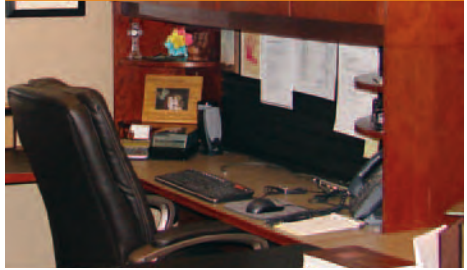


May 2011

Business as Mission Matures in **BULGARIA**

FROM THE PRESIDENT'S DESK...



Where do many people spend more than 2000 hours a year? Right. In the workplace. Think about that. Between getting ready for work, traveling to work, being at work, and traveling home, we spend the majority of our waking hours every week on the job. Doesn't it make sense that Christians do their utmost to be witnesses for the Lord in that environment?

This seems logical to me. It's just one more reason I'm 100% dedicated to the mission of Integra, where we're working (See? Working!) hard every day to develop kingdom-minded business owners in Central and Eastern Europe so that we impact society, change communities, and see lives touched by the gospel.

Under the diligent leadership of Peter Tashev, our vice president for SME development, Integra's business development ministry is taking significant strides. Let me give you an overview of how our ministry works, and a focused look at our work in Bulgaria. I think you'll be encouraged by the difference we're making for the kingdom as we work with aspiring entrepreneurs.

Hands-on, Whole-life Involvement

Working out of his office in Bulgaria's capital city, Sofia, Peter reviews several



“Integra investors provide hands-on business counsel in ways that Bulgarians respect.”

Staff Close-Up: *Ellie Tashev*

The Integra Bulgaria board recently elected Ellie Tashev to succeed her husband, Peter, as its new Executive Director. A long-time Integra staff person herself, she formerly directed the orphans program. In her new role, she manages Integra Bulgaria's staff team, oversees the training programs for prospective business owners, and coordinates the loan approval process for the organization.

Before her appointment to this position, Ellie spent a year in the States completing a graduate degree at Wheaton College outside Chicago. Desiring to recognize and develop its gifted leaders, Integra provided significant support towards Ellie's

tuition and related expenses.

In her former role, Ellie made a special effort to integrate the youth at risk and business development programs.

She has a special place in her heart for the orphans program, convinced an intelligent program which provides life skill training and reaches these young people for Christ can make a significant difference. We are confident that Ellie will bring the same heart and passion to her new responsibilities.



Project Close-Up: *Dave Getsch*



David Getsch made his first trip to Bulgaria in 1996. After initially working independently, he eventually joined Integra as a Project Consultant. Then,

in 2000, he helped Peter Tashev start Integra Bulgaria. He has now been to Bulgaria more than 50 times! He has poured significant energy and commitment into this work, to the benefit of Integra clients there.

As a Project Consultant, Dave's contributions include teaching seminars such as "Introduction to Small

Business Dynamics" and "Dealing with the Crisis," as well as providing mentoring, consulting, and coaching to entrepreneurs. In his own words, he "connects people and ideas, provides hope and encouragement, and helps bring reality to clients' dreams."

Dave currently provides business mentoring and/or coaching to 15 clients, including a metal fabrication company, a car wash and auto repair business, and a video production company. His own business experience, coupled with many years of working in Bulgaria, uniquely position him to provide just the type of training and counsel that his clients need. Thank you, Dave!

College Dreams Become Reality for Bulgarian Orphans

Iana appears to be a fairly typical college student. She lives in a dorm on campus. She works hard to keep up with her studies, and gets nervous about upcoming exams. She has big hopes and dreams for putting her degree to use once she finishes school.

A few years ago, she had little hope of attending college, let alone accomplishing her dreams. She grew up in an indescribably filthy orphanage in Bulgaria, which provided little training for survival in the real world. With few employment or education options, she very likely would have ended up on the streets, involved in drugs or prostitution to support herself.

