otherwise will take us down a path of greed and personal failure. God has blessed our wonderful country with so many opportunities for feeding His people and his creatures. We are all called to be temporary stewards of His resources. To this end, agricultural entrepreneurs must understand that we really own nothing. God has blessed us with these resources and in the end, like any other endeavor, we must yearn for those words: "Well done good and faithful servant." ▼

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Go Ahead, Make It Personal

Charlene Payne-Covington



B

randing has been around since the beginning of time. Think

back on how the Israelites were known as a people of power and strength. They were a people that were numerous and fruitful (Genesis 46:7-9). And Egyptians seemed to have understood this all too well. This knowledge of how blessed the Israelites were did not sit very well with the new rising king. The Pharaoh didn't like the fact that this group of people had the ability to dominate the land he was to control. So, he cruelly sent forth mayhem to get the Israelites out of Egypt. But no matter how hard Pharaoh tried, the Israelites continued to multiply. What strength the Israelites had. What a brand they were able to communicate to the masses.

According to the American Marketing Association,¹ a brand is "...a name, term, design, symbol, or any other feature that identifies one seller's good or service as distinct from those of others." An "other feature" can be expanded to include the atmosphere or behavior experienced from a service given by a business or organization. A brand can be learned through research or experience. And it can precede you like the strength found with the Israelites.

The word *brand* is a widespread term that can be used in your professional and personal lives. Professional brands are pretty cut and dry and have a plethora of personnel to help create and manage them. Personal brands generally do not have such support. So, what do you do when the brand becomes personal and the only person who can create it, control it and take full responsibility for it is you. Think on these three points.

- 1. BE AUTHENTIC:** Be ready to invest some time when establishing your personal brand. You will be identifying who you are and what you value. You'll be establishing how you want to communicate this information to the masses as well. Reflect and research your market. See how you stack up to what's out there. See where you can fit your brand in the grand scheme of things. Be sure to dig deep and align your world with the lifestyle you practice. Most importantly, let your brand reflect the true you and not anyone else's. You are quite unique and there's only one person who can be you well.
- 2. BE CONSISTENT:** Your personal brand requires a commitment. This commitment is to communicate who you are and what you stand for across different mediums the same way every time you act. For example, if you are posting a message on Twitter, the post should have the same look and feel and content familiarity as the infographic you posted on Instagram earlier in the week. Communications should have a consistent voice and look regardless of your chosen platform.
- 3. BE ATTENTIVE:** Look back at the word *Israelite*. The people of the land didn't understand this group of people overnight. Their ability to be powerful and resilient implies time. Just like the Israelite brand evolved, so does your personal brand. Be patient and be intentional. And with time, your personal brand will personify everything you do and what you stand for. It's ultimately what you are summed up to be. Know it and protect it always.

Start making your list to create your personal brand. Ensure that you are offering the authentic you. Think about the word phrases that you associate with your business or organization. Ask a friend or colleague their thoughts on who they think you are. Consider their feedback but know who you are as well. Connect the dots between perception and the reality you want to align with your personal brand. Then carve out your niche and begin building. Make it personal and remember, you make the best you. ▼

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¹ AMA.org (2018). References. Retrieved from <https://www.ama.org/resources/Pages/Dictionary.aspx?dLetter=B> on May 7, 2018.

A portrait of Kneeland C. Brown, a Black woman with short hair, wearing a white halter-neck top and a patterned headband. She is sitting and resting her chin on her hand, looking directly at the camera with a slight smile. The background is a soft, out-of-focus white.

**FAITH, FAMILY, PRAYER
& LOTS OF SATIN**

KNEELAND C. BROWN



GRACE ELEYAE
CO-FOUNDER & CEO OF GRACE ELEYAE, INC.

With product features in television, print and digital media such as NBC's Today, The View, BuzzFeed, *Essence*, the *Los Angeles Times*, *Marie Claire*, *Family Circle*, *Cosmopolitan*, *Teen Vogue*, *Allure* and *The Huffington Post*, the meteoric rise of Grace Eleyae, Inc. is legitimate. The natural question to pose to Grace Eleyae, co-founder and CEO of Grace Eleyae, Inc. is: how did she build such a successful emerging brand and capture such a market prior to her 30th birthday? Her answer to this question is equal parts simplicity and profundity. Her journey in entrepreneurship has been less about being a business wiz and more about being faithful to the values instilled in her since her youth, trusting those who came alongside her and making strategic decisions in critical moments.

Born and raised in southern California in the small city of Chino as a first-generation American, Grace's father (now a retired engineer and computer programmer) immigrated from Nigeria. Her mother (a CPA) immigrated from Kenya. As devout Christians, Grace's parents raised all of their children with a close connection to their local church and a strong faith in the

home. The values of education, hard work, discipline, and respect were all core values that they instilled in each of their children.

"Growing up in an immigrant household, I would say my parents are my first and biggest inspiration in living an entrepreneurial lifestyle," Grace said. "They never let the challenges they came against dictate their forward movement. My mom even started a few businesses of her own while I was growing up. The way they lived their lives taught me to never give up."

Grace always knew that she wanted to own her own business someday, but she didn't know that it would happen so quickly. Her vision was to work in a large corporate business context for several years and learn the nuances of enterprise while on the job, then at some point in the distant future, set out to start her own business. It was with this plan in mind that she charted her post-secondary educational journey earning a bachelor's degree in marketing from Azusa Pacific University and a master's degree from Northwestern's Medill School of Journalism.

Grace's own journey in business began immediately after her college graduation: "When I graduated from college, I worked for a brand and crisis management PR firm. The CEO of that company was moving to Baton Rouge to head up a growing baseball bat company called Marucci. He tapped me to go as his assistant. I worked as his executive assistant for one year, where I got to see a business grow literally before my eyes. I sat in on different high-level meetings—only taking notes, of course—managed groups of interns and gleaned as much knowledge from the CEO as I could."

"After I created the prototype in February 2014, my sister and I created an Etsy store and posted the product to it. At that point, I was making all of the Slaps myself. We would sell maybe one or two in a week. Soon after that, around April 2014, I called my brother, who at the time was an operations manager at one of Amazon's one-million-square-foot distribution centers. I told him I had an idea that I thought could take off. He gave me a credit card of his with a \$10,000 limit and basically said, 'Let's see what you can do with this.' With that \$10,000, we did our first manufacturing run, had the website built, and did our first photo/video shoot."

IT'S BEEN AN EXCITING JOURNEY FOR GRACE ELEYAE, INC. AND THIS IS ONLY THE BEGINNING.

That experience had a significant impact upon Grace and her understanding of businesses—how they work strategically and how they scale for continued growth. This experience would be followed by a tenure with another growing B2B brand, where she applied the knowledge she had gained working at Marucci. These experiences would play a critical role in shaping Grace's passion for starting her own business. Interestingly, Grace had a vision of working in a large corporate context; however, her early business experiences were in small to medium-sized enterprises. Learning business in this smaller and more agile context would serve her well when a moment of prayer would spark an outpouring of creativity that would give birth to a small business.

The inspiration for starting the business was much more divine in nature. "It was less a decision to start a business, and more a desire to solve a problem," she said. The problem was a woman's need for satin headwear, which could not only be worn at the close of the evening when she was at home but throughout the day. "I actually got the final pieces of the puzzle that I needed to make the prototype during a time of prayer. I joke that I literally walked from my prayer closet to my sewing machine and sewed the first Slap® (satin-lined cap). From there, I showed it to my mom and sister, and my mom was the one who realized this could be a business first. Her encouragement is what got us started." The Slap® (satin-lined cap) would serve as the foundational product for the formation of Grace Eleyae, Inc.

It is this type of commitment of family that has made Grace's work a success, and she is not shy about sharing the credit for the success. From the very beginning and until the present moment family, has been an integral part of the business. "When we started the business, it was all hands on deck. There are five business degrees among the six of us family members. Once it took off, my brother, a former Amazon distribution center manager was instrumental in scaling the operation and marketing, my younger sister did all the creative, my mom did the finances, my older sister helped with warehousing and receiving, and my dad helped keep us all from killing each other," Grace said.

The plan to get the business off the ground was simple: connect with influencers and see if they will try the product, then promote the product. "In September of 2014 we officially launched. We launched the website and sent emails to 100 different "YouTubers with a high following." Out of those first 100 emails, Grace and her team would only gain three responses. "One said no; another said not now, and the last one said I've never heard of sleeping with satin, but please send me one. In October, we were rejoicing at three sales a day. Toward the end of that same month, we suddenly had 25 sales in one day. The next day was around 50, the following day even more than that! It kept going for a few days before sales started to go down again." Grace's brother would do some investigating and discover that the majority of the sales they were making were originating from a single website: www.cloudyapples.ca.

“It turns out that the one influencer who accepted product—who said, I’ve never heard of sleeping with satin but send it to me anyway—had included us in a haul video and she wore the slap in another video. With that, we found our first marketing channel.”

Today, Grace Eleyae, Inc. is a consumer packaged goods company highlighted in global media outlets for selling products across the globe through its online platform. The company controls the majority of production in-house with a team of about 25 employees.

The company has added 180 new SKUs in two years, continues to identify new and creative marketing channels, and has experienced the occasional bolster in market visibility due to celebrities purchasing, wearing and promoting their products through their social media channels.

While the ride of success has been fun, Grace is clear that there have also been obstacles to navigate. “We’ve overcome many challenges: product quality issues, problems with shipping and customer service, navigating the transition from a product-based business to a brand. One major challenge we are continuing to overcome is the transition from being 100% family-owned and operated to hiring a team of people to help us run the business. Delegation can be hard when you’re accustomed to a small team of people doing pretty much everything and anything to sell, produce and ship product, but it is absolutely necessary. Maintaining teamwork in a fast-growing environment can be very challenging.”

It’s been an exciting journey for Grace Eleyae, Inc. and this is only the beginning.

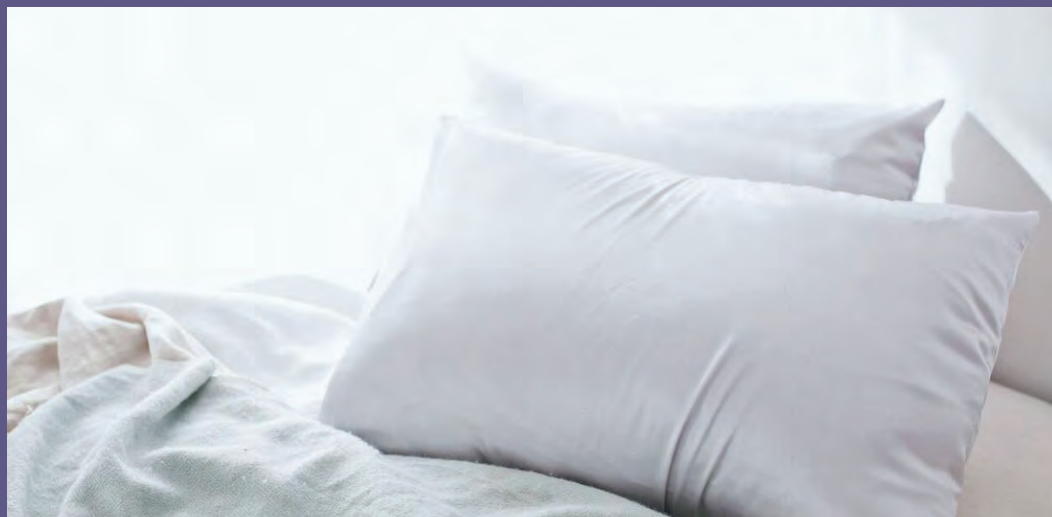
LESSONS FROM GRACE’S JOURNEY:

Solve the problem in front of you. “We tend to get consumed with the one million different things that need to be done but then get overwhelmed and freeze. It is important to remember that it would be impossible for you to do all of those items at once. Prioritize, then get started. Do the most important and urgent thing in front of you and work your way down the list. And remember, it doesn’t have to be perfect. Don’t get into the analysis paralysis that keeps you on one thing for too long because you’re looking for perfection.”

Keep going! “Find the hope in every situation. It takes just as much energy to find the hope in a situation as it does to fear the worst. So, do whatever you need to do to stay in hope. Take a walk. Pray. Write down three things that are sure to be a part of that hope-full reality you are having trouble seeing right now. Shift directions if you absolutely need to. Just don’t stop moving forward.

If you find your people, you find your destiny. Who you surround yourself with matters. Are the people around you encouraging and lifting you up during hard times? Are they weights pulling you back or pulling you down? Are they pillars you can lean on to support the work you’re doing? The people around you (friends, mentors, employees, etc.) will be the ones who help navigate the road to your destination. So make sure they are people who are helping you stay the right course.▼

For more information: graceeleyae.com





This article was written with a combination of tax professional language from Lyndon Ford (former IRS Agent and current IRS licensed EA) and paraphrasing sources from the U.S. Department of the Treasury – Internal Revenue Service. The Tax Cuts and Jobs Act is common knowledge in the public domain.



A DISCUSSION OF THE TAX CUTS & JOBS ACT

// *LYNDON FORD*

T

he Tax Cuts and Jobs Act (TCJA), passed in December 2017, made significant changes to individual and business income tax for tax years beginning in 2018. The changes for individuals include nearly doubling the standard deduction, new limitations on itemized deductions, reduced income tax rates, and reforms to other provisions.

Notable Provisions of the TCJA – In Brief

Tax Benefits for Business Owners

1. S Corporation owners may be able to take advantage of a 20% “pass-through” deduction
2. Deduct home office expenses for any self-employed business owners but not employees

Tax Deductions Eliminated for Business Owners

1. Prior to the TCJA legislation passed in late 2017, 50 percent of your business-related entertainment expenses were generally deductible starting in 2018; however, entertainment-related expenses are no longer deductible.

