

Consulting Resource Group International, Inc.

9. Ken Keis

Interview conducted on April 4, 2008 by Nick Marrs

Biographical Information: Ken Keis

Description	Company
Dates of Involvement	VP Marketing 1990-1995
Title	President & CEO
Name of Company	Consulting Resource Group International, Inc. (Known as CRG)
Website	www.crgleader.com
Location(s)	Abbotsford, BC
No. of employees	10 plus global network of Licensed Associates
Product/Service	Intellectual capital authoring and publishing learning resources in print, online and multi-media formats
Industry	Publishing and Professional Development Services
Revenue (range)	N/A
Public/Private	Private

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I. GENERAL ENTREPRENEUR QUESTIONS

1. When did you start your first entrepreneurial venture and what was it?

I grew up on a dairy farm and I raised my own herd of cattle. I was 18 when I purchased my first cattle. I also did little ventures on the side as part of the 4-H program¹ starting when I was 15. I had a little veal operation where I purchased cattle from my dad and then resold them in the marketplace. I recall going to the bank with my father to get my first operational loan to buy the cattle at 15.

2. What motivated you to become an entrepreneur?

My farming background was my entrepreneurial start and my interest in business grew from there. I love everything about business: the challenge, the opportunities, and being able to set my own path. I have always had interest in entrepreneurial ventures; I call it my birth right. I'd suggest that rather than being motivated to become an entrepreneur I was born to be an entrepreneur and that my family background supported this life direction.

3. Was there anyone who was a model of inspiration for you and in what way?

There were several different individuals that inspired me. I looked at the character and the qualities of individuals who were successful. One person I admire is Jimmy Pattison who started with almost nothing in the car business and now has a company generating over \$6 billion in sales per year. His example proved that with focus and determination that anything is possible. Other models of inspiration included business people, especially from the agricultural community that I grew up in. I found that the most successful individuals were also the most helpful in mentoring me and supporting my early goals and desires. For example, in 1980 I was selected to participate in a National 4-H judging competition in Regina, SK. Prior to my departure I contacted leaders and experts in each of the five livestock categories that I would be competing in. Their support was amazing preparing me to eventually win that national judging competition. I learned that the gift

¹ The 4-H Club is an agriculturally-focused youth organization that promotes experiential learning.

of giving of talent, expertise and resources were foundational characteristics of those who I most admired.

4. Was your educational experience (to whatever extent) helpful?

My high school years were not my best years. I struggled with academic subjects and had difficulty recalling or remembering words and language. My Grade 9 English teacher told me that I would not amount to much given my lack of language skills. After graduation I attend Olds College in Alberta and earned a technologist diploma in nutrition and genetics. Being away from home for the first time was an important part of growing up and maturing. I came back to work on the family farm, but my father and I did not work well together so I left for other employment. A few years later, I was encouraged by Dr. Terry Anderson, the founder of CRG, to pursue further education.

I enrolled in an executive MBA program which provided me with an opportunity to connect with mature individuals who were also working full time .My MBA experience was invaluable in helping me develop my learning and communication skills. It was during my MBA education that I was diagnosed with dyslexia. This helped explain why I had developed strong verbal skills but could not read or write very well. It was also at this time that computers were beginning to be used to write papers and my issue with spelling was addressed by a thin red line on the computer screen. I was finally able to release the guilt and negative feelings that my Grade 9 English teacher has embedded in my mind so many years previously. I am now an author of over 2 millions words of content. I never would have thought that this was possible in my earlier years. It was my MBA experience that caused my shift in thinking to occur. But more importantly it was also the beginning of having an understanding and heart towards others who did not learn using the traditional educational models and approaches.

5. How many different business ventures have you started in the course of your entrepreneurial career?

I've started 7 or 8 different ventures; I have learned a lot through them. Initially, I had my own dairy farm, while I was a sales rep' for an agriculture company. Leaving that sales position, I started my own sales training company. That company led to my interaction with the current company that I now own, Consulting Resource Group (CRG). I started working with CRG back in 1990. Between my initial involve-

ment with CRG in 1990 and my recent ownership of the company, there were other companies that I had involvement at various levels. The ventures included an alarm company, a recreational vehicle (RV) rental business, a car dealership, a gold mine, an automotive consulting firm, and now the publishing company I currently own.

