

White Paper for Lumidoj Consortium

Note: Lumidoj is pronounced loom-EE-doy and means “Children of Light” as translated from Esperanto.

Numbers

6:24-26

**The LORD
bless thee, and
keep thee:**

**The LORD
make his face
shine upon thee,
and be gracious
unto thee:**

**The LORD lift up his countenance upon
thee, and give thee peace.**

3 John 2 Beloved, I wish above all things that thou mayest prosper and be in health, even as thy soul prospereth.

James 1:17 Every good gift and every perfect gift is from above, and cometh down from the Father of lights

Summary

You are the expert in what makes a good investment, in accord with your priorities. We will summarize what we see in this specific project as investment potential, so you can quickly see if there is hope that it will align with your expectations.

Real estate based ventures for a covenant community, at this stage, is the general plan. Some example possibilities would be: homestead shares, resort and convention hall, hunting cabins, farming, ranching, timber, quarry, firing range and gun club, camping, hiking, horseback riding, fishing.

We are not interested in a loan. We are looking for co-owners. We do not have any stock to sell. We are looking for investors to form a consortium, to pool their resources for seed capital, to collaborate to develop and optimize revenue generation, to sell shares, to earn dividends on the shares they hold, and to gain value as the property appreciates.

This is one step in a much larger plan. This is the initial investment for our venture. It is 3300 acres with four houses. Two of the houses are currently rentals. The current owners have a cattle business and a quarry business operating from this property. It is just North of Wister, Oklahoma. The asking price is \$14M. By developing and selling this property in smaller lots, each acre has much more value.

There are quite a few more details that we will provide in separate documents: “Caval Hill Investment Property” and “Homestead Share Investment”

Values

You are keen to affiliate with a venture team that resonates with your core values. Of course, this is just an introduction, so you can determine if you would want more details.

We will not make a long list of the common values that everyone shares, like integrity and quality. Even if someone did not really share such values, they might pretend they did, so people would not scorn them.

We will also not cheat and say that one of our values is passion. No one is passionate about everything. People are passionate about their core values. That is what sets core values at the center of what defines each person as an individual.

The core values for our venture team are biblical liberty and vitality.

In order to join our consortium, these two values do not need to be your personal defining passion. You just need to be drawn to partner with such a team. What do we mean when we say liberty and vitality? A lot! We can discuss that later, though there are some hints in this paper.

Purpose – Why?

All good businesses exist because they aspire to make the world a better place. Each time a person pays for a service, it is because they want the service more than they want that amount of money. Before the purchase, they are optimistic that the service will be worth more to them than the money, or else they

would not make the exchange. So, as long as the customer finds that their optimism proves valid after the purchase, then the service is worth more than the money. In other words, if they are satisfied. Thus, every payment by a satisfied customer makes the world a better place. Since the service was valued more than the price, that difference is an increase in the sum value present in the world. There are additional ways a business can change the world for the better. One theme of this article is about how our businesses plan to achieve more than just satisfied customers.

Healthy Organizations – The Vitality Imperative

Anything that is alive can either be healthy or it can be unhealthy. Relationships can either be healthy or unhealthy. Organizations can either be healthy or unhealthy. Healthy companies are less fragile. When something is fragile, and hard times come along, the best you can hope for is zero damage. When something is healthy, these challenges can produce greater strength, like exercise.

You and I, we want to be part of a healthy organization. When most people say they have a healthy business, they mean they make a healthy profit. We would like much more than that. We would like to maintain high employee morale and productivity, a low rate of unwanted turnover, extremely little politics, and complete clarity of purpose -- team vitality.

Patrick Lencioni has brought such health to many organizations. I will not plagiarize his fine work by copying all of it into this thesis. I will do just the opposite. The intent of this part of the writing is to persuade you to read Mr. Lencioni's excellent books. Yes, it would be a competitive advantage to me if my competitors did not know about this elite level of leadership. However, it would greatly benefit society if they did, so I am glad to be an evangelist for healthy organizations and, more specifically, for Patrick Lencioni's services.

The more healthy organizations there are, the better the world will become. When we create healthy organizations, it provides the opportunity for people to leave unhealthy ones and join ours. We can also increase the health of existing organizations. It would be no surprise if you have been seeking to partner with such a team. This is such an opportunity.

Our Proposal

We are seeking angel investors to join our consortium in funding the debt-free launch of businesses. These firms will be aiming to provide the needed services to promote and support people's liberty and vitality. Your share of the profits will be returned to you, to use as you see fit, as we are not requiring any commitment that you will give it all to ministry.