Tax Deductions Eliminated for Individuals

Under the TCJA, taxpayers who itemize should be aware that deductions they may have previously counted on to reduce their taxable income have been eliminated for 2018.

1. Moving Expenses

For tax years 2018 through 2025, moving expenses to a new job are no longer deductible unless you are a member of the Armed Forces on active duty who moves because of a military order.

2. Unreimbursed Job Expenses

For tax years starting in 2018 and expiring at the end of 2025, miscellaneous unreimbursed job-related expenses that exceed 2% of adjusted gross income (AGI) are no longer deductible. This includes union dues, education costs, medical tests, license fees, uniforms, tools, and supplies.

3. Tax Return Preparation Fees (for individuals – not business owners)

4. Personal Exemptions

The personal exemption enabled individual taxpayers to reduce their taxable income (\$4,050 in 2017). The personal exemption was repealed for tax years 2018 through 2025. The standard deduction has increased to \$12,000 for individuals, \$24,000 for married taxpayers filing joint income tax returns, and \$18,000 for head of household filers.

Other Important Information

- Employees should get a “paycheck check-up” using a federal tax withholding calculator! The TCJA made changes to the tax law, including increasing the standard deduction, eliminating personal exemptions, increasing the child tax credit. By limiting or discontinuing certain deductions and changing tax rates and brackets starting in 2018,

employees may need to adjust their federal tax withholding amounts to prevent having a balance due on their income tax returns.

- Affordable Care Act – The penalty for the individual mandate has been eliminated for 2019, not for 2018.

Discussion of the TCJA

Standard Deduction vs. Itemized Deduction

The TCJA simplified the tax laws by making it more beneficial for many tax return filers to use the standard deduction, instead of itemizing deductions. The TCJA increased the standard deduction from \$6,500 to \$12,000 for single filing status taxpayers, and from \$13,000 to \$24,000 for married joint filing status taxpayers in 2018. The significant increase of the standard deduction has, in effect, reduced the tax benefit of itemized deductions, creating financial advantages for using the standard deduction.

These changes are considered a simplification of the tax law. Consider, for example, a married couple filing a joint income tax return, who under prior tax law would have claimed \$14,000 in various itemized deductions. Now, under the TCJA, it would be more advantageous for this couple to take the standard deduction of \$24,000, because the standard deduction allows them to deduct an additional \$10,000 and eliminates the necessity of using time, effort –and possibly paying record acquisition fees– related to collecting receipts and other documentation in order to accurately complete Schedule A of the Form 1040.

Additionally, under the TCJA, the prior law three provisions that reduce taxpayer income taxes based on household size were consolidated into two provisions: the personal exemption was eliminated, replaced by the increased standard deduction and an expanded child tax credit.

Itemized Deductions

In conjunction with increasing the standard deduction, TCJA limited two important itemized deductions: the mortgage interest and state and local taxes paid (SALT). Also eliminated were several other itemized deductions. The new law also increases the deductions for charitable contributions and medical expenses.

Under the prior tax law, individual taxpayers were allowed to deduct the entire amount that was paid for

either state individual income tax or state sales tax—but not both. The deduction for state and local property taxes paid, historically, disproportionately benefited high-income taxpayers. The TCJA limits itemizing taxpayers to deducting a total of \$10,000 from any combination of state and local property taxes, sales taxes, and income taxes paid during the tax year.

Child Tax Credit

Beginning in 2018, under the TCJA, the child tax credit doubles from \$1,000 to \$2,000 for each qualifying child under the age of 17. This credit could yield up to a \$1,400 refundable tax credit. The TCJA also increased the income level at which the phaseout of the credit begins, raised from \$110,000 to \$400,000 for married couples filing joint income tax returns. The higher credit and the increased income level provisions have expanded the value of the credit and the number of taxpayers eligible to claim the credit.

Home Mortgage Interest

The TCJA also reduced the amount of home mortgage debt that itemizers can deduct interest on from \$1 million to \$750,000 and suspended the deductibility of interest on home equity loans and lines of credit unless they are used to buy, build, or substantially improve the taxpayer's home that secures the loan.

Charitable Donations

The percentage limit for charitable cash donations made by an individual was increased from 50 percent to 60 percent, meaning individuals who donate large shares of their income to charitable organizations will be able to take a larger deduction.

Medical and Dental Expenses

The medical and dental expenses deduction threshold decreased from 10 percent of AGI to 7.5 percent of AGI (for tax years 2017 and 2018), meaning taxpayers have a lower threshold to exceed to deduct their medical expenses if they itemize.

S Corporation & Personal Income and Employment Tax Savings

S Corporation owners/shareholders are officers who often who work as employees in the business operations. Both owners can decide to receive both an employee salary and dividend payments from the corporation. Dividends are distributions from earnings and profits that pass through the corporation to the

owners/shareholders. Dividends are taxed at a lower rate than self-employment income, which lowers taxable income. Due to the dividend payment, S Corporation owners/shareholders pay less social security and Medicare taxes because their salary is less than it would be if they were operating a sole proprietorship.

It is critical that the dollar amount difference between salary and dividends must be “reasonable” based on IRS standards. The IRS prohibits S Corporation owners/shareholders from receiving excessive dividend payments while receiving lower salaries. Lower salaries would allow the S Corporation owners/shareholders to pay, in violation, lesser amounts of social security and Medicare taxes.

Also, under the TCJA, certain S Corporation owners may qualify to claim a 20% tax deduction because the corporation is a pass-through entity (details should be discussed with a qualified tax professional).

S Corporation Business Losses are Deductible

S Corporation profits and losses are allocated between the owners/shareholders based on the percentage of ownership or number of shares held. If the S Corporation loses money, these losses are deductible on the individual tax returns of the owner/shareholder. For example, if you and another person are 50% each owners/shareholders and the corporation suffers a business loss of \$20,000, each owner is able to claim a \$10,000 deduction on their individual income tax return.

No S Corporation Income Tax

Although S Corporations are corporations, there is no corporate income tax (as there is for C Corporations) because business income is passed through to the owners/shareholders instead of being taxed at the corporate rate. Thus, S Corporation owners are not subject to double taxation, which occurs when dividend income is taxed at both the corporate level and at the owner/shareholder level, as is the case with C corporations.

Important Note

After December 31, 2025, many of the changes to the individual income tax laws revert to laws prior to the TCJA. Without congressional legislative action, most taxpayers would experience income tax increases beginning in 2026.▼



TEACHING COURSES IN

Personal Finance

AT CHRISTIAN COLLEGES AND UNIVERSITIES

Boyce Smith CHARLESTON SOUTHERN UNIVERSITY
John Duncan ANDERSON UNIVERSITY
Larry Lindsay RON BLUE INSTITUTE

In recent years, college students have followed the lead of their parents, governments, and society in general and failed to implement wise financial practices. The subsequent consequences of unwise financial decisions have been well documented.¹ This is perhaps best illustrated by the constant growth of student debt. The statistics abound and are very concerning. Total student loan debt continues to grow and at the end of 2018 Q1 totaled \$1.5 trillion spread over 44 million borrowers. The growth rate is rapid, basically tripling in the past 10 years. At the end of 2017, the Federal Direct Loan programs had 42 million borrowers and 10.5 million of those borrowers had loans in deferment, forbearance, or default.²

The excuses for spiraling student loan levels are abundant and include:

- More people attend college.
- The cost of tuition is increasing.
- The job market is not good and more choose to attend graduate school.

Experience at Charleston Southern University (CSU), however, has shown that the real culprit is that student loan programs create a large amount of what looks like “free money.” The loans are easy to get, often requiring no credit checks and no co-signers. The loan repayments are in the distant future. The interest rates are low and no one asks students how the money will be used.

College and universities have recognized that student financial problems frequently translate into retention problems. Graduates with high debt burdens, which impact lives in many ways for years to come, are bad publicity for the colleges.³ As a result, many colleges and universities have developed courses in Personal Finance. Other institutions have programs and resources beyond the classroom. One recent study⁴ ranked the 50 top college financial literacy programs based on 3 parameters: (1) Number of Workshops and Resources Available; (2) Access to One-On-One Financial Consultation; and (3) Incentivizing Programs Available.

The study ranked Texas Tech University as having the best financial literacy programs and the researchers made the following comments about their programs:

Texas Tech University is home to the best college financial literacy program according to LendEDU. The Texas Tech financial literacy program, known as "Red to Black," covers topics such as creating budgets, building and using credit, and maximizing student loans.

Liberty University was the only protestant faith-based school included in the top 50 list, coming in at number 25. The researchers made the following comments about the financial literacy programs at Liberty University:

Liberty University has earned themselves a tie for the 25th spot on LendEDU's list of the Top 50 College Financial Literacy Programs. Liberty University offers a free financial literacy class to all students currently enrolled at the school.

The Ron Blue Institute for Financial Planning (RBI) was established in January 2012 as a partnership between Ron Blue and Indiana Wesleyan University. The Institute's vision is to change the way Christians think, act, and communicate about financial stewardship, empowering the church and changing the world. The stated goal of the Institute is that every Christian in North America will understand biblical financial principles and seek to live simply, work diligently, and give generously for the spread of the Gospel to all nations. Ron Blue is recognized by many as the leading authority on what the Bible says about money and how those principles apply to the lives of all Christians. He founded Ronald Blue and Company in 1979, and it became the largest Christian Financial Planning firm in the world. RBI is providing financial education resources to colleges throughout the US. The outreach of RBI also goes beyond colleges to churches and high schools.

The Evolution of Personal Finance Courses at CSU and AU

CSU started responding to the financial needs of college students in 2002 with the development of a Personal Finance course. During the Spring 2008 Semester, a new adjunct professor began teaching the course. This adjunct reviewed Faith Based Family Finances by Ron Blue, which became the primary materials for the course.

One purpose of CSU's personal finance course is to improve financial literacy so that graduates are better prepared for the “real world.” This means that graduates can quickly repay student loan debt and also avoid or at least minimize the various future debt problems (credit cards, auto loans, mortgages, etc.) that the average household faces. This will improve families since financial stress is an important factor in divorce and other family dysfunctions.

Another purpose is that graduates will know that “God owns it all” and understand the implications of that truth. CSU has a stated vision of integrating faith into learning, leading, and serving. Learning biblical principles that apply to managing money and possessions fits with this vision. By fully adopting this belief into their lives, students will be less likely to be financial “slaves” and more likely to be available to serve in God’s Kingdom. They will, therefore, experience greater financial peace and contentment.

AU introduced a course entitled “Personal Financial Planning” in 1993. The course was taught 24 times between 1993 and 2008 using a standard personal finance textbook and resources that did not include biblical content. During the Spring 2012 Semester, a different adjunct instructor, who was a Crown Financial Ministries Budget Coach, taught the course. He consulted with the personal finance instructor at CSU and began to incorporate material from Ron Blue’s book, *Faith Based Family Finances*⁵, into the AU personal finance course.

For the fall semester of 2015, AU sought out a new adjunct instructor who was a recently retired CFP who held an MBA as well as a master’s degree in theology. In addition, he was an active member of Kingdom Advisors, co-founded by Ron Blue, and he was a Certified Kingdom Advisor®. Subsequently he began using a textbook sponsored by the Ron Blue Institute titled, *Mastering Personal Finances: A Biblical Approach*⁶ by Ron Blue and Boyce Smith as the primary resource. This textbook continues to be used in the personal finance course at AU.

During the 2017-18 Academic Year, a revised General Education Core Curriculum was introduced at AU. The revised Core Curriculum required two new components that would connect academic disciplines and develop critical thinking skills. Courses that would satisfy these two pieces of the Core Curriculum would have to be developed by faculty across the campus. The College of Business at AU converted its personal finance course, which could only be taken as a general elective, into a “Critical Thinking” course, which would fulfill one of the new General Education Core Curriculum requirements. The course was taught as a Critical Thinking course for the first time during the spring 2018 semester by the same adjunct instructor.

Both CSU and AU believe that teaching a three-hour, for-credit course is the most effective use of the available resources. The advantages of an actual course in advancing financial literacy include:

- Offering credit hours allows students to use scarce time to meet graduation requirements while gaining a valuable life skill. This increases the likelihood that students will take advantage of the opportunity.
- Since the course contains specific academic requirements and grades are awarded, students are held accountable for learning the materials.

Summary

The subject of personal finance is extremely relevant for college students today. There are new resources available and new approaches to delivering personal finance courses from a biblical perspective. CSU has quietly been on the forefront in this development process. AU has followed CSU’s lead in how its personal finance course is delivered. Both institutions are seeing students’ lives transformed by these personal finance courses. The resources and delivery methodology currently used by CSU and AU can easily be adopted by other Christian colleges and universities.▼

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Ron Blue Institute for Financial Planning

VISION

Every Christian in America will understand biblical financial principles resulting in them seeking to live simply, work diligently and give generously for the spread of the Gospel to all nations, peoples and tongues. Therefore the Ron Blue Institute seeks to be a thought leader influencing the way Christians think, act and communicate about financial decisions.

MISSION

RBI will form strategic alliances with Christian organizations and institutions to advance research and education enabling Christians to make financial decisions with a biblical worldview.