Yet, through an Integra Orphans Transition Home she learned the skills she would need for living independently and becoming a contributing member of society. And now she has had the opportunity to attend college.

Iana is one of eight gypsy orphans currently participating in Integra Bulgaria's Orphans College Program, which in time will bring young entrepreneurs to the job market. For just \$6,000 per student, Integra can provide a year of college tuition, room and board, mentoring



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and discipleship. The hope is to expand this model in other countries as well.

Iana is pursuing a degree in pharmacology, a field that requires almost constant learning of new information and revision of the old. Learning is not easy for her, largely due to her own insecurities. But she meets weekly with an Integra mentor, who is helping her grow in self-confidence. Her mentor sees a determination, diligence, and teachability in Iana that has served her well in completing her education.

When she graduates later this year, Integra hopes to help her start her own pharmacy, which is virtually unheard of in Bulgaria. This is a far cry from where Iana and the other orphans came from, and they have accomplished much despite their difficult upbringing. It has not been easy but with the support of Integra staff they are growing into responsible and productive adults.



With Integra's support, orphans like Lacho are growing into responsible and productive adults.

Bob Kuhlman Attends Lausanne

President Bob Kuhlman attended the Third Lausanne Congress on World Evangelization in Cape Town, South Africa last October. In the Business as Mission (BAM) track, he observed that micro-business development seems to be flourishing, but its broader impact remains somewhat limited. Increasing numbers of organizations are embracing BAM as a strategy to impact the world for Christ which is encouraging. For some time the movement has sought to establish its validity as a ministry approach. Bob returned gratified that Integra is effectively implementing many of the best practice principles of BAM. As Bob noted, "Integra has a unique, exciting and meaningful ministry that is way ahead of its time."

Bulgarian Medical Clinic Doing Well

The Orion Medical Clinic in Sofia, Bulgaria, is one of Integra's initial equity investments. In its first two years it has done well, despite being a new business concept and facing severe economic realities.

The clinic is providing quality care as a means of serving people and honoring Christ. It assists hospitals by making available sophisticated and otherwise inaccessible medical equipment. The clinic also provides healthcare to seniors at reduced costs and gives free care to orphans. It is also taking a stand by not providing abortions. With close ties to the local church, the clinic is growing steadily. It has become a beacon in the community and a template for future business development.

Standardized Training Curriculum

Integra has selected a formal training curriculum to be used by all partner agencies, providing much-needed consistency in content and method. The curriculum was developed by the Joseph Center in Chicago (a Christian program for entrepreneurial development). Integra board member Deloris

Integra by the Numbers

Through 2010, Integra's SME program has:

- Invested in and mentored 107 business owners
- Trained approximately 2000 clients
- Provided \$1,980,849 in business loans
- Provided multiple training conferences for all staff in Europe
- Brought numerous entrepreneurs to US for training and mentoring with businesses in this country

Sterling-Thomas is a consultant for the Center and led the development process. Integra can utilize the Center's certified teaching staff to expand its training in Europe.

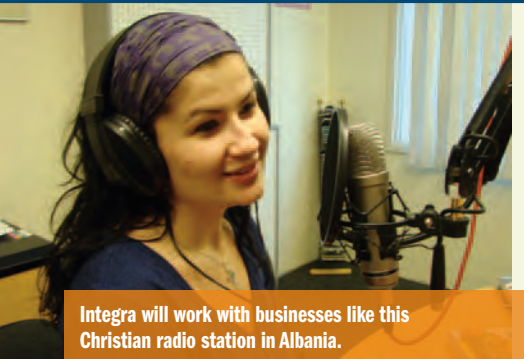
Investing in Future Generations

For several years, Integra has been involved in the internship program with Wheaton College. Several interns have served with Integra in the US office as well as on the field. The program has been a great success and is a significant investment in the next generation of global workers. One student went on to law school, where she had intended to study corporate law. After working with orphans in Bulgaria, she has shifted her focus to international children's rights. Another student who worked with at-risk women in Bulgaria now hopes to use her business expertise to empower women to take control of their lives. She is committed to making a difference for the Kingdom.