6. What percentage of these business ventures do you estimate were financially successful?

Half of the ventures were financially successful, half of them were not. There were two main reasons that some of the companies were not successful. First, I did not have the energy to focus on more than one or two entrepreneurial ventures at once. Second, in two cases unethical and fraudulent conduct by the managers resulted in the demise of the businesses. (The managers were already in the businesses when I bought them). I was looking at these opportunities from the wrong perspective. I was getting involved with different ventures to have my desire for variety met but also in response to others' needs. For example, I purchased my friend's security company to save it financially, mostly due to his mismanagement but this in fact became a distraction and ended up going bankrupt anyways. The ones that were successful were the result of my focused effort but also the opportunities represented MY purpose and passions.

II. OUESTIONS ABOUT YOUR CURRENT BUSINESS

In order to provide some context, please describe your business: What does the company do? Who does it sell to? What does it sell? What is your competitive advantage? What is the nature of your overall industry?

Consulting Resource Group International Inc. (CRG) has provided personal and professional development resources for over 29 years. CRG publishes print based and online assessments and resources to enable others to enrich the lives of individuals, families, teams and organizations. President Ken Keis' purpose is to help others to discover and live their purpose and CRG's purpose is to assist others to live and work on purpose while realizing and living out their full potential. CRG has helped over 2 million individuals in 8 languages and in 30+ countries. Located in

Abbotsford, BC, the company's was founded out of Trinity Western University by Dr. Terry Anderson. (www.crgleader.com)

7. How did you identify the opportunity that led to the setting up of the business?

I started in the industry of personal and professional development by purchasing a sales training franchise. With my successful sales background this was a natural transition into this field. It was during a local chamber learning event in 1990 that I met Dr. Terry Anderson. Terry founded CRG while teaching at Trinity Western University in 1979. Terry saw that there was a need in the marketplace to create educational experiences that included the learner as part of that process replacing less desirable assessment options like MBTI and DISC. From that meeting at the chamber luncheon I became involved with Terry and CRG as Vice President of Marketing. I was Vice President of Marketing for five years while continuing my own automotive training firm Results Consulting Group. My contract with Chrysler Canada was to provide all soft skills training programs nationally in English. This contract grew to the point that I could no longer fulfill both roles and as a result I resigned my CRG VP of Marketing position and focused on my automotive training company. Many of our automotive training solutions included CRG resources and assessments so I stayed connected to CRG as one of their top producing Licensed Associates. After 9/11 our large automotive contract ended and the opportunity to purchase CRG came into play. The senior principals/owners of CRG all wanted to pursue other interests and I was one of a handful of individuals who understood the content and vision of CRG. I had also matured to understand that my purpose was to help others discover and live their purpose and there was no other organization better suited to fulfill this globally than CRG. With my automotive training contract I had been traveling 300 days a year and for certain knew that I could and would not continue that lifestyle. So with this new found passion I purchased the company six years ago. If I look back on it - the past 19 years have been influenced by that single meeting with Terry at the chamber luncheon in 1990. This was no accident!

8. What were the critical elements you assessed before you decided to pursue the opportunity?

I was highly motivated to take on this type of business since I knew from the age of

16 that I wanted to be a speaker and trainer. Since I already had developed a successful speaking and training career the purchase of CRG was a natural transition. My passion was to impact the world without having to be on an airplane and away from my family for 300 days a year.

So when the opportunity to buy CRG came up six years ago I was excited. I loved the CRG assessments because when I used them they were always the highest rated programs by the participants in the different companies that I served. The opportunity to take on this company was made easier because it was located just five minutes away from my house. The founder was the best man at my wedding and the tools and resources were great products built on Christian principles. With Terry being ready to retire from the business side of the company I believe it was God's fulfillment of my desire to have an impact while significantly reducing my travel. It fit perfectly.

9. How much time did it take from seeing the opportunity to the first day of business?

Of course, the company was already in existence. It took almost a year to put the purchase agreement together, even though I had been connected with the company for the better part of twelve years before making that decision. It is very difficult for a founder to part with a company that he had carefully birthed and nurtured. What added to the complexity of the deal is that there were three primary owners and 10 secondary owners—all of whom had to sign off on the deal. Due to my experience with previous ventures I knew that I could not operate in ANY partnership or partial ownership arrangement. I needed to have 100% ownership of the company or not be involved at all. The other stressful element that was that part of the purchase process was to establish the company's value. Naturally, owners want to sell for the most amount possible and purchasers want to pay the least. Further, entrepreneurs will bring their emotional investment into the valuation process. To help address these challenges we engaged the help of a business consultant to establish the company's value. Though both parties did not get what they wanted we were able reach a middle ground that we could all move forward on.