VALUES

Christlikeness, Biblical Truth, Financial Stewardship, Generosity, and Contentment

STRATEGIES

The RBI strategies are to:

- Become the recognized national center for thought leadership in biblical financial principles
- Serve as the Christian university home for a community of influencers on the personal, corporate and social use of biblical financial principles
- Provide products and services to colleges, churches, non-profits and high schools based on Ron Blue's articulation of biblical financial principles, augmented by relevant research and thoughtful application
- Help build a Christian financial planning profession

Strategic Importance for Indiana Wesleyan University:

- RBI is central to IWU's educational mission because it will equip IWU's students with sound biblical principles for financial wisdom.
- RBI enables the fulfillment of the IWU mission to transform society by articulating and defending biblical financial wisdom.
- RBI is an important entity within IWU because of its central role in:
 - Developing thought leadership in biblical financial principles
 - Assembling and empowering a network of key influencers
 - Identifying and channeling financial resources for these purposes



"But remember the Lord your God, for it is He who gives you the ability to produce wealth..."

Ron Blue
Chief Executive Officer

RBI SHORT TERM GOALS 2018-2020

- 1** Ten universities become RBI Center Schools forming the consortium
 - a. Every student will be introduced to a biblical worldview of money and money management.
 - b. The University will be recognized as a thought leader in the world of stewardship and generosity.
 - c. The Center will become financially self-sustaining.
- 2** High School Program forms two key alliances/partnerships producing 6,000 students per year
- 3** Research, complete and market certificate courses and programs beginning with 300 in the CKA course and 100 in the CFP Certificate Program
- 4** Supporting Goals
 - a. Leadership team roles and processes defined for center schools and certificate enrollment
 - i. Development and identification of relationship managers
 - b. Onboarding strategy and financial model for Center Schools
 - c. Succession plan written and begin process of implementation

RON BLUE
INSTITUTE
For Financial Planning

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BORN FOR THIS

KNEELAND C. BROWN



IAN BLAIR
CO-FOUNDER & CEO OF BUILDFIRE



It has been said that some are born great and others have greatness thrust upon them. Well, in the case of Ian Blair, he is as close as one can get to being born an entrepreneur. In his own words, he owns this reality: “[Entrepreneurship] is who I am! I was doing lemonade stands and small businesses ever since I was 12 years old. I always knew I’d have my own business. Little did I know I would build a big one at such a young age.” Ian was born and raised in San Jose, CA. Having grown up in the epicenter of the tech revolution, it could be said that tech was woven into his DNA at a very early age.

Ian's penchant for entrepreneurship was only further engrained while growing up under his father.

"My dad is a legend in the Silicon Valley community. Growing up in a rural town in NY, he didn't have great financial wealth; however, he always had an interest in electronics. He decided to pursue electrical engineering at Rochester Institute of Technology (RIT) and ended up getting a job at Kodak during their glory days. After working for Kodak for around six years he realized there wasn't much room for growth and what was happening in Silicon Valley was a lot more interesting.

"After moving all the way across the country and working for various failed startups, he ended up starting his own company called Kalpana with another engineer. This company created the world's first ethernet switch. Dad coined the term. In less than 5 years they ended up selling to Cisco for around \$275 million. This was Cisco's third acquisition and many of the employees of Kalpana later held senior leadership roles at Cisco. After that exit he played the game again and took his next company public. They created DSL verification devices that were sold to telco companies. Redback Networks was one of the most successful IPO's of the 2000's."

If Ian's father played a significant role in his tech formation, his mother played an equally impactful role in his personal formation.

"My mom always took care of the house and the family while I was growing up. I couldn't ask for a better mom. She invested everything she could in me. I would not be the person I am today without all the dedication and time my mom put in to being a great parent," he said. Both Ian's father and mother played substantial roles



in shaping him into the person he is today, embodying the behaviors of intentional and effective partnership, which guide his work today.

After graduating high school at Valley Christian in San Jose, Ian moved to southern California to attend Azusa Pacific University. His efforts in business would begin there.

"When I was a freshman in college there was someone on my hall who said we need to start a business in college to get a head start on everyone else. That stuck with me and after that, I was 1000% determined to start my own business in college. I had tried starting a few businesses in college that didn't really work; however, I was really interested in software development and that ended up sticking with me. The whole idea of being able to make money online without a physical good was really appealing. I saw all these other companies doing it, so I figured I could do the same and build my own," Ian said.

Ian's burgeoning interest in software development would lead to his focus in the marketplace. As a sophomore in college, Ian desired to build his first iPhone app. This was when the iPhone 4s had just been released and the Siri featured was just launched. To achieve this goal, he hired his first development team in India to build the app. Ian would discover that the process of building and launching an app was a lot harder and a lot more time consuming than he had anticipated. However, after a few months of development the first version launched in the App Store. It was an app for students to buy and sell used textbooks amongst each other, effectively an attempt to replace the school bookstore. Although he didn't end up making any money from the app, it was an important step in his journey. He had conceived, planned and executed the successful creation and launching of an app.

This experience propelled Ian to begin thinking more aggressively about next steps in the app space. He had learned web development through his initial foray into the app space, so he just needed to think about a clearer and more effective opportunity to meet a market need. That opportunity was found in the business community's lack of knowledge of how to leverage the ever-expanding mobile app space to connect with their audiences. The problem was that businesses could not identify a way to utilize mobile apps because the costs associated with building and launching an app were

prohibitive. That is when Ian had what he calls his “light bulb moment.” He would build templated apps and sell them over and over again to different businesses.

This idea would place Ian on the path to discover online app builders. Online app builders are platforms where he could build very useful and visually appealing apps with no coding required. What was useful about these apps in relation to his business idea is that they could be white labeled to resell under his own account. This allowed him to create a business around delivering apps without any of the technology burden. Once Ian had built up a customer base and had a proven revenue model, he raised money to build his own technology. The way Ian launched his business is quite rare in the software space because typically software start-ups have to build a minimally sellable product first before they can start their own business. The online app builders were Ian’s early loophole to get good product to market at a minimal cost. Ian began his business at an initial cost of roughly \$500/mo.

Ian’s journey, which began with an app build in his sophomore year in college, has led to his present company today, BuildFire. BuildFire provides a no-coding-required app development platform that is infinitely customizable. With over 40 full-time employees and a penthouse office in downtown San Diego, BuildFire is a bona fide disruptor in the tech space. In Ian’s own words, “We are one of the biggest disruptors in the mobile app development space. In the same way the web development space was disrupted by companies such as Wix, Squarespace and Wordpress, we’re changing the way mobile apps are being built and deployed.”

BuildFire has had some great successes in its six years of operation:

- BuildFire has built apps for Fortune 500 companies
- Customers have built over 10,000 apps on the BuildFire platform
- There are currently over 10M people using BuildFire apps worldwide

Ian is in the midst of a wave of growth and expansion; however, he continues to focus on how to meet the needs of the market. He is committed to not allowing himself to rest flatfooted and instead staying on his toes and being prepared for the next pivot. After all, he was born for this.

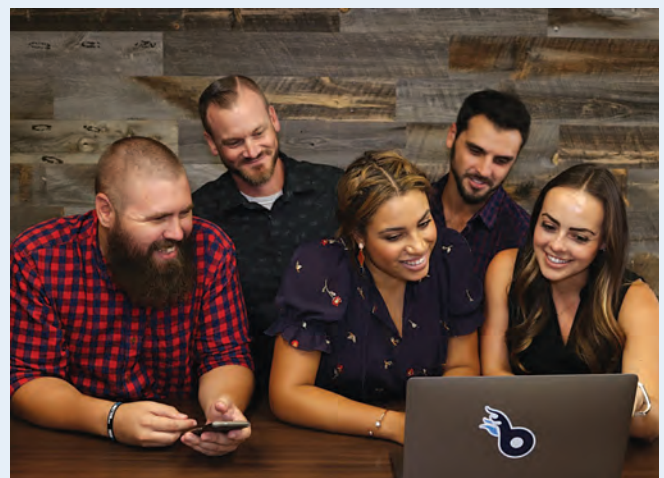
Lessons from Ian’s journey:

Connect a market to a product - “A business is fundamentally connecting a market to a product in a repeatable fashion in order to generate profit. Your job is to make that exchange happen in the most efficient and profitable way possible. Always start with the market in mind first. If you don’t have buyers, you don’t have a business.”

Find the problem, fix the problem - “People, property and information all want to move more freely. Many of the businesses in our economy are based around solving those friction points. Figure out how you can address one of those pain points and you have a business opportunity.”

It takes work - “Be ready to commit years of your life to this endeavor. If you’re not ready, quit now. There are tens of thousands of other people all around the world that you’re competing with that are going to put in the work. Entrepreneurship is not all glory and fame. Your business statistically is likely to not succeed. That’s why you need to put in the extreme amount work to tip the scales in your favor.”

Success is a shared experience - “It’s incredibly rare to find an entrepreneur who can do it all on their own. If you’re trying to build a business of any significance you’re going to need a great team to make your vision happen. The likelihood of your success is going to be largely determined by the quality of team you build.” ▼

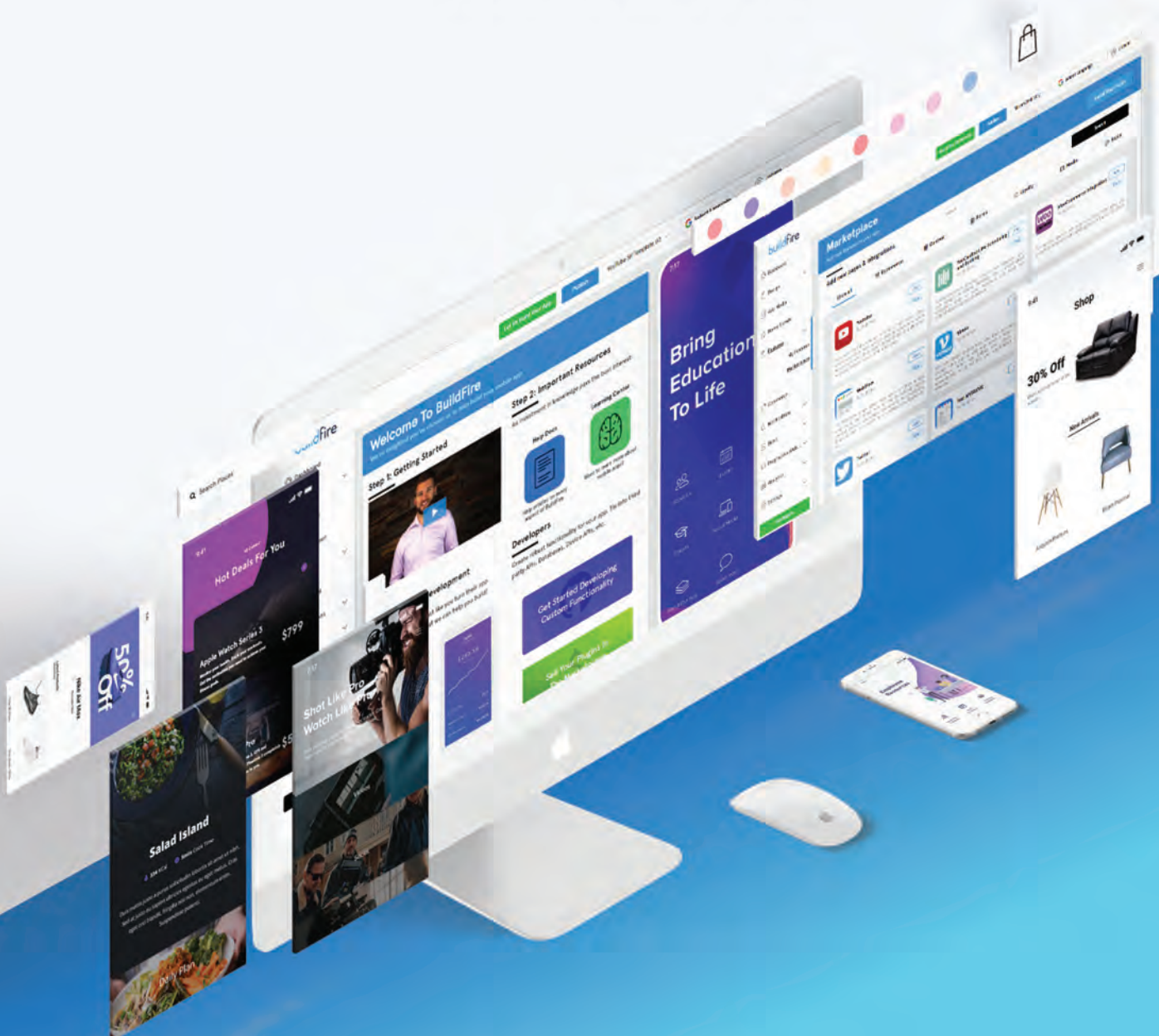


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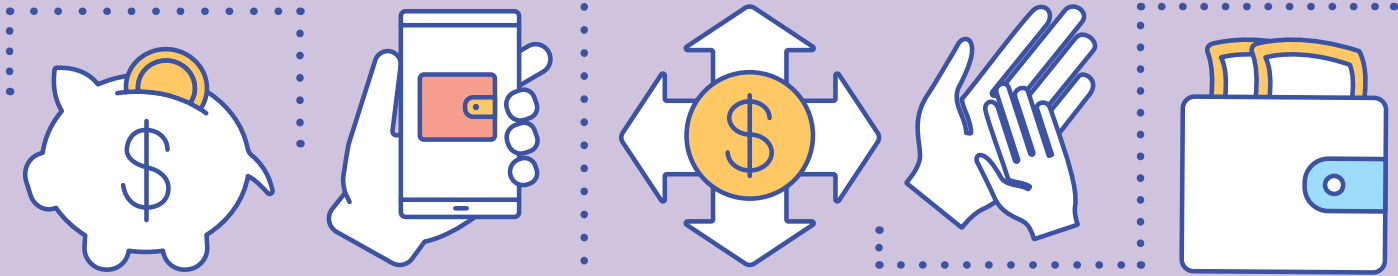


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BREAKING THE

Victoria Mannoia





AGENCY

When people find out I'm a career fundraiser, I'm usually met with the response, "Oh, I could never ask people for money as a profession." This response makes sense if you keep "fundraising work" in a box—considering it to be the singular act of asking people for money to support XYZ cause.



