

# The **BOTTOM** **LINE**

SPECIAL ISSUE — SMALL- AND MEDIUM-SIZED ENTERPRISE DEVELOPMENT

## Building Businesses that Impact Communities

**“Give me your tired, your poor,  
Your huddled masses yearning to breathe free,  
The wretched refuse of your teeming shore.  
Send these, the homeless, tempest-tossed, to me:  
I lift my lamp beside the golden door.”**

FROM THE PRESIDENT'S DESK...



These lines from “The New Colossus,” a poem by the nineteenth-century American poet, Emma Lazarus, appear at the base of the statue of Liberty. What has America long prided itself in offering to those “huddled masses” who immigrate to this country? It is the hope of “the American dream”—the dream that lets you be anything you want, gives you the ability to live a better life, and enables you to provide and care for your family in a land of opportunity.

Even when we in America have struggled with economic difficulties—wondering if we will have a job tomorrow, if we will be able to pay the mortgage—even in those times, we realize we still live in a “land of plenty.” We are still more prosperous than any other country in the world, and God still calls us to share our blessings with those who are less fortunate, both here and abroad.

### **Growing Businesses Support Families and Communities**

As you know, Integra’s mission is to plant and grow hundreds of small businesses that operate with integrity, grow and prosper, and are responsible contributors to their communities. Our vision is to express the Gospel of the

Kingdom of God through community economic development on the other side of the world. Basically, we help people find jobs by helping them create or maintain small, profitable businesses.

This then enables them to feed,

**OilPartner grosses  
\$1.2 million annually,  
and consistently gives  
back to the community.**



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**Joe Feth, Integra  
USA board member**

#### BOARD CLOSE-UP

## Joe Feth

Joseph Feth first learned of Integra on a mission trip in 2002. He was impressed with what Integra Romania is accomplishing, especially

through the women-at-risk program. Having a background in banking, he offered helpful information on the loan process. He resonated with the concept of “business as mission,” and the opportunity to use his expertise to further the Gospel in a non-traditional way.

Joe soon found himself serving on the Integra USA board, bringing over 30 years of business experience. He has served as president for three health systems, and currently serves as CEO of People Etc., a management consulting firm near Chicago. He is also part owner of a bank.

Joe holds Masters Degrees in both Business and Health Administration. He has served as chair of the investment committee, and as an adjunct professor, at Olivet Nazarene University in Illinois. He finds tremendous satisfaction in sharing his knowledge with Integra and Integra clients, as well, having been personally involved in developing and discipling entrepreneurs. In Romania, he was instrumental in the establishment of a truck repair business and in Bulgaria, a new clinic. *(See pages 3 and 4.)*

Joe and his wife live near Chicago, and their three children and nine grandchildren live close by. He is very active in the local church and community.

We are thankful for Joe’s involvement with Integra and for his willingness to share his expertise for the furtherance of the Kingdom.



**Brett Howard**

#### STAFF CLOSE-UP

## Brett Howard

Brett Howard first served in Europe in 1985. An ordained pastor, he moved to Vienna, Austria, with his wife, JJ, to serve

the church “behind the iron curtain.” In 1987, the Howards moved back to the US, where Brett gained invaluable business experience. In 1997, intrigued by Integra’s vision, they moved to Central Europe to serve and support Integra projects and partner ministries.

Brett currently serves on Integra’s European Leadership team, which gives direction to our operations in

Central and Eastern Europe. He has worked with Christian entrepreneurs in Croatia, Hungary, Slovakia, and Romania, and has helped found partner organizations in Romania and Croatia. He is involved in new project development, as well as support and leadership of existing projects.

Brett thrives on Integra’s vision of ministering to Christian entrepreneurs so they can transform their communities for the Kingdom of God. He is fully engaged in sharing the hope of Christ for today as well as for eternity. He feels called to serve individuals so they develop as followers of Christ.



## Church Meets Community Need with New Clinic



**The people of Blaga Vest (“Good News”) church, in Sofia, Bulgaria, are no strangers to creative thinking. When they needed a new building, their**

pastor had the idea to build a condominium on part of their land and use the proceeds to pay for the church. In the process, they formed two companies: “Sower,” to manage the project; and “Correct L,” a general contracting construction firm.

Together, they have completed and filled the condos, and have finished the church building as well. But they didn’t stop there. Seeing a need for quality medical care at a reasonable cost, they decided to purchase the first floor of the condo complex for a clinic. An Integra loan provided the financing.

In building the church, condos, and clinic, Blaga Vest did not hire outside managers. Instead, they challenged their own congregation to take ownership of the projects. Everyone gave what they could, whether physical labor, such as building the sewer system, or expertise, such as providing architectural plans. It was challenging to work with employees and contractors, but that is where Christian character is built.