10. If you had partners, who were they, and how did you find them?

Initially I thought about bringing in a partner to help me purchase CRG. I had

a partner in my automotive training firm, Results Consulting Group. We looked at potentially buying CRG together, but he was located in Halifax, NS and after discussions we felt that the logistics of being so far apart was not going to be conducive to running the business in a successful manner. We agreed that I would acquire CRG on my own. At this moment I am the sole owner of CRG and I am comfortable with that situation.

11. Did you have a business plan of any kind?

Part of the business plan was my vision of where the company could go. CRG was going downhill when I acquired it, because there was no personal energy being put towards growing the business. All the owners were engaged in outside activities which contributed to the waning condition of the organization. My strategy was to not only grow the business, but also to re-purpose it. I had an informal business plan. Since I was using my own personal resources to purchase CRG, I didn't need to have a formal business plan to justify funding from any financial institution.

12. What financing did you have?

My deal to purchase CRG required only a percentage of the total purchase price in cash. The purchase agreement allowed me to acquire CRG over time through performance clauses. The agreement stipulated that if the company achieved certain sales success within a given period of time of the purchase, then the previous owners would share in that success. If it did not, then they would not be paid. The payout of the minimum purchase price for the company would be complete at the end of five years and there would be additional bonuses for the previous shareholders should the company reach certain levels.

13. How much capital did it take?

The total for the payout over five years and the associated expenses (i.e. legal and accounting fees, moving and miscellaneous setup) and, of course, the purchase price was a total of \$250,000. This is separate from the capital invested over the past six year to grow and develop the business.

14. How long did it take to reach a positive cash-flow position?

At the time of purchase the company was in a break-even position and operating with one full time staff member. It has taken six full years to reach a positive cashflow position; this is three years longer than I had anticipated. Even though we have tripled our gross revenues and still climbing we also have triples expenses – we now operate with 10 team members. Another reason that it took so long to break-even is that we reinvested any growth back into the development budget of the company. We also discovered that the organization was in worse shape than anticipated. These are issues that are difficult to know until you take over control. At the time of purchase the company's main value came from its intellectual capital and not its cash flow. In our vision to re-purpose and re-brand the company this required far more resources than first anticipated. We have revised 1 million of our 2 million words of content and rebuilt our online learning center three times.

15. If you did not have enough money at the time of the start, or at low points in the business cycle, what were some things you did in order to stretch your capital?

We would exchange our services for the services of others (i.e. 'contra'). We did printing in exchange for graphics design work and we exchanged consulting for some technical support. We also got involved with a barter company (a formalized way of exchanging services through organized barter). We were able to generate a fair amount of business doing this. Other techniques we used were negotiating with people for price points that were maybe not typically available in the market-place. We obtained products for a lot less than going rates. We would make sure that we researched everything before we shopped and that every dollar went as far as possible. I also reduced office expenses during the first five years by purchasing a house down the street and using the first floor as office space while renting the top level to a tenant. I also had to personally finance development work over the past five years.

16. What did you perceive to be the strengths of your venture?

The strength of our venture is the 2 million words of content that had been developed over the previous 20 years. We knew that no one else in the market

had a family of assessments that are as powerful as CRG. In spite of the previous absentee ownership, brand loyalty was very high. Our strength was also in a proven track record with a holistic approach and development model. When people understand and are engaged in the intellectual content of CRG over 80% of professionals will switch to CRG resources. The fact that all the CRG resources have been built with a Christian world view meant that no content would be in conflict with our core faith values. So we could equally serve Christian organizations as well as the Fortune 500 companies.

17. What did you perceive to be the weaknesses of your venture?

The weakness of our venture was twofold: our lack of presence in the marketplace and the condition of the finished products/company. Not enough people knew about CRG. There had been almost no investment into marketing or sales for the better part of five years prior to me purchasing the company. Also, the product or systems had not been updated for ten years. There was an enormous amount of effort and work that needed to occur so that we could get the message out into the marketplace and revise the company materials. The quality of the desktop publishing of the product and collateral materials did not reflect the professionalism or brand level we desired for the company.