As yet another investment in the next generation, Integra President Bob Kuhlman teaches the Integra business model to business economics majors at Wheaton College each semester, providing tools for future Kingdom workers to use in carrying on God's work after they graduate.

Integra Begins Work in Albania

Integra is still focused solely on Central and Eastern Europe and is on the verge of its first investments in Albania. This country of 3 million has a very low percentage of Christians. Integra has signed a strategic partnership with England-based Radstock Ministries, a church-planting organization with well-developed Christian networks that Integra will be able to work alongside in this region. Radstock's return on investments in SMEs will go to church planting in the surrounding villages.



Integra will work with businesses like this Christian radio station in Albania.

prospective business projects every month. He selects one or two from prospects he has become acquainted over time and provides them with coaching in developing comprehensive business plans that make sense. The plans are then reviewed by Integra's business development committee. Then, interested Christian investors in the US can review the plans, and determine if a particular company's vision lines up with their interests. In a nutshell, that's the core of Integra's ministry today.

Most of Integra's US investors have been active participants in the businesses they have helped to launch. Investors stay in regular contact with



architectural firm called Arteks. Plamen and Vessela Mirianov launched this company in 1993. After several years, wanting to expand their efforts, they formed a partnership with a group of Canadian investors Integra introduced to them. Together they built one of the first modern office buildings in Sofia.

Today the company has 600 employees and is one of the most respected design firms in Bulgaria. For several years in a row Arteks has won the national prize for best condominium design. Its name has become synonymous with integrity and quality and in 2007 it was listed on the stock exchange.

The Christian witness of the company has been outstanding as well. Its architectural team donated plans for one of the evangelical churches in Sofia, and they also sponsor a popular Christmas concert. Plamen began a weekly Bible study with his employees six months ago. Attendance is not required, but many come, ask questions, and are slowly learning more about the faith.

It's this sort of proactive ministry in the workplace that Integra seeks to foster with all its clients. For more information about getting involved with Integra's SME program, drop me an email at bkuhlman@integrausa.org

*For Integra,
Bob Kuhlman, President*

“These close working relationships facilitate the kind of whole-life coaching Integra is firmly committed to.”

the owners via email and make occasional onsite visits. These close working relationships facilitate the kind of whole-life coaching Integra is firmly committed to. The owners benefit greatly from the encouragement and guidance the investors provide. The mentors' hands-on business experience makes it possible for them to provide counsel in ways that Bulgarians respect.

Currently Integra is working with 27 businesses in Bulgaria. They are in various stages of development, from new businesses to established operations receiving ongoing mentoring.

Award-winning Business, Solid Witness

One fantastic example of Integra's business strategy in action is an

Business as Mission What's the Return on Investment?

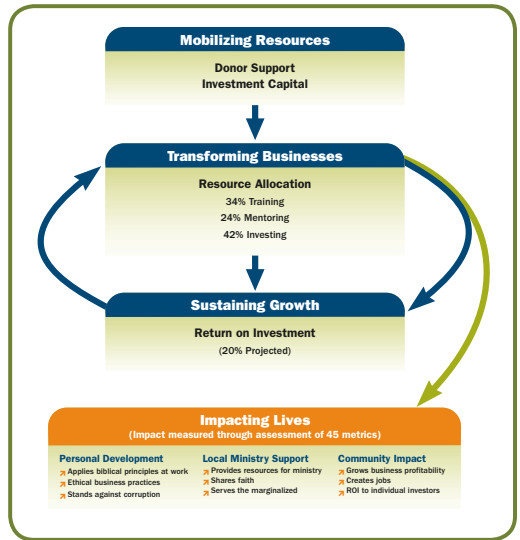
Over the years Integra has benefited from the involvement of a number of high-profile U.S. business leaders. Most prefer to remain anonymous, functioning as silent partners with the ministry. They have helped fund our operations, but just as importantly have provided priceless counsel.