When I first stepped into the fundraising/development world, I set out with tenacity to see change and good spread across the world by supporting my clients and their transformational visions. Naturally, I joined a mega-agency that was known for being the pioneer of successful direct response fundraising for decades prior. Nonprofits big and small heard of the way we raised millions of dollars for international relief, community development, humanitarian efforts, public health and environmental services and wanted that same result.

The agency had discovered a strategy that worked. It had even gone gangbusters from time to time. But that innovative new strategy has remained largely untouched since its conception. Any time it was questioned, touched or criticized, the stage curtain was opened just a little bit more. There was a sacred cow disguised as a “strategy” that we all had been taught to worship. After decades of being taught to adhere to this sacred way, we now see that it’s not infallible. It served its purpose, but under the strict control of the mega-agencies, its acceptance as the sacred cow was absolute and unable to evolve and adapt in an ever-changing marketing space.

Something inside kept telling me that worshipping this cow blindly was wrong. There had to be more to impactful fundraising. I realized that before any real impact could take place through the nonprofits I served, the agency curtain needed to be pulled down and the mystique of the sacred cow dispelled.

In the 1980s, direct response was introduced by agencies as the new norm for fundraising, and nonprofits everywhere took note. The concept of casting your net wide and reaping the harvest from the masses was welcomed and immediately employed.

For years, direct response fundraising has taken this one, ever-so-addicting shape. This fundraising model was so alluring and enticing that agencies built their entire business structure around supporting it. It’s undeniable that the model was successful. But as a result, it became “too big to fail” and for many agencies went unchecked for too long.

As we near 2020, fundraising agencies and professionals need to be held accountable to the question:

ARE WE RELEVANT?

This isn’t an easy question to answer, because the relevancy test can call a lot into question: habits, frameworks of thought, beliefs, traditions and practices. What’s worse is that after working through this question, we just might end up with the haunting answer: “No.” This is the single most important question we need to be asking, nearly 40 years after the birth of direct response fundraising.

Though it will be a test of boldness and courage to ask the question, we have to consider what is on the other end. As a fundraising professional representing a client portfolio of addiction-recovery programs, food banks, international relief and rescue mission work, I realize not answering this question will limit the reach and impact of these organizations that are wholly given to changing the world we live in.

I refuse to be the bottleneck that limits the impact nonprofits can have because I didn’t do everything I could to optimize the fundraising industry.

So, in the face of decades’ worth of systems and processes, I’m asking these questions:

1 How well do we know our tribes?

Many nonprofits understand their tribe/donor/home team at a macro level, but few are able to see and know them at a more granular level. Aside from the size of gift that was given and when, how good are we at determining:

- How donors prefer to give
- Where donors give
- What specifically does each donor like to give toward

For most agencies, collecting that level of information from donors has not been a priority. Maybe later, if the organization is sophisticated enough, these questions reach a point of discussion—but it is rarely, if ever, the starting point. Learning about and from our tribe has to be a priority in order for us to

effectively build strategies that launch us into the future. Without a working knowledge of who is with us, we'll never accurately gauge where we can go. Building donor insights into our overarching strategy moves our efforts from mass marketing to mass activation.

2 How well do we learn from what's going on around us?

While many nonprofit organizations have hearts full of passion and enthusiasm to see their community and world changed, there is still wisdom in staying engaged in the world outside of nonprofits for emerging insights and best practices. This practice of curiosity around the “what if” keeps agencies nimble, brave and excited about what can be if we are willing to wander outside of the lines.

Right now, our agency is staying connected to what's happening with virtual reality and augmented reality. The shift within the communication paradigm has made room for these influential experiences, and the degree of impact they can have is still being determined. We're taking note of the evolution. How does the chance to step into an otherwise unknown virtual reality or augmented reality change the donor experience? Communication? Storytelling? What if the transformation of an addiction recovery program became real in an entirely new way because we created an opportunity for donors to walk in the shoes of a parent of an addict? What if we dared to start with heart engagements and built tailored donor experiences around that? By watching and learning from the world around us with an insatiable curiosity, we're bound to unlock dimensions of engagement that have yet to be conceived.

3 How brave are we willing to be?

My experience and industry knowledge inform me of what will work in the market, what best practices need to be in place, and how to operate safely within decades' worth of reinforced boundaries. The methodical nature is alluring because of its comfort. But as a forward-looking agency, we find succumbing to this methodical nature to be one of the most sacrilegious acts fundraising agencies can commit.

When I began my career, I wanted to dedicate my pursuits to telling captivating and motivating stories that activate people to support world-changing initiatives. But that vision for my career—and for the fundraising industry at large—was going to require something beyond experience, education and talent. It was going to require me to be brave in the face of an industry that was growing stagnant. Instead of going along with the way things have always been, I was going to need to lean into my curious nature and fight for the breakthrough within my own industry. Why? Because if I do my job right, the return is:

- Addicts finding recovery and restoration in a comprehensive, wrap-around program
- Starving children in our own backyard finding healthy food in their pantry
- Homeless men, women, teens and children finding a safe place to lay their head at night and learn the life skills they need to succeed
- Women and children in remote parts of the world finding empowerment to achieve what they never believed they could
- Children with cleft palates finding restored futures because of a life-changing surgery
- A world whose natural resources and beauty are protected and preserved for future generations to enjoy

These are things worth being brave for.



Some of the best disruption we can offer our industry will be introduced by those who can fearlessly demand accountability to these questions—questions that will break the agencies that are unequipped to courageously support the world-changing initiatives of nonprofits around the globe. And in the break, hope emerges from rebuilding agencies that are responsive, active, curious, brave and bold. Those are the agencies that support initiatives to cultivate a better world. ▼



EVER FORWARD:

REINVENTING YOURSELF TO MAINTAIN A HEALTHY WORK-LIFE BALANCE

BEN HUTTON

It can be overwhelming, can't it? Trying to balance it all. Keeping up at work while remaining present and involved at home. Juggling faith, family, work and community. Always feeling like you are a half-step behind. It's hard.

We don't arrive here overnight. The feeling grows slowly as we move through life and pick up new commitments, responsibilities and desires, all with good intentions and the best outcomes in mind. For me, that slow build was something I thought I actually enjoyed.

Until it almost broke me.



**EMPLOYEE
OF HUTTON**

I grew up in our family business. At age 12, I began working in our shop and a few years later I was spending my summers on our jobsites. Over the years I watched my dad build an idea into a successful business. I also saw the toll it took on him and, sometimes, our family. By the time I took over as president in July 2010, I thought I understood what I was getting myself into. I was wrong.

The first two years were amazing. The business grew, and I did too. I learned how to lead and got opportunities to do great things in our city. My family was growing, too. Our three kids were starting school and sports and sports and sports (parents will understand this is not a typo!). But cracks were beginning to emerge.

I started missing commitments and dropping balls. I would go days without seeing my family, leaving before they awoke and arriving home after the kids were asleep. At work, my calendar was out of control, scheduled solid and double-booked.

I was everywhere and nowhere.

Then one day, I broke. I call it my meltdown and remember it well. I was in my office at 3 a.m. when reality hit. Bad priorities, scheduling and decisions culminated as I also came to grips with the particularly grim reality of an entrepreneurial venture we had poured substantial energy into. I had come face-to-face with myself and all of my shortcomings.

I hope you aren't in this spot, or ever get to this point. It can be dark and lonely but can also be a place of hope and renewal with a chance to re-create your new normal. Today I'm much better off. Like my

journey into that mess, the trip out didn't happen overnight. However, just a couple of simple steps can lead to some big changes.

First, get clear about your priorities. Second, design a way to hold yourself accountable. Let's get started.

Balancing competing interests is hard when it isn't clear what they are. It's even harder when we continually add new commitments to the pile and change its center of balance. Controlling our time starts with taking stock of these commitments, prioritizing each one and carefully regulating what gets added. Here's how I did it:

Write down your values and goals, taking time to review them regularly.

I'd bet your organization has put substantial effort into their mission/vision or purpose statements. When done right, they can serve as a powerful rallying cry for your organization's actions, serving as the filter through which new opportunities flow. They can also serve as a guiding light when the path may not be clear.

While successfully implemented at our organizations, we fail to use the tool for ourselves and our families. To be successful, you need to write down your values. This is important and shouldn't be shortchanged.

After your values are defined, you can move on to your goals. Include all of the roles you play: leader, family member, non-profit board member, Christ follower. What will you do to bring your best to each? Consider whether these will compete with each other for precedence.





This first step isn't a quick activity and will take a significant investment of time. To ensure I devote adequate time to this activity, I take a personal retreat once each year. I've discovered that a couple of days

and nights away gives me the separation I need to deeply reflect. I think back on the past year, what needs changed moving forward, and renew my spirit through intense study of a pertinent topic.

If you have a family, this is asking for a huge commitment from your spouse, so you'll certainly need their buy-in. But this process provides the ability to create a strong foundation and build your commitments and I highly recommend it.

Lastly, regularly review your values and goals as you plan your daily activities to ensure they align.

Acknowledge that you aren't good at everything.

After defining my values and goals, the next step was recognizing that God created me with a unique set of skills. Before my meltdown, I was caught in a doom loop: doing all things for all people, attempting to be great at each of them. And the more I took on the worse it got. I needed to diagnose the things I was NOT good at. Admitting your weaknesses is a crucial step to free yourself from the burden of trying to be good at everything. It's a truly boundless gift to yourself.

Take stock of your true skill sets and maximize your available time to work inside of them. Commitments falling outside of your strong suits should be delegated to others. If you need help determining what you are best at, turn to your friends or work partners. Ask them to "describe your superpower" in one or two sentences. You might be surprised how consistent the answers will be.

Know that seasons come and should go.

Ecclesiastes tells us there is a season for everything, but we often fail to consider this when talking about work-life balance. We describe it like a constant state to be achieved instead of what it really is: a never-ending negotiation between our competing interests. The reality is that sometimes work requires the majority of our time, other times it might be a non-profit we are passionate about or a family member who needs extra care. We shouldn't strive to avoid these seasons, but instead be aware of them and purposely adjust when necessary.

It's important to also remember that all seasons end. Remaining stuck in one season too long requires that we find courage to have tough conversations with ourselves, our family and our employers to discover what a new normal should look like.

Say no unless it's a perfect fit.

After you know your values, goals, unique skills, and seasons, say a polite but firm "no" to everything that doesn't align with them. This is challenging, however saying no allows you to say yes to the things that truly matter.

Armed with the steps above, you can redesign how you concentrate your energy, but relying solely on your willpower will end in disappointment. Instead, you'll need to design accountability measures to help you follow through on commitments. Here's what I've found to be particularly effective:



1. Schedule time off first.

As I plan my year, my vacation days go on the calendar first. Everything else gets scheduled around those days to remind me they are an important value of mine, critical to the success of my other goals. If my batteries are not fully charged, I know I won't bring my best self to work.

2. Build your team.

Since we aren't great at everything, you'll need to find others who are really good in areas where you struggle. Build your team to fill the gaps. The best move I made here was to hire an assistant to manage my calendar and correspondence, allowing me more time to work in my areas of expertise. This is better for everyone, including my business. If you are eyeing a similar addition but worry about costs, then reverse your logic: How much is it worth to be able to spend more of your time in your sweet spot?

3. Remove email from your phone.

Even though we treat it as such, email is not an urgent form of communication. It's a huge distraction keeping us from remaining present in everyday life. I let my office know to call or text me if they had an urgent need, then deleted email from my phone and I don't miss it a bit. Now I only check email a few times a day while I am on my computer. Unless you are a doctor or carrying the nuclear football for POTUS, you don't need to be constantly in touch and don't fool yourself into thinking you do.

4. Put the phone away when you get home.

This one is hardest for me. I read the news and often relax by checking social media or a couple of my favorite websites. It's become automatic to pull out my phone for a few minutes and I don't even realize it. When I'm home though, it's stealing time from my family. I'm not consistent yet, but I try to keep it put away between 6-8 p.m.

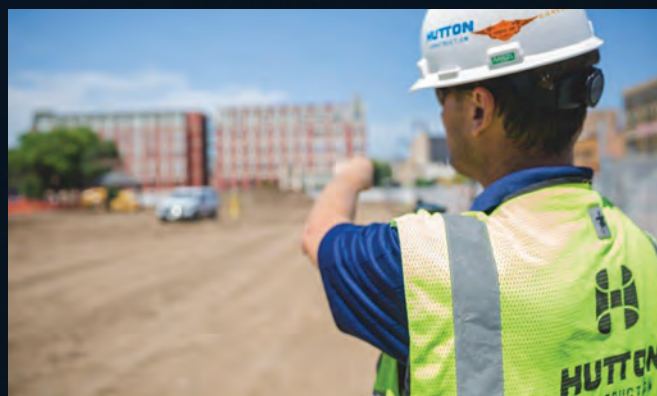
5. Look for ways to double up your time.

I highly value spending time with my kids but carving out one-on-one time each week sometimes feels impossible. The cool thing I discovered is that they are just as happy 'doing life' with me as when we do something 'special.' So now we go to the store, work in my workshop, or even just read together. In the summer, I even take them with me on road trips to check out our projects. They love it and it also provides some incredible teaching moments!

The final step and key to success.

