

Business vs. Spiritual: *Finding Our Balance*

FROM THE PRESIDENT'S DESK...



Some people ask me if putting business with mission is an oxymoron. Can a person have a business that is competitive *and* maintain a solid Christian witness? Not surprisingly, I answer this question with a resounding “Yes!”

It’s true that effective business-as-mission is a balancing act. We have to keep an eye on both the *daily* bottom line and the *eternal* bottom line. If we lean to either side things start to tip. The question is how do we maintain that balance?

The apostle Paul provides a little help for us in Colossians 4:2: “Devote yourselves to prayer, with an alert mind and a thankful heart” (NLT).

Paul commands the believers to “**devote themselves to prayer.**” Before doing anything they were to bring it before the Lord. Matthew Henry, in his Bible commentary, points out, “No duties can be done aright, unless we persevere in fervent prayer.”

In our case, this means that when we’re looking at an investment partner, we commit it to prayer. Or when we’re deciding which woman’s business proposal to fund, we bring it to the Lord.

We have to keep an eye on both the daily bottom line and the eternal bottom line.

In fact, prayer is so important to the work of Integra that we’ve made it the focus of this newsletter. We need you to join us in prayer. I hope you’ll take up the challenge.

When we pray, we must be devoted, committed, steadfast—in our prayers. It shouldn’t be something we do sporadically. It should be as natural as breathing.



Bob Quinn

BOARD CLOSE-UP

Bob Quinn

Integra USA is pleased to announce the appointment of Bob Quinn to its Board of Directors.

Bob comes with an extensive background as a finance and accounting executive with United Parcel Service, where he worked for over 35 years. He places a high priority on teamwork and leadership development.

Since retirement Bob has been involved as a leader in the Business as Mission (BAM) network in Birmingham, Alabama, where he now lives. He has mentored young entrepreneurs as a

senior advisor to a microfinance organization in Tanzania, and served as a board member and treasurer for international ministries. As a member of Integra's Business Development Committee, he evaluates SME business-building opportunities in Eastern Europe. Bob is especially interested in helping organizations improve their stewardship and business models.

We are grateful to have Bob as part of our Board, and look forward to seeing how God will use his expertise to strengthen Integra and its clients.

PRAYER POINT

- That the Lord would provide guidance to Bob and the rest of the board as they give leadership for Integra.



Brett Howard

STAFF FAREWELL

Brett Howard

With much sadness, we bid farewell to Brett Howard, who recently stepped down from Integra. Brett's passion for business development

will be missed as he assumes the presidency of an international Christian school organization. Here are a few of his reflections.

As we began our work in 1997, we discovered it was deeply needed. After the 'iron curtain' came down, no one had stepped in to help people develop small businesses that operated profitably and with integrity. Nor did local

churches know how to help members operate companies that could impact their communities for Christ. This was something new.

We worked with a wide variety of people and projects—from 'gypsies' to pastors; from 'women at risk' to executives; from stone quarries to Christian bookstores; from bakeries to auto repair shops. Yet each person wanted to be successful and to honor God. God was faithful to those who trusted in Him!

There is still a great need for Christian organizations to serve people in these countries. That's what we always valued about Integra: Their focus never strayed from serving the Lord and the small business community.

God is faithful to those who want to impact their 'sphere of influence' for Christ. For us, it was marvelous to be part of this ministry and the Integra family!

Welcome Back, Mary

Integra welcomes returning board member, Mary Hutchinson, President of Creative One, in Groton, MA. We look forward to working with you again, Mary!

A New Home for Orphans in Bulgaria



Integra Bulgaria's "Youth at Risk" program is charging ahead with its new Orphan Training Center in Sofia despite the current economic environment. With the help of a partner organization, Agapedia, they recently bought a house, which will allow them to accommodate more kids and programs.

The "Youth at Risk" program is designed to prepare orphans for productive lives as adults and to integrate them into society. Integra sponsors apartments and helps these young people find jobs by connecting them with clients' businesses. The goal is to give back their dignity and allow God to work in their lives.