Not long ago one of them challenged Integra president Bob Kuhlman to quantify Integra's impact. He wanted to learn what his "ROI" was (Return on Investment). In response, we took a hard look at our clients, history, and strategy, and discovered some valuable information.

Integra has emphasized two programs over the years. Our micro-enterprise development (MED) program has helped thousands of women in Eastern Europe. Loans of \$1500 to \$3000 have targeted single women caring for families. Most of these women sold simple goods or services, and this program was often a life saver.

The small- and medium-sized enterprise (SME) program has a broader vision. The investments are bigger. The risks are greater. But these companies offer a substantial payoff in community and ministry impact. They have more employees, have a bigger footprint, and model integrity and quality.

It was the SMEs we studied. We found that Integra has significantly assisted 107 businesses in Slovakia, Serbia, Croatia, Russia, Romania,



Hungary, and Bulgaria (Albania is still future). We loaned or invested just shy of \$2 million in these firms, and nearly 2000 entrepreneurs attended our training.

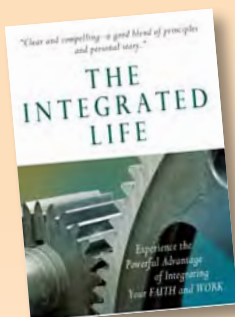
Determining our impact was tougher. We examined six areas to see if our current clients were growing "kingdom" businesses. We put together 45 questions covering the six areas and the top line results are in the chart above.

Overall we were pleased with the progress. Looking ahead, each business will be assessed annually. After several years we will have enough information to observe trends.

Integra has always had plenty of stories to tell about community impact for the gospel. Thanks to the interest of one partner, we will have specific, even quantitative, information to share regarding the ministry's progress.

To learn more and obtain a copy of the assessment tool visit www.IntegraUSA.org/assessment.

Helpful Resources on Business as Mission



The Integrated Life

by Ken Eldred
240 pages
List price \$14.95

In his latest book, Ken Eldred, author of *God is*

at Work, asks some pointed questions: What if we could resolve the exhausting struggle between work, family, and spiritual life? What if we recognized a deep connection between faith and business? What if biblical values weren't roadblocks but actually the source of successful business? What if the real goal of business was

more noble than maximizing profit? What if we could see our everyday work as having spiritual value? What if we could approach it as ministry? What if it were our calling, a calling as high as that of a pastor or missionary? What if God cared deeply about our work and wanted to be involved? And what if we could even partner with him in our business?

This book offers a powerful picture of the integrated life in which our faith impacts every sphere, including our work in the marketplace. Drawing on his own experience and the example of others, Eldred lays out practical applications that lead to abundant living through a far deeper connection between work and faith.

Be a Silent Partner

Silent Partners are friends of Integra who "give to make it happen." They work quietly in the background to make the Kingdom work of Integra possible. Giving a minimum of \$1,000 per year, Silent Partners play a pivotal role in making Integra's business model work.

For information about becoming a part of this group, contact IV president Bob Kuhlman at 1-800-427-1828 or bkuhlman@integrausa.org

Visit the BAM group on LinkedIn



If you are a member of the LinkedIn online networking tool, be sure to check out the BAM group. From the

main page, simply click on "Groups" on the top menu. Mention to the moderator of the BAM group that you're a friend of Integra and ask to be approved for the group.

If you're not yet a member of LinkedIn, you can join at <http://www.linkedin.com/>



209 E. Liberty Drive, Wheaton, IL 60187
 Tel → 630-221-0652
 Toll Free → 800-472-1828
 Fax → 630-580-5757
 Web → www.integrausa.org

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 A higher pursuit.*

Business...
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