18. What was your most triumphant moment?

I don't know if there's a specific moment, but certainly we feel triumphant every time we certify professionals on the use of our tools. At the end of our three day certification training program the participants say, 'Wow, I had no idea about the depth and breadth of CRG.' Those moments are fulfilling.

Or when individuals call and share that our resources had some part in them realizing their purpose and potential. We get frequent calls where they share that we saved their marriage, helped someone find the business venture of their dreams or decrease conflict on a team.

Completing the three year project of revising all the core assessments and publishing my first book, *My Source EXPERIENCE Journal*, was very satisfying.

19. What was your worst moment?

There are three examples over the past six years of a worst moment. They involve

organizations we hired to provide a service to CRG and they grossly over promised and under delivered.

We had a web development firm building on our new online learning center go bankrupt while building our new system. Not only did we forgo all the investment which was thousands of dollars gone but we lost two years in our development time line.

We also had a similar situation with an outside marketing firm who was contracted for a one year term and promised sales results—but our relationship only generated \$179. It was also very disappointing that the marketing company team were professing Christians. In one case a team member, an internet marketer, charged us twice for the same work. He never returned the extra fees that we paid him. As the worship leader in his church I have no idea how he got up in the morning with a clear conscience based on this type of conduct.

Finally, we hired a writer for external and internal communications and after a few months paid her an advance to draft my new book – she never started the project or repaid the advance.

These experiences have led us to conclude that it is very important that CRG strives to operate at a high level of integrity.

20. Once you got going, what were the most difficult gaps to fill and problems to solve as you began to grow your company?

There were a few items that we had to contend with.

The first major issue was one of limited personal and organizational capacity to respond to all the needs and projects. We were investing money into growing the content, changing the brand, doing the graphics design, and building the website, while at the same time having to do marketing and sales. This balancing process provided many challenging moments. We actually held back on our marketing efforts because we wanted to bring the company to a certain professional level before we proactively put CRG back in the marketplace. Yet at the same time, if you don't do the marketing and sales, you will not have the capital to do development. It's the balancing act between constant upgrading and developing of your products and services so that you are identified as number one in the industry while still investing in sales and marketing. What occurred in the first three years was that we did not invest a lot of money into sales and marketing until the primary development of the product was in play.

Second was attracting the right people with the right skills to CRG. At first,

the tight labour market made it challenging to find the right people. However, more recently we have overcome this staffing issue by becoming an employer of choice, but we have also embraced a very strong faith statement that the Spirit will bring to us the right individual for each position. This has worked better than any job posting site.

21. What were the key attributes you looked for in people (partners, advisors, managers) as you grew the company?

One of the things that we have certainly fine-tuned is our process for finding and hiring the right people – so that CRG can help people to live and to work on purpose. Our key is to ensure that we have individuals working here who have a connection to the company's vision; they must also have openness to spirituality and they can't be negative towards our faith position. We proactively ask employees, 'Are you on purpose? Are you doing what you're called to do? Are we best serving your gifts and talents and abilities?' We want to make sure that people fit, not only the culture, but also fit the roles and responsibilities that they are called to fill here. We ask this question almost on a weekly basis.

We practice what we teach. We hired to our core values and it is part of our hiring process. These include competence, spirituality, purpose, professionalism, a desire to produce quality work, commitment to being fully engaged, respect and loyalty. Our greatest frustration has been with employees who were incompetent, so even though the labour market is tight we no longer compromise hiring some that does not fit. One example is it took us 16 months and 400 resumes before we hired our current web programmer. Every time in the past that we used the phase 'we'll make them work' we have paid the price in frustration and poor performance.

As far as senior managers they must have a faith statement as they will have a significant impact on the direction of the company. The governance of CRG must include our faith position and serving His will.

Our external company suppliers have been fine tuned to reflect individuals that we find easy to work with and who are also competent. Again, what people say they can do and what they can do is not always congruent. Our suppliers must have a high level of competence or we move on – no exceptions!

In terms of personal advisors they are successful individuals who authentically live out their faith. They reflect the characteristics of humility while being confident, genuine yet respectful and speak the truth rather than being politically correct.