Capitalism is extremely powerful, like fire. When used appropriately, it is incredible what it can do. There is a growing list of business ventures that will be spurred on by this collaboration. If you would like to help shape the future of the above venture, please contact us to discuss further details.

Further Insights

Profit for Ministry

You may have never heard the phrase “profit for ministry” before; neither have we. But we are suspicious that there are other businesses that operate for this purpose. From the incoming revenue, businesses subtract all of the costs of doing business, such as salaries, taxes, materials, insurance, etc. There is also the ongoing decision whether to invest in order to expand the business. What remains is profit. This is the benefit the owners of the business receive for taking the risk and effort of running an effective business. As owners of our businesses, we intend to use our share of the profits to fund biblical Christian ministries.

All ministries depend on contributions in order to operate. Whether the ministry is a lone person contributing their time to serve others, or whether it is a large organization receiving finances from many donors. All of these contributions must ultimately come from business. Even contributions of time can only happen if business has generated the resources sufficient to free up that time. If a person's work is more efficient, effective, and valuable, so that they do not need to focus every waking moment on earning money, then they have time free for other endeavors, such as ministry.

There are some ministries that we like to support. We have found that these ministries are making a significant difference in the world for the better. We would like to provide more support for them, thus we are venturing to start and run some businesses to raise more funds.

Win-Win

We are not going to stay awake continuously serving others until we die from exhaustion. We are not going to give away every mite we receive until we die of starvation. We need to fuel the engine to drive the profits, so that we can give from the abundance. When a business is a benefit to society, then they are more of a benefit when they operate profitably. We are not against altruism. We promote altruism through successful enterprise. We want to succeed because our success will benefit others.

Serve Others

Years ago, I discovered a secret for living the most rewarding and abundant life possible. I can try to roughly describe this by saying two things which are really two ways of saying the same thing. I want to devote my life to changing the world for the better. I want to do things to benefit others, rather than myself. This is not some saintly selfless piety, since I am the main beneficiary of this way of life. I came to realize that serving God is chiefly done by serving others.

Tree of Abundant Life
VVVVVVV
Change the world for the better
VVVVVVVVV
Improve the quality of people's lives
VVVVVVVVV
Serve others for their benefit
VVVVVVVVV
Connect with people
Build trust
Win-win deals
Build relationships
Find, express, and expand common ground
Take a stand for a higher purpose grounded in fundamental human values

Legalese

We consider legal counsel to be quite valuable, however, we do not view legalese in the same light. Even if it does nothing else, a contract must provide clarity, and legalese is counter-productive for this requirement. Let's make our contracts clear for us mere humans, so they don't need to be translated by the demigods.

Business Plans

It is not possible to know the future. A business plan, based largely on projections and estimates of future metrics, is worse than useless. It is counter productive to base business plans on guesses about the future.

There has been no better sports coach than John Wooden. It is important to note that, even though his teams won more than any other in history, winning was not his goal. His drive was for each team member, and the team as a whole, to achieve their full capability.

Truett Cathy, who made his billions by outpacing all other chicken franchises in every way, both measurable and immeasurable, in six days per week, said: "Many successful people I know set magnificent goals for themselves, then let nothing stand in the way of their achievement. I don't engage in that kind of long-range planning. Instead, I leave myself and my company available to take advantage of opportunities as they arise."

We do not wait until all of the lights turn green before we leave the driveway. We do not plan and document every degree and duration of every turn to get to our destination. It is best to leave the details to be addressed at the time they need to be addressed, rather than getting analysis paralysis and delaying the launch.

As any good military general will tell you, planning is critical, but plans are useless. Instead of a typical business plan, we need clearly defined purpose, values, leadership, strategy and, yes, preparation.

Part of that preparation comes from the experience of taking action. As the next section will address, we need to move forward in order to learn what we need for the next steps forward.

Lean Start-Up

The Ford Motor Company did some market research to help decide whether it would be good to introduce a new feature to their cars. This feature was called power steering. Of course, they asked their customers. At the time, early in the age of motor cars, it was rare for women to drive cars, so they were asking men, "Would you like power steering?" Whether consciously or subconsciously, the men translated this question to, "Are you strong enough to drive your car?" So, they soundly rejected the idea and Ford did not introduce the feature. You know the rest of the story. Later, someone introduced the feature, as a test, instead of asking. Power steering was so popular that it soon became a required feature in order to sell a car. This is not an isolated incident. It has been found that this is the norm. Asking such questions generally does not work. Instead, take action with the purpose of learning.

Part of our business strategy is to introduce minimum viable services to test markets with the intent to measure everything about the use of the service and the response of the users. Based on these measurements, we will guide the development of each service as well as our choice of what services to continue offering.