Keeping it all together and putting first things first is a constant effort, and it's not one you should do alone. Keep those closest to you involved with your plans to keep yourself on track. For example, after each of my personal retreats, I share my goals and commitments with my family and work team. Making them known puts pressure on myself to follow through. If you are especially brave, post them up somewhere for others to check in on your progress.

Changing our habits and commitments to line up with our values and goals is hard. It takes time, so start now. Commit to reevaluate your priorities and put some accountability measures in place and watch how it improves your life, your relationships and your stress level to keep you moving ever forward! ▼





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KNEELAND C. BROWN

a
ALGOPAY

ANNA MERZI
FOUNDER & CEO OF ALGOPAY



anna’s story as a rising entrepreneur is, in a word, unique. What makes her story so unique is the fact that she had no intention to be an entrepreneur. She openly admits this in her own words—she had no intentions of engaging in entrepreneurial ventures and furthermore had no desire to work in any sector of business. In her own words she intentionally avoided business education during her undergraduate years: “I refused to take any courses in business and doubled down on a curriculum that I thought might get me a job at a think tank like RAND or the CIA. All of my college work experience involved academia, research or NGO work.” This non-business focus is evidenced by her BA in Political Science with an emphasis in Middle East Politics, Middle East Studies from the University of Southern California.

This lack of interest in business was not due to a lack of exposure. Anna was raised in a small and tightly knit family with one older sister, her mother and her father. Her extended family lived within a 30-mile radius of her childhood home and this extended family was replete with self-starters with an entrepreneurial bent in industries including real estate, plumbing, fiber optics, digital design, even country music.

Not only was entrepreneurial zeal present in her extended family but also closer to home. Her father was 23 years old when he started in the fiber optics business, reflecting on her father Anna states, “He told me that the first deal to get him going was a week-long contract for \$5K to install fiber cables in a local building. His team at the time consisted of himself and his truck. When things picked up, he and my mom decided to take the leap, and she held down the fort as bread winner while he executed on an idea that he basically just had a strong hunch about. As a team, they built the company he still runs today.”

If it was written in the stars for Anna to move into business, she was the last one to know it. Her road to entrepreneurship was closely connected to her interest in the Middle East. “I had been tutoring a handful of Syrians throughout college to (a) help them with English and (b) get help on my Arabic. It was a great system. Over time, I became close friends with the people I worked with and got to learn more about their lives and recent struggles as refugees. Every single one of them faced the same problem. They couldn’t get work due to work permit restrictions for refugees. It was totally illegal for them to obtain work permits, and if they managed to find a loop hole, there were restrictions in place to stop them from getting housing contracts if they had a work permit.”

Addressing this problem would launch the first iteration of her present company *AlgoPay*. “The first *Algo* contract was connecting a Syrian developer I had become friends with to another friend at school for a quick project. And then another project. And another. And then a referral client. And then our first non-student client, etc. It became very clear that there was demand for this level of talent outside of my own network, so I hired one of our freelancers to build a site and job-matching platform.”

Anna reorganized her class schedule and launched her start-up *Algo* her junior year of college. As the business began to take off Anna even dropped a minor she was pursuing so that she could graduate early and devote herself to the company full-time.

Algo, the job-matching platform which had begun as a result of her tutoring Syrian refugees, began to gain traction as it connected qualified refugees with opportunities for work, however, another significant issue quickly arose. “One year in, it had become too hard to pay our freelancers. They were all in the Middle East, and none of them had bank accounts, PayPal or TransferWise.

The only payment option we had that worked region-wide was Western Union, and its fees ranged up to 20%. That’s criminal.

After exploring all of the different payment options, I realized the only option was to build our own.”

Building a platform to facilitate payment was a dynamic shift in the strategic direction of *Algo*; however, a look at the macro numbers quickly made the necessity of the decision clearer for Anna. “Including both refugees and the general Middle East population – 345 million people don’t have bank accounts (that’s more than the total US population). PayPal and Venmo do not work in the Middle East. Only 4% of the region uses mobile wallets, because they don’t let you send money between countries. And remittance sending makes up a majority of the region’s GDP. Western Union is the only system that works region-wide, and as I said, they charge up to 20%.”

Algo in its initial formation would have died due to the inability to pay users effectively and at an affordable rate. So, in June of 2018 the creation of *AlgoPay* represented a significant pivot and dove into the payment space starting with the freelancers who were already using the platform to contract work. Part of this pivot included the opportunity to onboard *Algo* freelancers to UpWork (the world’s largest freelancing platform), which they otherwise could not access due to payment issues.

Reflecting on her experiences, Anna's motivation in the building of *AlgoPay* did not come from any particular individuals but rather a set of circumstances which fueled a personal passion. "When I first started *Algo* (which at the time was a freelancing platform to connect refugee freelancers to tech companies), everyone told me that it could only survive as a non-profit because people would only hire refugees for CSR reasons. And meanwhile, I was sitting there looking at resumes of people who spoke 4+ languages, had master's degrees, were former editors at *Vogue Arabia*, and were experts in machine learning. There was no way all these people had to offer would be stripped down to 'refugee.' I had to prove that they would get hired for their exceptional talent, and not for a label that made other people feel good."

Today, *AlgoPay* works with retailers in the Middle East to turn their point-of-sale systems into ATMs for the unbanked. Users are able to store and transfer money online at no fee and withdraw it in cash at the places they shop. The vision of *AlgoPay* is to democratize what it means to own your money and control your financial future. Anna argues, "In a world where 85% of the Middle East is unbanked and money transfer fees range up to 20%, that doesn't yet exist. *AlgoPay* is positioning itself to create a borderless payment system that relies on whole communities instead of banks or governments. Because it works through local retailers, it is able to provide an entirely free service to the end user, fundamentally disrupting the operations and ethics of the region's money transfer industry—including the giants that currently take \$5B in annual fees from people who live below the poverty line."

AlgoPay is making waves in the global market and it's committed to seeing those waves become even bigger. And that makes Anna and AlgoPay not only unique, but transformational.

Lessons from Anna's Journey:

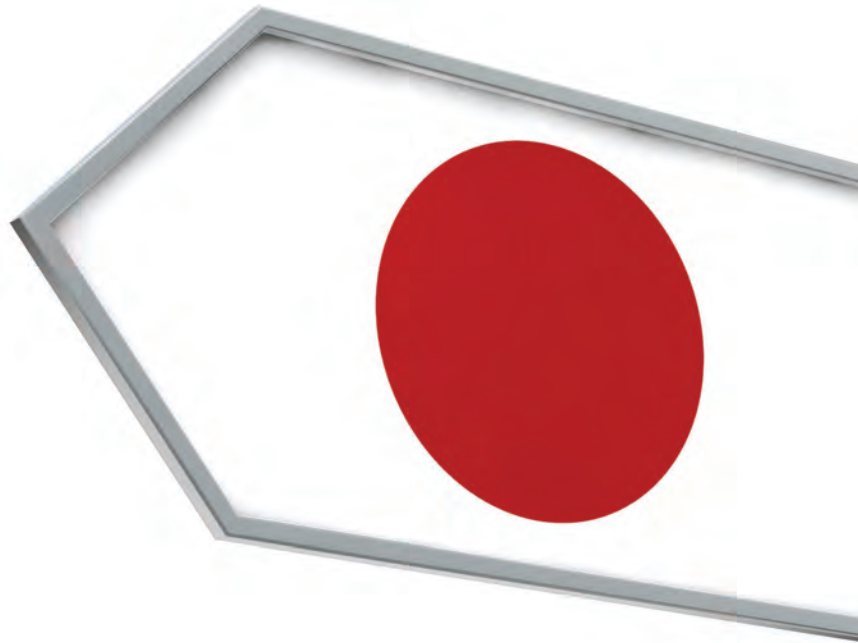
- "Building a business that operates in the Middle East is a tough sell to both investors and general stake holders—especially with our beta launching in Iraq. You must understand the risks of your business's proposition and be prepared to meet and mitigate those risks."
- "Finding the right partners who believe in the core passions of your business and are committed to doing the hard thing can be the most difficult, time consuming, rewarding, and fulfilling part of building an innovative business."
- "If you are trying to start something you love, you have to love it so much and care so deeply about its success that you are totally detached from any criticisms and no's that come your way (there will be a lot). Your job as a founder is to objectively see where you're wrong and fix it fast, see what you lack and find people to fill it. That's the only way to grow." ▼



SELF CONTROL & PERSEVERANCE:

*What impacts should they have in
the life of Christian leaders?*

MAKIKO HARRISON





growing up in Japan, and having moved to England after college and then to the US in my late 20s, I have had an interesting opportunity to observe strengths and weaknesses of each of these cultures and consider the cause for these differences. I have always had another perspective, a Christian one, which added a dimension to my analyzing how people make decisions and why. Especially trying to understand my native Japanese culture as a Christian, where less than 1% of the population is Christian, has been a fascinating pursuit for me.

I have come to believe that God-given virtues manifest in different ways in different cultures, may it be majority Christian (like America) or non-Christian (like Japan). Because of our fallen nature, however, these virtues do not always produce the benefits God intended for us in the world.

I chose to discuss Self Control (SC) and Perseverance (P) in this article. There are three reasons. Firstly, these are virtues that the Japanese put more emphasis than the Americans in general, while Christ valued these virtues highly.¹ Second, SC and P in the Japanese context demonstrate how the lack of proper understanding and use of these God-given virtues leads not only to absence of benefits, but also to suffering. Thirdly, I believe SC and P are important qualities for Christians, especially for Christian leaders to pursue their calling. By comparing SC and P in the context of the Scripture, America, and Japan, this article attempts to show why and how Christians must exercise SC and P, and what significance such efforts can have.

SC AND P FOR CHRIST, THE JAPANESE, AND THE AMERICANS

Based on the Scripture review, I find the following as the main reasons why SC and P are important for Christ and His followers:

- I. They are characters of God and His love.²
- II. They will protect believers from sin and temptation, and enable them to fight against evil.³
- III. They will test believers' faith.⁴
- IV. They will develop character that leads to hope in Christ.⁵
- V. They will enable believers to accomplish God's will, glorify Him, and obtain the treasure promised by Him.⁶
- VI. They will keep believers holy and blameless in the world as ambassadors of Christ.⁷
- VII. They will bind believers together in unity.⁸

There are similarities between reasons for SC and P by Christ vs. the Japanese and the Americans. All sides agree that they will lead to strong character, and help achieve a significant goal. The difference is for the followers of Christ, character matters because it leads to hope in Christ; that is, the assurance that they will inherit the kingdom of God with Christ. For most Americans and Japanese, on the other hand, SC and P that lead to strong character are important because they enable them to be successful or achieve peace and happiness in life.⁹ Followers of Christ exercise SC and P by fixing their eyes ultimately on the kingdom of God, whereas others exercise SC and P by fixing their eyes on the kingdom of this world.

In Japan, one reason why SC and P are important is because they display thoughtfulness towards others by restraining one's own desire.¹⁰ Putting others before oneself is an essence of love that God values greatly. On the other hand, in America, thoughtfulness, compassion and love are associated more with self-expression, rather than SC. This does not mean that sometimes Americans also consider SC as a way to express thoughtfulness for others. However, the point here is that in Japan, SC is the way the majority of the people show their thoughtfulness towards others, not through self-expression.

In Japan, SC and P are important virtues also because they are necessary to follow the expectations of society.¹¹ (This reasoning probably goes against the most important American virtue of individual freedom.) Christians also exercise SC and P to keep themselves holy and blameless in the world as ambassadors of Christ. They both are reasons based on others' perception of one's behavior. Yet, there is a clear difference. For the Japanese, you exercise SC and P because your or your family's reputation is at stake. For followers of Christ, you do so in order to protect the reputation of Christ, not your own.

HOW TO EXERCISE SC AND P

People normally exercise SC and P by their willpower, motivated by the goal that these virtues are expected to bring about. The differences arise when circumstances are difficult and controlling one's physical and mental nature becomes more challenging.

Many Japanese motivate themselves in such circumstances by believing that even if you cannot perfectly control your human nature, the attempt to do so itself is virtuous.¹²

Others, including many in America, will continue to rely on their own willpower on the uphill battle against the human nature, fixing their eyes on a particular goal they have in mind, be it professional, personal, social, or physical.

Followers of Christ, on the other hand, have a different approach. When they face a challenge in conquering their human nature by their own will, they remember Christ, who lived a life of perfect SC, P and love and died for those who cannot live that way. They believe in Christ and that He has already won the battle against

flesh and sin for all human beings. They remember the presence of the Holy Spirit in them, who is a gift from God to those who believe in Christ, and who will enable them to act according to God's will. This is the way followers of Christ receive the strength to press on until they reach the promised goal of the kingdom of God.

CONSEQUENCES OF SC AND P

For those who always rely on their own strength to exercise SC and P, when they are successful in achieving the goal, they will want to get the credit for their success. They feel "I have endured hardships," or "I fought against temptations that would have ruined my success." They cannot help but be proud of their achievements. On the other hand, when they fail to reach the goal after SC and P, they feel frustrated and defeated. They will either blame others for creating a situation that was too hard for them to overcome, or blame themselves for their weakness.

Japan achieved an enormous economic success after WWII, by the end of which major cities were in ruins and people were starving. In addition to some well known factors such as foreign aid, economic policy, and high levels of education, I believe SC and P exercised by the Japanese workers as well as family members who supported them contributed to this economic growth of the nation. Japan became the second largest economy in the world in the early 1970s and accelerated its growth in the late 1980s, when the Japanese people began to feel dissatisfied with their lives despite the continued economic prosperity.¹³ In fact, suicide rates continue to be very high compared to other developed nations.¹⁴ The highly esteemed virtues of SC and P are not bearing their ultimate fruit of peace and happiness in the lives of many Japanese. This, I believe, is fundamentally a result of not using these God-given virtues in ways that God intended us to use (i.e., to glorify Him) but instead using these virtues to protect one's own reputation or to keep harmony with others at all costs.