III. REFLECTIVE QUESTIONS

22. What are some things that you have found to be most personally rewarding and satisfying for yourself as an entrepreneur?

I find great satisfaction in being a vehicle through which the power of the Holy Spirit can impact our work and transform people's lives while helping them reach their true potential whatever that might be. The rewarding moments are when people say, 'oh, now I realize why my relationships have not been as good as they could be,' or, 'now I'll stop blaming myself over the kinds of jobs I've had because I don't enjoy those jobs.' Every time that people get closer to their purpose is an amazing moment. When they know that they know that they have a true purpose.

23. What are the three most important lessons you have learned with respect to starting and running a business that you pass on to an aspiring entrepreneur?

1. You need to appeal to YOUR purpose and passion. In the end, any entrepreneurial venture is not about serving customers, or even making money, it is about serving your purpose. If that's not your first priority, than you won't have the personal energy and the entrepreneurial motivation to stick through it and commit to it. That is why some of my business ventures failed. I had no personal passion for the business. It was out of my desire to help out my friends that I bought into their business or it had the potential to be a successful financial venture but that is not enough. Last year, I had an epiphany with respect to running and building my business. The CRG team had previously created a list of values that were the baseline of our company operations. But I did not relate to over half of the values. Why? We had used a team process to determine the company values. But many of the individuals who contributed to the values list no longer worked at CRG. So in that moment I asked myself: who owns company? If as the owner I did not connect to the values as priorities, then I could neither support them, nor would they be sustainable. So I proceeded to re-craft the companies' statement of core values and I got the team together to explain them. There was no debating the values list; only an explanation to what they stood for. To my surprise the team appreciated the process and felt it was about time.

- My conclusion was that you should never build your venture to meet other people's needs, but you must make sure that your endeavour is personally rewarding and sustainable.
- Focus is very important to your businesses success, especially if it is a start
 up. I learned that being completely engaged in the right opportunity is
 more important than being partially connected to many. I have experienced far more energy and fulfillment since I sold and discontinued all my
 other business interests to concentrate solely on CRG.
- 3. Carefully surround yourself with trusted advisors who can mentor you or can be a sounding board. They must be individuals who have a proven track record. Everyone has an opinion; very few have wisdom. Do not seek advice or feedback from unqualified sources. When you run into a difference of positions between you and your advisors go back to lesson number one: you own the company and you are the one that will have to live with the decisions that you make so make sure they fit your vision not someone else's.

IV. FAITH IN THE MARKETPI ACE

24. What does the term 'calling' mean to you?

Calling means that all of us have been created for a reason or for a purpose. We have the general purpose of life, the great commission, yet each of us is called to fill a specific role or set of responsibilities - a place where we can contribute the most. We need to ask the questions- What are my gifts? What are my talents? What are my abilities? How do I fit into that? Someone asked me, "If you did not own CRG, what would you be doing?" There is nothing else I would rather be doing. For the moment this is it. That's how everyone should answer.

25. Do you feel that you were 'called' to entrepreneurship? If so, what does that mean to you?

Absolutely! Every fabric of my being loves business. The reality for me is that my needs (values) for independence (making decisions without other people influencing it) are very high. Our definition of independence is to be in control of one's self. In other words, I get to decide each day what I will or will not do and not

someone else. That freedom is a foundational need for most entrepreneurs. That is why it was a requirement that I own 100% of CRG – it is a core nonnegotiable value. I am also fulfilling my purpose to help others discover their purpose through CRG resources.

26. Who, if any one, affirmed that calling?

Externally Dr. Terry Anderson, the founder of CRG, and the late Mike McManus, founder of the Source Process (now the title of my book on how to find your purpose), both helped to confirm my calling. They took it upon themselves to mentor me in the early 1990s. However, I also took personal responsibility to uncover and confirm all the clues that God had left me. Finding is reserved for the seeker and I was unrelenting in the pursuit of this clarity and confirmation. When I speak to audiences about this topic my energy and passion goes up - that in itself is confirmation. Finally, as I matured spiritually I developed my abilities to connect to the Spirit's leading. When a person is living in their calling – which means living and working on purpose - your mind, body and soul reflect a true level of peace and contentment. For the most part everyday is an energizing process for me and so should it be for everyone else.