Renovations on the new Training Center should be complete by January 2010. It will be used for a family center (for children aged 7 to 16), training center, networking location, office space, and foster care center.

The Orphan College Program is another reason for rejoicing. Currently, eight students are enrolled in universities. Five started school a year ago, and this fall, three more students began classes. Many of these students are the same students that your gifts supported in transition homes. One student, Velio, is

attending the Professional Secondary School of Arts. He is a dedicated young man who is persistent in his schoolwork, while working weekends at a bakery. It is incredible to think that just a few years ago orphans rarely graduated high school, let alone attended college, and now eight orphans have started higher education. Thank you for helping to make this possible!

PRAYER POINTS

- For effective use of this vitally important new space.
- That the new house will provide the much-needed constructive environment for the orphans of Sofia.
- That funds will be available for completing renovations and purchasing furnishings, supplies, and equipment.
- That the school year will go well and that new students will quickly assimilate into the program.
- That we will be able to bless more orphans with the gift of education. It takes about \$5,000 to send one student to college for a year. With only \$40,000 this year, eight orphans are continuing their education. If you would like to help with this program, please contact Integra USA at 1-800-427-1828.
- That the Lord will strengthen these college-age young adults who otherwise would have few prospects in life, and that He would keep them on track in their studies.

Prayer Points

Your prayers are a critical foundation for the work of Integra. Please use this guide to help you pray for Integra USA, as well as our partner agencies in Central and Eastern Europe.

Integra Bulgaria

- For clients to survive in this difficult economic situation. The Bulgarian economy is expected to shrink by 5.3% this year and unemployment will reach 10%, before maxing out at 11.4% next year. Providing small consumer goods and services is the livelihood of most MED clients. As demand decreases it becomes harder and harder to even stay in business. Pray that Integra's clients will weather this storm and come out stronger.
- For much-needed funds. We seek to provide the best possible training to help clients manage their businesses, but this requires funds to pay administrative expenses. We are searching for new sources of funding, but our financial status is not yet concrete for next year.

- For wisdom in developing mutually beneficial, strategic partnerships with likeminded organizations and businesses. We are considering working with banks to train their loan clients for a fee so that our services are sustainable.
- For the health and wellbeing of staff and their families. Everyone on staff is married and has children, except for our intern.

Integra Romania

- Wisdom in choosing the right programs and activities to undertake in the future.
- Discernment in selecting business partners for our equity investments.
- God's help for us as an organization and for our clients to go through these hard economic times.
- Fast recovery for a client's son who was in a motorcycle accident recently. The 19-year-old broke his leg and arm and underwent surgery as a result of the accident. A friend was also injured.
- A speedy recovery for Vili Husac, a past and potential future client of Integra Romania, who suffered a stroke recently.

FROM THE PRESIDENT'S DESK ■ CONTINUED FROM FRONT COVER

Reading this passage from the perspective of business as missions, it seems Paul is speaking directly to our dilemma. He considers the mind *and* the heart, the business *and* the spiritual.

Devote yourselves to prayer, with an alert mind and a thankful heart. COLOSSIANS 4:2 NLT

He tells us to pray with **an alert mind**. We should pray with an understanding of events and circumstances, taking advantage of the insights the Lord

has given us.

If we're alert, our staff may see an opportunity to help the Orphans program, or a prospective investment. When we use our minds, we make sure our plans line up with His.

This is where the "business" part comes in. No one (well, no one with any sense) takes a significant financial step without studying the costs, analyzing the risks, and assessing the market. He shrewdly acts at the right time and place. Sounds like an alert mind, right?

Paul also tells us to pray with

Pray especially that his wife and two children will know how to cope with this and help Vili through the healing process.

- Romania's future with new leadership. Elections will be held November 22, with three main candidates vying for president. Romanians are disheartened by false promises and have become apathetic about voting. Please pray for change and for God's protection on this country.