The church’s bold ideas are now becoming reality. The 4,000-square-foot clinic is finished, medical equipment is being purchased, and administrators are being set in place. The goal is for this clinic to be a model that can be replicated in other areas, incorporating quality service and Christian values.

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The clinic will also be an example of a socially conscious business, creating funds to support orphans and the elderly.

Correct L, the construction firm, now employs 15 full-time workers. They are currently fulfilling 20 contracts, including one for an 800,000-square-foot apartment building. They outsource some of the work to 10 small companies. Last year Correct L had a \$60,000 turnover. This is just one more way that the Blaga Vest church is building into its community and the lives of its members.

care for, and contribute to the well-being of their families and communities. We encourage them in turn to pass their blessings along to their local churches by, perhaps, helping to build a new worship center, sending a child to camp, or giving towards a pastor's salary. It means being self-sustaining and being an active member in society.

It's what Americans want for themselves, and what the American dream is all about: doing what you love and being able to care for those around you. It is no different for the people of Bulgaria, Romania, Russia, Serbia, Albania, and Slovakia.

### Bringing the Dream to Life

Integra has many ways of carrying out the vision of enabling people to provide for themselves and their communities. For example, our orphans' program aids young adult orphans in becoming productive members of society through job placement and self-sustainability. Through the women's micro-enterprise development program (MED), we provide women with basic skills to start

small cottage businesses that will provide an income for themselves and their immediate families. In both of these programs, we also seek to share the love of Christ at every opportunity.

This newsletter highlights Integra's program dedicated to small- and medium-size entrepreneurs (SMEs). The SME program helps Christian business owners grow their businesses, which allows them to have a greater impact on their employees, vendors, and communities at large, both financially and spiritually.

One SME business that is fulfilling this vision beautifully is OilPartner ([www.oilpartner.sk](http://www.oilpartner.sk)). This company was formed by Integra Slovakia in 2000 as the first "quick lube" service for cars in Central Europe. It has since grown to a second station, with two more under construction. It serves more than 8,000 clients each year, with annual sales of \$1.2 million.

From the start, OilPartner has worked with a rehabilitation institute for young men who have struggled with drug addiction. OilPartner

## News Shorts



### Romanian Entrepreneur Visits US Companies

Integra often arranges for American entrepreneurs to visit clients in Europe to share their expertise, but this time, the client came to the entrepreneurs. Stelian Chereches owns Oradexim, a truck service center in Oradea, Romania. Last spring, he spent four days in the States meeting with investors in his business who own the largest school bus business in the Midwest. His wife, Florica Chereches, Executive Director of Integra Romania, came along to serve as his translator. They visited three other body shops as well, which were smaller businesses like Stelian's. Stelian gained much practical knowledge about topics such as painting large surfaces, paintless hail repair, and safety policies. Such mentoring will be invaluable to the growth of his business. In addition, Stelian and Florica will share what they learned with others, multiplying the generous efforts of the US business owners.



**OilPartner offers young men a chance at success despite their backgrounds**

consistently employs young men from this institute, offering them a chance despite their background and poor education. Recently, OilPartner has expanded its commitment to the vulnerable by hiring a young man who has been deaf since birth.

In 2007, with OilPartner well established, Integra sold some of its interest at a good profit to a local Slovak investor. Some of the returns were used to help expand Integra's "Ten Senses" fair trade company, which ensures a fair price and good working conditions for Third World workers. (See related story in News Shorts.)

We hope you enjoy the life-changing stories of other SMEs that you'll find in these pages. And if anyone asks you about Integra and why you support us,



you can tell them we give back people's dignity by providing jobs so they can put food on the table for their families and share Christ with their communities. It's the same goal you and I and other Americans have for our families and those we care about. I am thankful for partners like you who are willing to dig down deep, even in tough times, to continue helping others around the world who have it even worse than we do.

Integra. Business...impacting society...changing communities...touching lives with the Gospel.

*Bob Kuhlman, President*



### **Business Club Unites Bulgarian Christians**

Integra Bulgaria staff noticed that many Christian business-

men and women in their area did not know each other. They had no opportunity to benefit from each other's knowledge and experience. Thus, the SME business club was born. The first meeting was in Sofia, in October 2008, with 25 attendees.

The priority is understanding faith in the business context. Participants discuss struggles, share stories of God's faithfulness, and learn new ways to live as Christians in the marketplace. Goals include networking,

partnership, lobbying for social issues, increasing corporate social responsibility, and uniting against corruption.