Followers of Christ, on the other hand, have a different attitude towards SC and P. They are aware of their lack of SC and P needed to achieve their goals, both on earth and in heaven. They know that it is only by the grace of God through Christ's sacrificial death that they already have victory over sin and death. Therefore, they are able to persevere in the face of hardship with humility, gratitude, and joy.

Imagine a person with this perspective and attitude in a workplace. Even as she endures hardship towards achieving a professional goal, she will not boast or fight over credit and is not jealous of others' success, because she knows that the SC and P required to achieve the goal was not ultimately her own, but given by God. When hard time comes and others are devastated and feeling sorry for themselves for their hard work for 'nothing,' she will not lose gratitude and joy. Why? Because she knows that her ultimate goal is in heaven sealed and unshaken, and that God will surely give her more strength needed to continue His good work on earth, in which she has a unique part. Followers of Christ are able to live a life of hope and love by using SC and P in good times and hard times. They are called to be a shining light in the broken world.

"Love is patient, love is kind. It does not envy, it does not boast, it is not proud. It is not rude. It is not self-seeking, it is not easily angered, it keeps no record of wrongs. Love does not delight in evil but rejoices with the truth. It always protects, always trusts, always hopes, always perseveres. Love never fails."

1 Corinthians 13:4-8a¹⁵▼

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- 4 See, for example, James 1:3, 1 Peter 1:3-9.
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- 6 See, for example, Hebrews 12:1-3, 1 Timothy 4:10-16, 2 Peter 1: 5-11, and 1 Corinthians 15:58.
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Keep Dreaming!

A graduate's story about achieving a lifelong dream

Lauren Young

I

never imagined that I would be the managing editor of *The DeVoe Report*. Quite honestly, there are many opportunities that I have been given that I could have never dreamed. As I think about all my experiences, I can see God's hand in my life.



When I was younger, my parents raised me to value education. My siblings and I were encouraged to do our best in our schoolwork and go to college so we could provide for our families. Though the three of us attempted college immediately after high school, none of us were able to complete our degree on the first try.

When I was a younger, I completed three semesters at Indiana Wesleyan University. I enjoyed my experience; however, I decided to transfer to another school, hoping that I could afford another school. After one more semester of college, I was completely out of money, so I decided to get a full-time job.

The company I worked for paid for employees' education as part of the benefits package. Because education was important to me, I decided to capitalize on the opportunity, but not before I got married and had children. Going back to school as a wife, mom, and full-time employee proved to be dramatically different than going to school as a single teenager. No longer did I have the time to think about socializing. I had to focus on schoolwork.

After almost five years at that employer, the time came for me to find another job. My workload was taking too much time from my family – working nearly 60 hours per week. I was excited to spend more time with my family; however, I lost the benefit of work paying for my degree. My heart yearned to earn a college degree, but the timing was not right.

In 2009, I received a phone call that would change my life forever. The phone call was an answer to a prayer that I had prayed for years. My dad called to tell me about a benefit that he had access to that would also be beneficial to me. I was able to go back to college with all expenses paid. My prayers were answered, and I was more focused than I had ever been.



I applied to and was accepted by my fourth university. I took all my classes online and finally graduated from college – more than 11 years after originally starting.

Though I had achieved a big goal, I never lost my desire to be a graduate of Indiana Wesleyan University. I grew up just miles from the campus. I spent five consecutive summers on campus during high school. To say that I loved the university was an understatement.

In 2012, I had a colleague ask me a question that would change my life again. He said, “If you could do anything and not fail, what would it be?” Quickly, I replied, “Get another degree.” I doubted my ability to continue further in higher education. I thought graduate school was too much for me. Thankfully, that small conversation led to many more conversations. I had a leadership team that believed in me enough that I was ready to take on what seemed impossible.

In October 2014, I started my MBA with the support of my colleagues and family. I made a two-year commitment to work on my degree, regardless of what came my way. I had no idea the hurdles that lay ahead of me. Though much of my time in school was uneventful, at about a year into my education, it seemed that so many things that could go wrong did go wrong.



My family faced unemployment, which led to a financial hardship I never imagined. I had to trust God in a way that I never had before. Though God met every need during this time, it was a difficult process to get through.

Not much longer after the job loss, my mother-in-law and father-in-law were in a terrible car accident. After the accident, my father-in-law spent the following months between hospitals and nursing homes. My family spent many days trying to balance normal life activities at the same time of handling the extra responsibilities that come from having a loved one going through a medical crisis. Approximately six months after the car accident, my father-in-law passed away.

While navigating the situation with the extended family, my husband and I continued to manage the normal struggles that come with raising three children (one college student, a teenager, and a pre-teen). There were days I felt I had taken on more responsibility and stress than I could handle. As if that wasn't enough, I failed to mention that my husband was also a full-time college student. Our plates were full.

There were days that I felt I could not go on; however, I did. While there were many situations I could not control, I could control my coursework. I was able to establish a schedule for working on homework, even if it was late in the evening. I could control my effort on my homework. Quite honestly, my studies became my safe place away.

Though my husband ended up taking time away from class, our family as a whole was able to persevere through our adversities and come out stronger on the other side. The financial situations resolved. My husband and I developed a support network as we navigated raising our family.



In December 2016, I achieved my dreams and graduated from IWU. After taking a few months away from college, my husband decided to go back to school. He graduated in August 2017. My son graduated from IWU just a few months later in December 2017. We were able to accomplish big dreams. The journey was not the easiest, but we did not quit.



I'm not sure what my next steps are when it comes to my professional goals, but I know that God has been with me throughout every season of my life. He has answered prayers in ways that are undeniably God. I know that God will give me more than I could ever think or imagine (Ephesians 3:20), so I will trust that he will do greater for me and through me.

I challenge you to trust God in the same ways. Regardless of where you are on your journey, I ask that you not give up. Rather, ask God to give you the strength and wisdom to keep pushing forward. Create a network of people that can support you and push you to continue pursuing your dreams. Before you know it, your goal will be completed! ▼





LAURIE BUSUTTIL & SUSAN VAN WEELDEN



Imago Dei &

HUMAN RESOURCE MANAGEMENT:

How Our Understanding of the Breath of God's Spirit Shapes the Way We Manage People

*T*he creation stories are wondrous to read as they describe God's glory and majesty and the results of his handiwork. However, of all that was created, humans alone were made in God's own image, given life by God's own breath (Gen. 2:7). Only people reflect God's likeness and characteristics. Because both managers and employees are created in God's image, this should have a profound impact on workplace interactions, including how we manage people in organizations, design jobs, plan for staffing needs, recruit and select employees, develop employees, evaluate their performance, compensate them, and ensure a safe and healthy workplace.

IMAGO DEI: WHAT DOES IT MEAN TO BE MADE IN GOD'S IMAGE?

An “image” is a representation of something or someone. Likenesses can be visible impressions or mental representations. Artists create images as they craft portraits and sculptures or take photographs. Authors help readers imagine words written on a page. Images enable others to see and understand the object being represented. Such is the foundational understanding of imago Dei: humans have been created to represent the Creator.

How are we created in God's likeness? The creation story provides the foundation: “So God created humankind in his image, in the image of God he created them” (Gen. 1:27, New Revised Standard Version). Genesis 2:7 states that “the Lord formed man from the dust of the ground, and breathed into his nostrils the breath of life.” Yet humans transitioned from being the perfect image of God to being image bearers marred by sin. A restoration of that image is revealed in the New Testament; we bear the image of the Son (1 Cor. 15:47-49; Col. 3:10-11; Rom. 8:29) who is himself the image of God (2 Cor. 4:4; Col. 1:15).

As scholars and theologians have interpreted these passages, three main descriptive approaches on imago Dei have appeared:

*structural,
relational,
& functional.*

A structural perspective focuses on who we are created to be based on attributes and characteristics that reflect imago Dei. A relational approach focuses on how we are created to live—communally—as the Godhead itself communes with one another. A functional perspective emphasizes what we are created to do: co-create and steward the earth's resources using our diverse gifts. These three perspectives provide differing viewpoints about the complexity with which God created humans in his image.

STRUCTURAL PERSPECTIVE

Just as one might describe how a child resembles his or her parent (e.g., thoughtful, playful), a structural perspective defines an image bearer as one who possesses attributes and characteristics of God. Scripture emphasizes three characteristics when describing what it means to be made in God's image: holiness, righteousness, and knowledge. Ephesians 4:23-24 (NRSV) urges us to “be renewed in the spirit of your minds and to clothe yourselves with the new self, created according to the likeness of God in true righteousness and holiness.” Colossians 3:10 (NRSV) speaks about clothing “yourselves with the new self, which is being renewed in knowledge according to the image of its creator.” Additional attributes of God, as identified in Scripture, that we display include truth, justice, love, mercy, faithfulness, goodness, and grace.

RELATIONAL PERSPECTIVE

The relational approach proposes that we reflect the image and experience of God as we relate to others. Relational comparisons are made when children follow in the footsteps of their parent and exhibit concern for others or as they generously share their time and talents with those in need. This perspective focuses on how we are created to live in relationship to God and to his children. 1 Peter 4:10 (NRSV) urges us, “As good stewards of the manifold grace of God, serve one another with whatever gift each of you has received.” The use of “varied grace” in the English Standard Version and “faithfully administering God's grace in its various forms” in the New International Version emphasize even more strongly how people were created with diverse gifts and strengths with which to serve others.

FUNCTIONAL (AMBASSADORIAL) PERSPECTIVE

A functional approach to imago Dei focuses on God's command to his image bearers to have dominion over the rest of creation. That we are co-creators with God is part of this approach. Functional similarities reflect the care of a child for the possessions, work, and reputation of the parent, in a stewardly manner and as if they were the child's own. We display God's image when we serve as the hands and feet of God, caring for this world.

AN INTEGRATED PERSPECTIVE

While Christians agree that humans are created in God's image and are given life by the very breath of the Holy Spirit, the discussion above makes it apparent that there are multiple interpretations about how that image is actualized.

Going back to our original "definitions" of the three perspectives of *imago Dei*, the most fruitful application of this concept as we apply it to the area of strategic human resource management (HRM) is a blending of the three. To be created in God's image means that we possess certain attributes (who we are created to be), which affect how we relate to God and one another (how we are created to live), as we fulfill our roles as co-creators and stewards (what we are created to do). This blended approach is applied below as we discuss what the concept of *imago Dei* means for people managers.

IMAGO DEI AND HUMAN RESOURCE MANAGEMENT

If we are created in God's image, then it follows that we are thinking, productive people, desirous of entering into healthy relationships with employees and capable of making responsible decisions. Individuals must be cared for and treated with dignity as they contribute toward achieving organizational goals. A structural approach to management suggests that we recognize the attributes of God in our own lives, look for them in the lives of our employees, and cultivate those characteristics.

Yet we were created to live in community with others, so managers should build an organization where employees interact with and complement one another. This means we recognize the close tie between job design and the call to nurture and develop the creation. Jobs should allow for personal growth and development of talents (structural), steward the resources God has given the organization (functional) and generate a sense of fellowship among employees (relational).

HR planning requires that we recognize the individual characteristics and attributes required for different jobs (structural) and create networks and relationships that adopt a long-term approach to organizational growth (relational).

Recognizing God's attributes and characteristics in applicants and matching the best candidates to specific jobs (structural) and selecting candidates who fit well with the community (relational) helps managers to steward resources and achieve organizational goals (functional).

Enabling employees to grow and learn (structural), treating each individual with justice, love, and honesty as we encourage employee engagement (relational), and equipping employees to better manage God's resources (functional) enhances effective training and development programs.

Justice calls us to pay a fair wage to our employees. We compensate employees because of their worth as individuals created in God's image. This means that our compensation practices should recognize God's creative abilities in employees (structural), their need to maintain their lives and develop their personalities (relational), and our need to build sustainable organizations (functional).

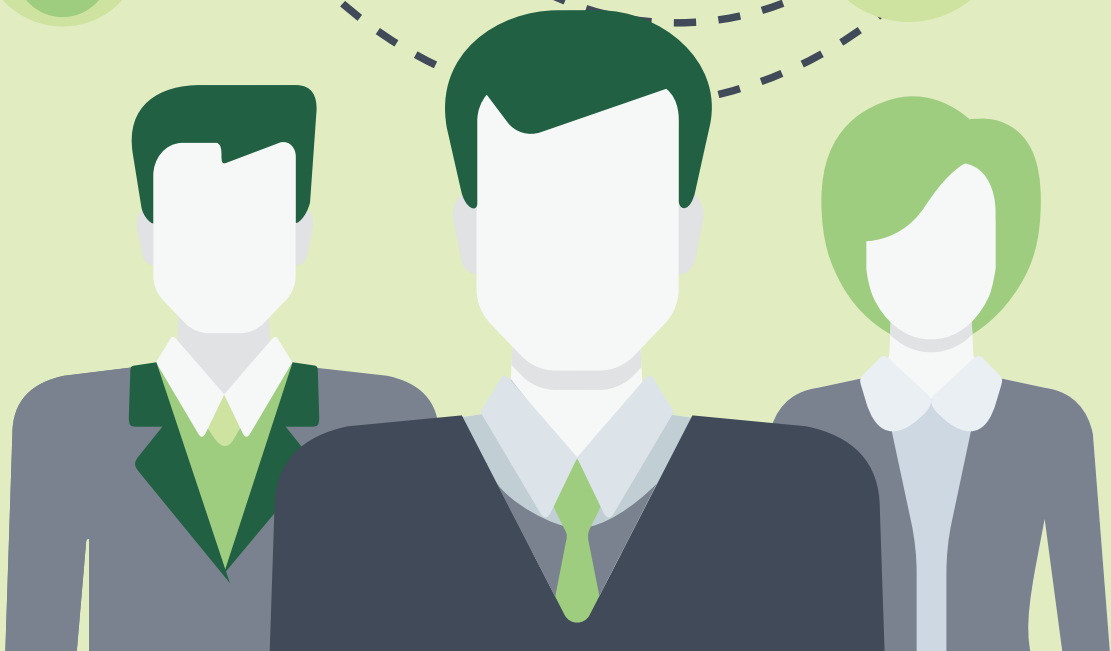
Managing and evaluating the performance of employees should identify and help to expand the abilities of each person (structural). Discussions should lead to information sharing, problem-solving, help, support, and trust (relational). If done well, managers will give a good account of their managerial actions as the organization becomes healthy and strong (functional).