27. What do you believe your gifts are as an entrepreneur?

My gifts as an entrepreneur are creativity, visioning, innovation, persistence, inspirational leadership and overcoming barriers. I don't understand the word cannot. It is not part of my vocabulary. I have a gift of synergizing how a business deal can come together in a unique manner. I also have the ability to sell and influence (inspire) others. Quite frankly, selling is a basic requirement for any entrepreneur. As well, another gift would be bringing different ideas together and being able to articulate them so that individuals and groups easily understand the concepts.

28. How did you (or do you) integrate your business expertise with your Christian calling (and how are they complementary)?

I am called to be a communicator both in print and as a speaker. I am now speaking at churches and to Christian groups. I write articles and content with a biblical undertone that is published internationally. I make sure that our faith is part of how we operate here at CRG. We have prayer time here at the company for those

that are interested. We mention our faith to each new employee regardless of their position but respect them in their search journey.

29. How have you been involved in your local church (that you now attend and the ones you have attended in the past)?

I've participated at various times mostly on a project basis such as being an MC [Master of Ceremonies] at events. My involvement with our church has been limited. I am involved in the Christian community as a director and chair of a private Christian school; that is my focus for the moment. Quite frankly, I believe that many churches are missing the opportunity to work with Christian business men and women. I have not found much support in this environment for Christian entrepreneurs.

30. Have you been involved in your church denomination and how?

I will participate or volunteer at various times, but the majority of the contribution from our family has been from my wife who recently resigned as Director of Children's Ministry at our church.

31. Have you been involved in para-church organizations and how?

My main involvement has been with Valley Christian School (VCS) as a Director on the school board for the past five years and now as Chair of the board for last two years. During that time the school sold its property and building in Matsqui and relocated back in Mission where it once had a campus 20 years ago. Because of the move and building project the board was meeting weekly for over three years. That was all the volunteer effort that I could fit in. I have also provided personal speaking services for organizations like Power to Change's Family Life which now uses our 'Personal Style Indicator' in their Alumni relationship/marriage seminars. CRG also contributes at no cost some of our services and resources to various para-church organizations.

32. What are some examples of how you have integrated Biblical principles into your business practices and thus acted differently than a non-Christian would?

I grew up in a strong Christian community. One of my frustrations was that there

were a lot of Christian businessmen or women whom you could not trust. A priority with CRG is to make sure that we always do the right thing. We are committed to conducting ourselves with full integrity, disclosure, and as best as we can in righteousness. We want to have a reputation as a trustworthy and dependable organization that honours God. We make sure that our conduct reflects biblical principles, including treating others with honesty and respect.

33. What are the lessons you have learned that you believe are important for Christians pursuing entrepreneurship?

God has and wants to play a big role in your business. If you exclude Him, then He'll exclude you. The more you get Him involved in your business the more success and peace you'll have. Another lesson is to have people with faith in senior decision-making roles in your company. If you really want to have God's blessing and direction, you need this perspective within your company. Unless your senior team shares your faith, how can you ask the Holy Spirit for discernment on a company or business issue? Make the Word of God the final say in your business dealings and make sure you ask the Spirit's help in all matters. Also keep things in perspective; drama and worry is not of God. He wants you to have a balanced and fulfilling life. One hundred hours of work a week does not make a successful entrepreneur. If you lose your family and life while you build your business I'm certain this was not part of God's plan. Finally, people are watching what you do or don't do personally and as an organization. Christian entrepreneurs need to ask themselves two questions: is your reputation and conduct something that God would be proud of and would others be attracted to your organization because of your conduct?

34. How could the church in a general sense support you as an entrepreneur in pursuing your calling in business?

A lot of churches don't acknowledge entrepreneurs in their congregations; in fact, they don't know what to do with them. However, if you think about most churches, it will often be a successful entrepreneur at some level or another who is contributing a high percentage of financial resources to the church. They typically do not conform to the norms of the church as they are independently-minded. This is, of course, often why entrepreneurs succeed in getting things done. I just had a coffee with a very successful Christian entrepreneur. His church board does

not know how to handle his high energy and get-things-done attitude. His board has been so disrespectful to him that he no longer has any interest in participating in the church. They only knew how to say no to all his ideas - not how to direct and access his gifts to say yes. This example reflects why in many instances entrepreneurs participate in para-church organizations or start their own private ministry initiatives. They have no tolerance for politics or individuals who are not being authentic or action oriented.