### **US Businesswomen Visit Bulgaria**

In September, five businesswomen from Wooddale Church, in Eden Prairie, Minnesota, traveled to Sofia, Bulgaria, to research opportunities for encouraging entrepreneurs there. The trip grew out of the church's commitment to Bulgaria, a country often overlooked in mission efforts. Working alongside Integra and its partner agency, Agapedia, the women taught seminars to prepare women for the work force, and helped orphaned teens practice their English skills. They also talked with missionaries about how they can help in

NEWS SHORTS CONTINUED ON PAGE 7

# Resources



**NEW  
Integra DVD!**

Integra Ventures was an early leader in bringing solid business counsel and encouragement to struggling entrepreneurs in Central and Eastern Europe after the fall of communism. And now, nearly ten years later, we are still going strong.

Join us in this new video tour of Integra's work as it stands today. See how God has blessed the initial efforts of a handful of western businesspeople who had a heart for "business as mission."

**View it at [www.integrausa.org](http://www.integrausa.org)**

(click on Resources, then videos).

Running Time: 11 minutes. To request your copy, please call 1-800-472-1828.

## Two Easy Ways to Give!

Thanks for your financial partnership in ministry with us. Now there are two convenient ways to give to Integra.

### Online Giving

At [www.IntegraUSA.org](http://www.IntegraUSA.org) you'll find a button at the top of the home page that says "Donate." Follow that link to support Integra's projects and missionaries online. Your gift will be processed immediately via a secure series of transaction screens. Please designate your gift according to the fund of your choosing. Contact us to make your contribution recurring.

### EFT (Electronic Fund Transfer)

Arrange to have your checking or savings account debited monthly to support the Integra project of your choice. This process is completely secure, and can be canceled or modified at any time. With your authorization, we'll process your monthly donation so you won't need to remember to write a check. Go to [www.IntegraUSA.org](http://www.IntegraUSA.org), click on "Donate" at the top of the home page, and download the form.



**[www.integrausa.org](http://www.integrausa.org)**

## Integra has been accepted into the ECFA!

In October 2008, Integra was accepted into the Evangelical Council for Financial Accountability (ECFA). Acceptance into the ECFA signifies that non-profits meet certain standards in the areas of financial accountability, fundraising, and board governance. The goal is two-fold. The first is to bring the Christian virtue of accountability to organizations in a practical way. Each organization must fulfill and maintain seven standards to keep its membership. The second goal is to bring assurance to the public that the members are trustworthy organizations, operating with integrity and honesty. The ECFA allows the public to view financial data of the organization along with contact information. Integra Ventures is honored to be an accredited member of the ECFA. If you would like more information about them, please visit their website ([www.ecfa.org](http://www.ecfa.org)). While you're there, be sure to click "Newest Members" (at lower left of the Home page) to see a profile of Integra Ventures!



*A higher standard.  
A higher purpose.*

# Christian Business Conference in Bulgaria

On June 14, 2008, Integra Bulgaria held a conference in Sofia called “Effective Business — At What Price?” More than 65 businessmen and women attended, including many representatives of large corporations. Most were Christians.

The goal was to provide quality business training to SME clients, but also to help create a national Christian business network. The conference was organized in partnership with Business Professional Network.

Speakers included Jared S. Florian,

of Universal Screen Arts, Richard C. Mincheff, of Leo Burnett and Company, James Penberthy, of RoperPenberthy Publishers Ltd. in the UK, and John H. Warton, Jr., President of the Business Professional Network.

An invigorating and insightful panel discussion with the conference speakers closed the conference. The participants were so eager for information that the session continued beyond its scheduled ending time.

The conference had a powerful

impact. Even the non-believers felt privileged to be part of it. We are grateful for God’s hand in the success of this conference. And, we are thankful to BPN who supported the event financially and brought their substantial business experience to encourage the business leaders of Bulgaria.



**John Warton, of Business Professional Network, addresses Bulgarian business leaders**



**Participants in the conference enjoyed the opportunity to learn from business leaders as well as to network with each other.**

## News Shorts CONTINUED FROM PAGE 5

the future. They discovered vast opportunities on many levels and among many age groups. Team leader Sharon Rask shares, “What stood out to us was the warmth of the people, their willingness to learn, and their appreciation for all we did. They place more emphasis on relationships than we tend to in business. Friends and family are a priority. They are less materialistic and more other-focused. It was encouraging to see the Lord work in a different culture.”



## Integra USA President Speaks at The Gathering

Integra USA president Bob Kuhlman recently shared Integra’s vision at The Gathering, a vision-casting meeting for donors dedicated to giving significant resources to Kingdom purposes. Integra was one of the ministries presented as an option for these major donors. It was a successful and fruitful experience for Bob and for Integra Ventures!



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## Want to know more about SME development?

Check the website for more stories of Integra's SME clients, including a Russian taxi company and a Bulgarian sewing business. [www.integrausa.org](http://www.integrausa.org)

### Integra USA Board of Directors

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### Business...

...*impacting society*  
 ...*changing communities*  
 ...*touching lives with the Gospel.*



A higher standard.  
A higher purpose.