When we as managers protect the health and safety of our employees, we reflect God's care for his unique creation of people (structural), we shape norms of care within our community (relational), and we model the care of God to others (functional).

Applying our understanding of *imago Dei* to the workplace is a difficult task, and one that calls us to rely on the Holy Spirit for discernment. We are called to be aware of the breath of the Spirit of God in our own lives as managers and to manifest this awareness in our HR activities. As we display the attributes of God in social contexts as co-creators with God, we are equipped to effectively manage the employees God has entrusted to our organizations.

This article is a condensed version of Busuttill, L.R. and Van Weelden, J.S. "*Imago Dei* and Human Resource Management: How Our Understanding of the Breath of God's Spirit Shapes the Way We Manage People" in *Journal of Biblical Integration in Business*, 21:1, Fall 2018. ▼

TOM VOGEL, GARY WILKINSON, AND RON ZARGARIAN





A SERVICE CULTURE:

A case study of the FIRST FEDERAL SAVINGS BANK of ROCHESTER, INDIANA

This case study is part of an ongoing research program by the DeVoe School of Business at Indiana Wesleyan University. The purpose of this research is to describe and analyze businesses that exhibit a culture of service to employees, their community, and other stakeholders. The aim is to distill the leadership and organizational characteristics that demonstrate how a business can operate “virtuously” while also being financially successful and exhibiting leadership in the marketplace. The First Federal Savings Bank, with the main office located in Rochester, Indiana, serves banking and mortgage customers in north central Indiana, and provides mortgage services in other regions of the state. The leadership of the bank has built a culture of service to customers, employees, shareholders, and communities, while providing an excellent financial return for investors.

This case study demonstrates how the power of a strong corporate culture facilitates successful financial and operating performance. There has been some academic research on the effects of corporate culture and business performance. Two studies are particularly relevant to this study. Heskett (as cited by Silverthorne, 2011) asserts that “effective culture can account for up to half of the differentiation in performance between organizations in the same business.”¹ Specific to the effect of integrity, Guiso, Sapienza, and Zingales found that “integrity is positively correlated with financial performance.”²

This case study research was based on qualitative data gathered through interviews with Richard Belcher, Founder and Chief Executive Officer; Evan Gottschalk, President and Chief Operating Officer; Amanda Morris-Feldman, Chief Financial Officer; Lawrence Faulstich, President of the Plymouth Division; and Ted Denton, Mayor of Rochester, Indiana. The interviews were conducted by Professors Tom Vogel, Ron Zargarian, and Gary Wilkinson and completed in the spring/summer of 2018.

THE FIRST FEDERAL SAVINGS BANK

On January 3, 1966, Richard (Dick) Belcher, Founder and CEO of First Federal Savings Bank (FFSB), opened its doors in the backroom of a grocery store in Rochester, Indiana. Even though he had no significant experience in banking, he was encouraged by a friend to serve the Rochester area by founding a bank. Dick believed that “friendly banking” could be performed similar to how one relates to a friend or neighbor. Dick mentioned there was a “pent-up demand” and a “real void” in the community for banking services (R. Belcher, personal communication, May 23, 2018). Since this modest beginning, the bank has grown to almost \$400 million in assets

The current President and Chief Operating Officer of First Federal is Evan Gottschalk. Evan has an extensive background in community banking and lending. During an interview with Evan, he articulated the mission to build a “family culture” for employees of the firm. He mentioned this concept is a driving force at FFSB and is, indeed, woven into the very fabric of the firm’s culture. (E. Gottschalk, personal communication, May 23, 2018)

Dick Belcher continually emphasized the firm’s role in serving their local communities. Service has been central to the firm’s culture and will continue to be so in the future, perhaps with additional communities to serve. One thing is quite clear—the bank’s commitment to the communities they serve is genuine and not merely words. In a telephone interview with Theodore J. Denton, mayor of Rochester, he had this to say about FFSB: “When we have a project that needs financing, even though we could go to one of the larger banks, we go to First Federal” (personal communication, May 24, 2018). It is safe to say that FFSB is not merely “a business entity” in their communities; they are in many respects the financial heart and soul of their communities and, indeed, leaders of their communities. One other substantial attribute of their community commitment is generous giving: FFSB has been the major contributor to the United Way of Fulton County for nine straight years.

Dick has a definite view that community banks, by nature, can serve their customers more effectively than the mega-banks. He mentioned that breeches of trust, like the recent “fake account” scandal at Wells Fargo, destroy the relationship between a bank and its customers. He noted that FFSB has hired people from the area, and he knows why people prefer working for FFSB as opposed to a mega-bank: they desire to work for a bank that supports its local communities where decisions are made by local community members (R. Belcher, personal communication, May 23, 2018). He believes that the consolidation of regional banks, including those being swallowed up by the larger money-center banks, is at least partially due to the increasing level of regulation in the industry.

One sign of FFSB’s commitment to its customers are the steps it took during the doldrums of the housing industry in the depths of the Great Recession (2008–2009) to ensure customers could stay in their homes despite the massive job and income losses of that period. Prices of homes were declining, and many mortgages were “underwater.” Very high delinquency levels were generally prevalent, especially in the lower end of the housing market. Yet, FFSB, in Dick Belcher’s words, “ate the losses” (personal communication, May 23, 2018) during that difficult period. Evan Gottschalk related that that the bank spent a lot of time (and, therefore, money) working with individual homeowners

to help keep them in their homes and stabilize the local housing markets. Additionally, the bank took the unusual step of counseling their customers to assist them with their total financial picture.

The IWU case study team also conducted an interview with FFSB's Chief Financial Officer (CFO), Amanda Morris-Feldman. Before joining the bank, Amanda was the lead external auditor of the bank. In her current capacity, she oversees the financial and compliance aspect of the business.

The case study team's interview with Amanda was much different than anticipated from a CFO. In many respects, the interview highlights the fact that FFSB is not purely a numbers-driven institution. The organization relies on solid data analysis, but the numbers are only part of the decision-making. The bank does benchmarking against other similar financial institutions, but Amanda indicated that loan efficiency or similar measures of banking metrics are not their primary measures of success. Measures of customer service are integral to their analysis of performance.

Their decision-making process is quite informal, mostly driven by group discussion among various levels of executives. This enables them to make quick, multi-faceted decisions. Furthermore, she stated that, "The bank leadership does not let the budget unduly restrict their actions" (A. Morris-Feldman, personal communication, May 23, 2018). Unfortunately, many firms manage to the budget, but this has not been the case with FFSB. They do budget and plan, but consciously avoid having budgets and plans that can restrict their decision-making. (A. Morris-Feldman, personal communication, May 23, 2018). One priority area for investment has been in keeping up with the latest technology. FFSB has been able to keep up with the latest knowledge, skills, and resources through outsourcing rather than internally housing a fully-functioning IT department. By using third parties to offer online banking and other technological enhancement, the bank is able to more efficiently use their resources and keep their focus on what they do best: customer service.

CONCLUSIONS & LEADERSHIP LESSONS


The DeVoe study team has determined that First Federal Savings Bank represents an ideal example of The Virtuous Business Model.³ FFSB has been firmly grounded in virtue and customer service since its inception, largely due to the leadership of its founder, Dick Belcher.

THE RESEARCH TEAM ASSERTS THAT AN ORGANIZATION'S CULTURE MATTERS; IT IS THE "GLUE" THAT BINDS PEOPLE TOGETHER IN A COMMON CAUSE.

In this case, the cause was identified to be relational: customer service and family first. The study also indicates that customers create success for an organization, not merely processes or procedures. Ultimately, it is the customers who generate demand for a product or service—in this case, banking and financial services. Another item of importance uncovered by the team is that culture must be established at the top of the organization and then constantly and consistently reinforced to permeate the entire organization. FFSB's culture is deeply engrained in every aspect of the bank.▼


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A WINSOME WITNESS THROUGH ENTERPRISE CREATION

Wesley Cate and Greg Enas



Something is happening in Indianapolis. Over the last decade, Indy has seen the emergence of a technology ecosystem and significant reinvestment back into the city's core. New, top-quality schools are shaping young lives. In the midst of all this growth, there's a ferment simmering in the imagination of entrepreneurs and innovators of faith. These men and women are considering how the Gospel winsomely collides with the strategies, leadership, and operations of their enterprises.

This kind of creative leadership seeks the restoration of an industry, a system, or a cultural space through sacrifice. It's a vision and theory of practice called Redemptive Entrepreneurship (RE), developed and disseminated by Praxis, a business and nonprofit accelerator out of New York. Co-Founder of Praxis, Josh Kwan, describes RE in this way, "Redemptive entrepreneurs aim for returns beyond financial profits. If we wish to make a mark on the world through our ventures, then we must love the world the way an anthropologist loves to study the intricacies and depths of a culture. Be immersed, yet not subsumed. Understand its currents so well you can predict the water's flow ahead. Then be able to create a nonprofit or a company that ultimately redirects the stream through the fruits of our divine imagination and organizational savvy, be they tangible goods or intangible business practices and social impact models." A tech entrepreneur might seek to retool how we consume digital products in a way that's less addictive, another might seek to restore divine notions of beauty in advertising, and another might earnestly seek to flourish his or her employees.

We sat down with a couple of seasoned leaders in Indianapolis who have exhibited a redemptive posture in their creative lives. Joanna Taft directs the Harrison Center for the Arts. “We provide cultural solutions to community challenges,” she explains. The center is part emerging artist incubator, part cultural center, and part neighborhood development organization. In addition to her work with the Harrison Center for the Arts, Joanna also founded Herron High School, a nationally ranking art-history high school. Kristian Andersen is the founder of a handful of ventures including the largest startup studio in the nation, High Alpha, as well as Studio Science, an innovation and design consultancy. He’s an entrepreneur, investor, designer, outdoorsman, and family man.

During the course of these conversations, three essential lessons emerged from their experiences: calling as a drive, connection as a strategy, and love as an imagination.

CALLING AS A DRIVE

An entrepreneurial vocation is not for the faint-hearted. Venture creation involves risk, fear, maddening uncertainty, as well as strains on friends and family. A sense of calling enables an entrepreneur to weather challenges that might deactivate others. For a redemptive entrepreneur, that calling is rooted in seeking the welfare of others, and it actively participates in the cultivation of God’s ongoing work of creation. Andersen explained, “Creativity is the single greatest testament to how we were created in the image of God. Creativity is the most god-like thing we do. It’s like a sacrament. It’s a holy thing to create.” He added that our calling is much more than doing something we enjoy—a calling involves sacrifice. “We have a broken understanding of passion. Passion comes from Latin root *patior*—which means suffering. Choose to do something that you’re willing to suffer for.”

For Taft, a creative calling enabled her to found Herron High School despite the sense of fear during the process. “I was scared to the core of my being for a year and a half. And what I realized through that is that Herron High School opened its doors not because I was smarter than anybody else, but because I didn’t give up.” She continued, “In Genesis we see the cultural mandate where we’re called to continue the work of

creation and that includes everything from having babies, to creating beauty, to repairing broken systems. I have been called to continue the work of creation and that calling gets me out of bed in the morning.”

A redemptive calling not only activates a person into creating their way forward for the benefit of others, it also provides the endurance needed to navigate through challenges.

CONNECTION AS STRATEGY

Entrepreneurs build networks of people, ideas and resources to solve problems that create value for others. As combiners, entrepreneurs create connections infused with values that have consequences for the institutions they ultimately build. For the redemptive entrepreneur, it’s the tone of those bonds that distinguishes their work. Leaders animated by the Gospel create connections that are generative, relational, and facilitate the development of others.

In the case of the Harrison Center, people connect with community, culture, and place in the context of art. These multilayered connections comprise a fabric where neighbors, artists, and patrons engage with one another around beauty, justice, hope, and dignity. “The secret of my success is location, location, location,” Taft explains. “All of my worlds intersect. When I’m talking to somebody about the Harrison Center, I’m also talking to a neighbor, and a person from church, and a parent from school. I’m always connecting, but it’s not that hard because my all worlds intersect.” For most, the busyness of constantly connecting and creating would come at the cost of relationship; however, because of Taft’s deep embeddedness in place, she can administrate like a CEO while engaging people relationally over time.

In the act of connecting, an entrepreneur reconstitutes talents, ideas, and resources in a new context. As such, the underlying motivation of any given creator is a crucial input to what strategies or culture an enterprise pursues. “I think the animating force behind a given entrepreneurship is what informs if its redemptive or not,” Andersen said. “If a right understanding of the Gospel is what’s animating you, you’re going to prioritize certain things than a different animating force.”