Successful individuals, entrepreneurs or not, need to be honoured just like everyone else. I recall one of my friends at church was debating if he should purchase a new luxury vehicle because he was worried that many in the church would frown on such a demonstration of success. If the church has true biblical principles in play he never should have had to ask that question.

35. What have been the biggest challenges for you as a Christian in business?

One of my challenges is for me to keep my cool, even though I don't want to, especially when I am frustrated with incompetent individuals. As with most entrepreneurs, I have a high level of passion. However, if that passion gets out of control then I can do or say things which I could regret later. I am grateful that my patience and control has improved over time thanks to growing spiritual maturity.

My other challenge is that I expect Christian businessmen and women to operate with biblical principles but many do not. It's extremely disappointing when an individual claims to be a Christian but embraces an 'Enron' way of doing business. I could let bitterness take hold in these situations if I don't watch it.

36. Who was most helpful (and why or how) in addressing these challenges?

The Holy Spirit has been most helpful in addressing challenges. The more connected I get to Him the more controlled and appropriate are my responses and reactions to life's events. I am committed to always learning to have an increased presence of the Holy Spirit so that I don't become complacent with my present ways of acting.

I also carefully observe people that I wanted to emulate. For the most part I have learned how to face the challenges of being a Christian entrepreneur and applying my faith in the marketplace by modeling others that I respect. I also take

note of individuals who are doing things I want to avoid. I remind myself that I do not want to have a poor reputation like that person. I then remind myself to make sure that my behaviour is different then theirs.

37. Have you hired people from your church? If so, has that been a positive or negative experience?

Yes we have hired two people from our church and one from our school board and so far it has been positive.

38. Have you done business with other people in your church and how?

Not particularly, but I have contributed some resources to the church as a tithe.

39. Has your relationship with those people been positively or negatively affected by doing business together and how?

One person from our church worked for us for three years. He then left to work for one of our clients, but is now thinking about returning to CRG. That speaks volumes to making sure we keep our relationships positive. One of our values is that we never burn our bridges.

40. Is there any particular passage of scripture that you have found particularly meaningful or that is inspirational to you?

I find all the Word inspirational but passages that encourage us to realize our full potential though faith for our abundance and prosperity are especially meaningful. God does require us to seek and live in righteousness to realize His full blessings, but He also wants the best for us. It is not His desire for us that changes - but our level of faith - just as it is mentioned in the scriptures listed below.

I find it rewarding to acknowledge the fact that most of God's chosen leaders in the Bible were blessed successful entrepreneurs/leaders from Job to David.

Examples:

Matthew 14: 22-34– When Jesus was in the boat during the storm and rebuked the disciples for their lack of faith.

Matthew 9: 18-23 - Where women were healed by their faith.

- **Hebrews 11:6** 'And without faith it is impossible to please God, because anyone who comes to him must believe that he exists and that he rewards those who earnestly seek him.'
- John 10:10– 'The thief comes only to steal and kill and destroy; I have come that they may have life, and have it to the full.'
- **Proverbs 21:21** 'He who pursues righteousness and love finds life, prosperity and honour.'
- Deuteronomy 28:1-7– If you fully obey the LORD your God and carefully follow all his commands I give you today, the LORD your God will set you high above all the nations on earth. All these blessings will come upon you and accompany you if you obey the LORD your God: You will be blessed in the city and blessed in the country. The fruit of your womb will be blessed, and the crops of your land and the young of your livestock—the calves of your herds and the lambs of your flocks.

Your basket and your kneading trough will be blessed.
You will be blessed when you come in and blessed when you go out.
The LORD will grant that the enemies who rise up against you will be defeated before you. They will come at you from one direction but flee from you in seven.

Joshua 1:6-9– 'Be strong and courageous, because you will lead these people to inherit the land I swore to their forefathers to give them. Be strong and very courageous. Be careful to obey all the law my servant Moses gave you; do not turn from it to the right or to the left, that you may be successful wherever you go. Do not let this Book of the Law depart from your mouth; meditate on it day and night, so that you may be careful to do everything written in it. Then you will be prosperous and successful. Have I not commanded you? Be strong and courageous. Do not be terrified; do not be discouraged, for the LORD your God will be with you wherever you go.'