Integra USA

- Our second training seminar for overseas Integra staff, to be held in January in Bern, Switzerland. The first was held in Oakbrook, IL, last March. We hope that the change of venue will better accommodate our overseas staff. Please be in prayer for this seminar as planning is underway and it is quickly approaching. Pray we would be efficient with our time, that the topics would be beneficial to the

staff, for safety in travel, and above all that God would be glorified.

- That our training would delve more deeply into topics discussed at the March training.
- For improvement in effectiveness as we instruct our clients.
- That staff would be rejuvenated as they begin 2010.
- For further resource development among business owners and foundations.
- For increased exposure of Integra and its ministry with and to the business community.

a thankful heart. Remember, our prayers are, well, spiritual. That seems redundant, but most of us can “switch to automatic” in our prayer lives. We whip out our laundry list of requests and “lay them before the Lord.” When we pray we’re actually coming into the Lord’s presence!

Although Integra and its supporters are scattered across half the world, through prayer, God has given us an incredible gift, allowing us to connect over great distances. Lift up the prayer concerns that we’ve listed, will you?

As much as we need your financial support to accomplish all the Lord has laid before us, we need your prayer support even more.

And if there are ways we can pray for you, I hope you’ll be in touch. Voice your requests in an email or drop us a note. Anything you send will remain confidential and will be thoughtfully prayed for by our staff team here in the U.S. As Paul said to the Romans, “Be joyful in hope, patient in affliction, and **faithful in prayer.**”

Bob Kuhlman, President

Resources

Integra is on Facebook!

Now there's a new way to stay connected with Integra! We have recently created a Facebook page, along with a Cause page dedicated to our Women-At-Risk programs. Here you can find photos from our most recent events, keep up with us on a daily basis, and donate to our various programs. It's also an easy way to share the ministry of Integra with your friends. You may also send us a message regarding any prayer requests you have. We would love to pray for you.

Stop by soon and invite us to be your friend! Just search for "Integra Ventures" and you'll find us.

If you do not yet have a Facebook account, you'll need to set one up to view the page. It's easy, and it's free. Just head to www.facebook.com and follow the instructions.



Check out our new blog!

Our new blog is a great way to read more about Business as Mission in general, and what Integra is up to specifically. Read about programs and clients, share your own thoughts about Business as Mission, and send a few words of encouragement to our staff overseas. The blog is meant to be interactive and we would love to hear your thoughts. Please visit us soon and leave a comment or two!

Get to the blog by going to www.integrausa.org and following the "Connect with Us" link (look for the "handshake") in the lower right-hand corner.



PRAYER POINTS:

- Please pray that these new social networking tools will be used aggressively to expand the reach and influence of Integra's programs as we help develop kingdom businesses.



Integra Expands to Albania

This November, Integra will partner with Radstock Ministries (www.Radstock.org) to host our first business training seminar in Albania. With an unemployment rate of roughly 12% and with about 25% of its population living below poverty level, Albania is one of the poorest nations of Eastern Europe. The need for solid business training is clear.

The three-day “Dare to Dream” seminar will be held in Tirana, the political and economic capital of the country. It will include training and consultation for those interested in developing small- to medium-sized businesses. Participants will receive training in the areas of leadership, business planning and development, finance, marketing, and more. Aspiring

entrepreneurs will have opportunity to meet Integra’s leaders and discuss the potential of their business ideas—the

The need for solid business training is clear.

first step to developing an investment partnership through Integra.

Training will be provided primarily by Integra Board member Deloris Thomas, with additional training and consultation conducted by Integra President Bob Kuhlman, and board member Joe Feth, as well as Matt Barton, who heads up Radstock’s Business as Mission work in the Balkans.

PRAYER POINTS:

- Please pray that news about the training seminar will continue to spread and that all who want to participate will be able to come.
- Pray that the trainers will be able to communicate effectively to the Albanian people. Pray for wisdom and safe travel.
- Pray that believers who attend will be encouraged and inspired by the opportunities God is bringing their way. The religious landscape of Albania is mostly nominal Muslims and Albanian Orthodox.



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