

2010 ...

Year in Review



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For Integra USA, 2010 was a time for reevaluation and reworking strategic plans, updating partnerships, and sharpening messages. Compelled by 15 years of Business-as-Mission experience and evaluation, Integra has affirmed its vision to focus solely on SMEs, or small- to medium-size enterprises. Believing that SME development will prove to be a major thrust in the future of Business as Mission, and that it offers the greatest opportunity for effecting change, Integra has made this program the heart of its vision.



Several new initiatives marked 2010 and strengthened and expanded the existing SME work. Integra is now poised to help new businesses develop more strategically, ensuring that they will impact society, change communities, and touch lives with the Gospel.

Overview

Since inception, in its SME program alone, Integra has:

- ❖ Invested in and mentored 100 SMEs
- ❖ Trained approximately 2000 clients
- ❖ Provided \$2 million in business loans and investments

Leadership Development

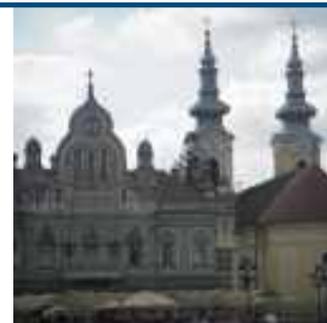
- Appointed Peter Tashev Vice President of SME Development in Eastern Europe. This was in response to a need for a strong national staff member in the field who understands the culture, has lived under communist oppression and become successful in spite of it. Peter will relate to the business community on a level that Integra's American staff never could. Funds for his salary will be raised through Integra USA. Peter previously served as Executive Director of Integra Bulgaria. His impact has been enormous and well received. His expertise will also accelerate Integra's work in Romania and Albania.
- Began the search for three new national staff. Integra is seeking to hire three nationals (two of whom have been selected) to oversee the day-to-day work in Romania, Bulgaria, and Albania, once funding has been obtained.

Training

- Adopted 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 Sterling-Thomas is a consultant for the Center and is leading the implementation process.
- Provided a week-long training conference for all of Integra's European staff.
- Continued the practice of bringing key national entrepreneurs to the US for industry specific training and mentoring.

New Endeavors

- Formalized an Orphans College Program in Bulgaria, which in time will bring young entrepreneurs to the job market. Keeping them in the country is imperative, knowing



they have a bright future. Eight gypsy orphans are studying in the university, with one graduating in pharmacology this year.

- Continued to foster healthy relationships with the Evangelical Alliances of Bulgaria and Albania.
- Strengthened work in Albania. Integra is still focused solely on Central and Eastern Europe and is on the verge of its first investments in Albania. In this country of 3 million less than 1% are evangelicals, and 15% of the country is defined as an unreached people group. Integra has forged a strategic partnership with England-based Radstock Ministries, a church-planting organization with well-developed Christian networks that Integra will be able to collaborate with in this region. Radstock's return on investments in SMEs will go to church planting in the surrounding villages.

New Ministry Model: Equity Investments

- Transitioned to a new ministry model, moving from loans to equity investments. No other Christian agency or church is approaching business as mission in this way. Others are watching to see how it works for Integra. Significant time was spent recruiting investors, coaching and mentoring entrepreneurs, and establishing legal, governance and management structures to make the operation scalable.
- Established the first two equity investments, one in Bulgaria and one in Romania. It took a little over two years to establish these businesses. Both are gaining a solid footing, despite being new business concepts and facing severe economic realities in their countries. Integra's Kingdom goals are also at work in many ways in both companies:

Medical Clinic, Sofia, Bulgaria - This facility is providing quality care as a means of serving people and honoring Christ. They are serving hospitals by making available sophisticated and otherwise inaccessible medical equipment, taking a stand by not providing abortions, providing healthcare to seniors at reduced costs, and giving free care to orphans. With close ties to the local church, the clinic is growing steadily.

Truck Company, Oradea, Romania - The company employs locals hard hit by the economy, hiring former addicts with the express purpose of having a spiritual impact in their lives, providing support to local pastors, and helping orphans. Impacting lives and communities spiritually is a challenge but Integra is committed to increasing this impact.

Getting these businesses started took a tremendous amount of time and energy. It needed to be done right for them to become beacons in their communities and be successful over the long haul. These businesses have provided a template for Integra to follow as new opportunities arise. Future business development should be achieved much more quickly, as long as funds are available.

Ongoing SME Work

- Developed a means of measuring goal achievement with clients, which is important for accountability and reporting. We have identified the major goals of Integra's vision and mission, including both spiritual and economic goals for clients. Using these criteria, an evaluative tool was then developed to collect and report progress toward stated goals. Clients will be assessed annually.

- Continued work with developing SMEs at all stages (see chart below). While Integra has limited its initial equity investments to two business start-ups, we continue to work with a range of businesses expected to come on line over the next two to three years.



Integra SME Pool by Country and Stage of Development

Development Stage	Albania	Bulgaria	Romania
Initial Evaluation	4	7	1
Executive Summary	1	3	2
Business Planning	3	2	0
Capitilization	0	1	1
Ongoing Coaching Mentoring	1	14	5

Investing in Future Generations

- Continued an 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 success and is a significant investment in the next generation of global workers. One student intended to study corporate law. After working with orphans in Bulgaria, she shifted her focus to international children's rights. Another student worked with at-risk women in Bulgaria and 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.
- Taught the Integra business model to business economics majors at Wheaton College each semester.

Thank you for your interest in Integra. For more information on investing your resources for the furtherance of the Kingdom around the world, please contact:

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