This connectivity also stretches to strategy as well. For Andersen, the overlap of various domains allows for opportunities to create value through beauty and dignity at intersections between industries. “Cultivate orthogonal intersections. Think in three or four dimensions and look for areas of arbitrage. That’s where there’s value. I’ve always had a deep and abiding interest in design, technology, and investing. At that intersection, the universe gets small fast.”

LOVE AS IMAGINATION

Where calling provides the grit needed to persist and generative connections constitute the inputs, imagination determines how those connections combine. An entrepreneur shaped by the Gospel will build with love in mind. Not just a quaint idea, love is both foundational and functional to a redemptive venture. Love enables innovation, persistence in failure, and it seeks to delight others. In the realm of the imagination, love is a necessary initial condition for an idea to come to life. Whether it’s an individual entrepreneur or a brainstorming session, creativity requires psychology safety for an idea to see the light of day. At a foundational level, love recognizes the inherent worth of others.

At a personal level, the intention behind Andersen’s ventures both from a foundational and functional standpoint displays this. “I want all of the businesses to have an overwhelming culture of grace: to people who work there, to people who buy products, or even in the customers that show us grace when we get it wrong. And that just means things like forgiving someone when they get it wrong because you know that you need to be forgiven...I want people to be fully known and fully loved.”

In trying to create memorable experiences at the Harrison Center, Taft has imbued experiences with grace to make an encounter with the center memorable: “[A sticky experience] could come from a creative act, but stickiness could also be knowing people. A place where people are known and want to be known can be sticky . . . whether you are rich or poor – you want to be known and loved.” For instance, the center’s Pre-Enactment—a theatrical representation of what a just and beautiful neighborhood ought to look like—was birthed out of a question around community

development. “Gentrification goes back to being known and loved. Neighborhoods are rewritten and erased because neighbors’ story is not known and loved.”

DISCUSSION

The two entrepreneurs discussed above have lived their calling in different fields—Taft in community development and Andersen in cloud-based SaaS; nevertheless, the kind of leadership they display shares traits which can be applied to other contexts. For instance, an entrepreneur might reflect on their industry and consider what’s on God’s heart – what opportunities there might be to restore a broken corner of the industry. In the same way art might provide the context for others to connect and build relationship, a company’s brand provides a frame for people to connect with one another. Entrepreneurs could also facilitate relationships in the context of the workplace, be it through office layout or genuinely hospitable work events.

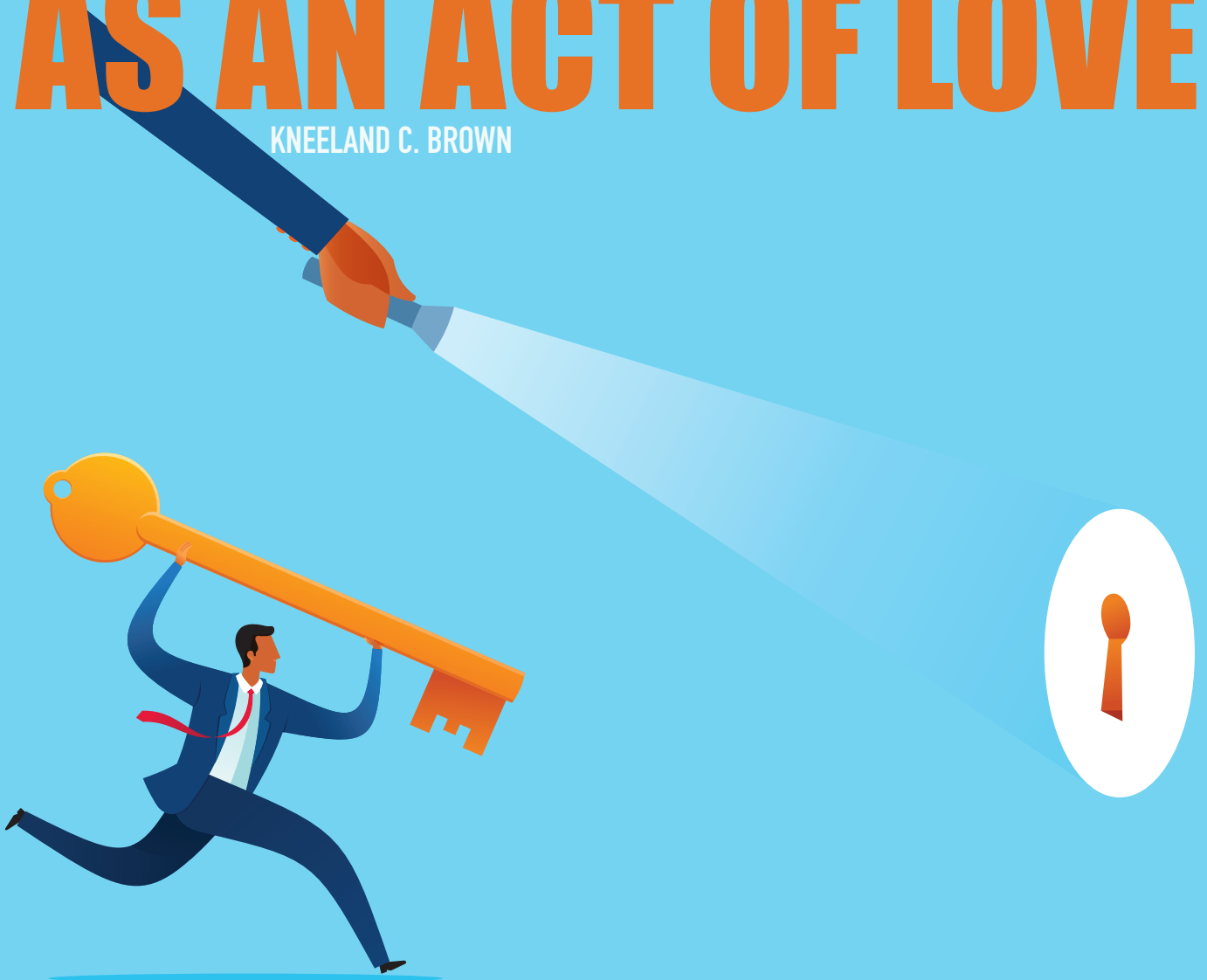
LASTLY, AN ENTREPRENEUR ANIMATED BY GRACE COULD APPROACH PRODUCT DEVELOPMENT WITH A MINDSET THAT SEEKS TO KNOW CUSTOMERS AT A DEEPER LEVEL AND GENERATE INSIGHTS THAT TRANSLATE TO PRODUCTS THAT DELIGHT BEYOND THE BOTTOM-LINE.

As a final word, redemptive entrepreneurs respond to “Why?” by taking up a creative call to renew some corner of a broken world as they drive toward financial solvency. Along with connection and love, the founder’s Gospel motive ultimately shapes the strategies and operations of the venture, which, in turn, offers a winsome witness of God’s purposes in the world.▼

WORK

AS AN ACT OF LOVE

KNEELAND C. BROWN



BRANNON VEAL
FOUNDER & CEO, BUILD WITH HUMANITY

To understand Brannon Veal's passion for entrepreneurship you must first understand the significant influences which continue to shape the direction and focus of his daily work. Brannon quickly points towards his family as the paramount influence of his personal formation, stating, "My wife is my best friend and the most intelligent and beautiful woman I know. If I could say one thing about her it is that she has supported and believed in what I could be and what I could do even when I did not believe in myself. In many ways our love has been the most sincere expression of innovation and creativity that I have ever known. I have seen God's creative power express itself most fully through the merging of our hearts, minds, and souls over the last ten years that I have known her. I believe that entrepreneurship, as with any other manifestation of true creative power, is a result of a commitment to love through insightful and thoughtful action."

Brannon also points towards his parents as a significant shaping influence in his life journey. He was raised in Cedar Hill, a suburb of Dallas, TX where he resided until his graduation from Cedar Hill High School in 2006. His mother, who is a technology teacher at Carter High School in Dallas, TX, raised him as a single mother for most of his life. Brannon is clear that her sacrifice on his behalf made her one of the most faithful influences upon the man he has become. “Regardless of any difficult circumstance she encountered she kept praising God and reminding her son of the truth of Philippians 4:13 (NIV): ‘I can do all things through Christ that strengthens me.’”

Brannon’s father has worked in IT most of his life, a lesson which Brannon learned from his example was the necessity of hard work. “Some of my fondest memories are when he would take me to cut grass during the hot Texas summers. There was something significant about the experience of sweating and just being with him during those days that made me admire strength and hard work.”

Beyond the familial relationships that have shaped Brannon, he was also impacted by the steadfast and faithful community of his local church, House of Prayer Church of God in Christ (COGIC). He was raised in this church from an early age and spent many Sundays and week days within its walls worshipping, praying, learning and growing. This church has an even deeper connection within his personal family history. House of Prayer COGIC was started by his great-grandmother and previously pastored by his great-grandfather. Today, the church is pastored by Brannon’s uncle.

Following his graduation from high school, Brannon attended Texas A&M University and studied engineering, graduating with his undergraduate degree in the class of 2011. Brannon recalls an interest in entrepreneurship early in his life’s journey stating, “At an early age, I always had an entrepreneurial bent. I remember telling my mom I wanted to start my own business and write books when I was 11 or 12 years old.” His years studying at Texas A&M would add fuel to an already burning creative fire. “As I began to emerge in my studies as an engineer, I began to feel a tension between the technical and innovative work that I was doing and deep desire to serve those less fortunate.”

The desire to serve the disenfranchised continued to deepen as Brannon received his degree and launched into his professional career as an engineer. “When I entered the workforce as an engineer, I would also serve homeless

individuals I came across. Outside of organizations like Engineers without Borders, who serve the international community, there weren’t many organizations using technology and innovation to address problems experienced by black and brown communities in the inner city. There was no job that I could find that allowed me to pursue a vision of redeemed urban communities. That’s why I decided to pursue entrepreneurship.”

It was this compelling vision of serving economically, innovatively and technologically depressed urban communities of color which led Brannon to launch Build with Humanity. Build with Humanity is a design education studio and consultancy dedicated to solving problems of urban inequity. Believing that systemic inequity is a product of bias being introduced in the way systems are designed, they aim to eliminate systemic inequities by redesigning the systems that lead to oppression and exclusion of marginalized communities. The business uses equity-centered design thinking methods to develop systems, services, and products that are more accessible and inclusive. Build with Humanity lives out its mission by engaging in two core business components: 1. Community Education and 2. Equity Centered Design Consulting.

Build with Humanity provides community education by delivering educational programming focused on design, innovation, and lean business strategy methods. Build with Humanity provides low-cost, design-oriented education that increases the creative capacity of underserved communities to contribute to local change. Once finished with the program, newly trained “community designers” have developed high value skill sets, a design portfolio, and a local network of mentors while becoming change agents that promote equity within their communities. These educational workshops and programs blend traditional classes with hands-on work and real design and innovation projects that seek to address particular points of inequity faced by the community.

In equity centered design consulting, Build with Humanity is positioned to consult for city governments, local institutions, and local organizations to design services, products, and systems through the lens of equity and inclusion. This design work is completed with aim to provide value to these entities through design research, co-creation, and innovation done in collaboration with the community members in their educational programs.

The journey to establish Build with Humanity was a step of faith. Brannon describes his initiation of the start-up business, stating, “My wife and I started to make the leap to launch the business at the beginning of 2017. I took 4-6 months and committed myself to the process of research and discovery.” This time resulted in an understanding that there is not merely a need to create innovative and socially impactful technologies but to fundamentally remake the way we design. Thus, Build with Humanity was created to be a creative engine that promotes a new philosophy of innovation: equity centered design. “We are committed to asking the fundamental question, ‘how can physical, digital, and service oriented systems be designed or redesigned to benefit everyone equitably?’”

THE JOURNEY OF LAUNCHING BUILD WITH HUMANITY WAS NOT SMOOTH.

There were many struggles along the way, chief amongst them was Brannon learning to seek balance in his own life. “Balancing work and family has been my greatest challenge. Entrepreneurs face a particular temptation to worry and overwork. Setting boundaries on work in order to be a faithful husband, son, cousin, and friend has been a struggle for me. Ultimately, I am learning to trust God in my priorities. If I take care of the most important things first, I will be productive in the healthiest way possible.”

Today Build with Humanity is a little over six months old and has local partnerships with the Austin Center 4 Design, the Creative Reaction Lab and Impact Hub Austin. Early in its existence the company has already seen significant successes, including:

- Being named finalists in the OpenIDEO Bridgebuilders challenge. Build with Humanity’s proposal was ranked within the top 55 out of 700+ proposals submitted globally.

- Build with Humanity has garnered support from 2018 TED fellow and CEO of the creative reaction lab Antoinette Carol, the Austin Center for Design, as well as Impact Hub Austin.
- Build with Humanity is currently a part of the Impact Hub Accelerator in Austin, TX and in the process of launching one of several pilot projects.

This is only the beginning. Brannon shares the vision of Build with Humanity as “impacting cities around the United States. Overall, we aim to build a scalable model for collaboration between community members and the creators of the services, products, and systems that affect them.”

Lessons from Brannon’s journey:

- “Work is an act of love, so pursue it with deep intention. That love begins with deep meditation on God’s heart and will, on your own gifts, and the underlying needs you see in the world. It is the convergence of these elements that make up ventures that transform the world for the better and ultimately for the glory of God.”
- “The work of an entrepreneur always begins at home, because it is the true test of the sincerity and power of your vision. The work of an entrepreneur is to first transform self and seek to facilitate the positive transformation of others.”
- “Entrepreneurship is about facing uncertainty and risk every day. You have to let God be a guiding light when you don’t know how things will work out.” ▼





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