

BERITA ICCC INDONESIA SEPTEMBER 2017



**BERITA INTERN UNTUK
ANGGOTA DAN KOMUNIKASI
BAGI KALANGAN BISNIS DAN
PROFESI KRISTEN**

ICCC (INTERNATIONAL
CHRISTIAN CHAMBER OF
COMMERCE) ADALAH MIMBAR
DIMANA PESAN KRISTUS BAGI
KITA DI ZAMAN INI DIJABARKAN,
DIBAGIKAN DAN DINYATAKAN
TERHADAP DUNIA BISNIS

NEW NATIONAL BOARD

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Umbu Pekuwali

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from the desk of National President

The world is apparently on a consistent high tension situation which certainly may trigger open conflicts and ending with war such as in the North Korea and America and her allies on the issues of nuclear. On the other side of the world, The European Union struggled to overcome the problems caused by immigrants who troubled the country and made terror to the civilians, the people of each nation who in the past living peacefully.

Such a tension also happened in the Middle East, in three prongs between Israel and Arab allies – pro-Palestinians versus Qatar/Iran & Syria allies and most probably with

ISIS ... all those situations certainly have a big negative impact on the economy worldwide.

On the other hand, another situation in economic is also on the go which has shaped and will go on in the future with the blossoming and growing trend of big IT companies controlled by the young generation. Those companies though still new and at the start-up stage, which from the traditional investment return of calculation is not bankable and yet chased by the investors.

These new models of business have shaken the world of economy, though we believe many of them may not be able to survive in the long term.

It is still fresh in our mind that in the last few months almost all media in Indonesia highlighted anomaly situation; which by the fact, retail sectors experiencing a downturn and this shows that households reduce their consumption drastically, but on the other hand the statistics show a positive growth.

In every time of difficulty, on the other hand, has been and will bring a new era of hope, a reflection of a mother who is giving birth in pain, but only for a short while and replaced by joy. Therefore, I urged all of us to have this mother giving birth mentality, we face all the trouble which may cause us a painful time, but certainly, by the help of GOD, we will overcome and heading for a new era of joy.

The new era demand a change, are we prepared and ready for the era of change? This new era may not be better but tough and fiercer competition. However, we have to survive and become a leader in the new era of change, under GOD leadership, willing to observe and learn and act professionally with faith beyond usual. Watch carefully the business instruments in your hand.

I would like to remind us to recall the following strong phrases that will encourage us to face any tough situation: "No Victory Without a Battle, No Testimony Without a Test, No Triumph Without a Trial"

Dear Partner, on behalf of the ICCC Indonesia, I would like to invite all of you to participate with our upcoming half day on Saturday, 9 September 2017 from 9 a.m. until 1 p.m. Mr. Wilson Cheah from Singapore will bring the very relevant seminar entitled: GOOD4CHANGE at the following venue: GoWork Chubb Square (UOB Plaza) 9th Floor. Jalan M.H.Thamrin No.10. Jakarta Pusat

On behalf of the National Board of the ICCC Indonesia, I would like to thank you for your participation, prayer, support and donation for the ICCC Indonesia (International Christian Chambers of Commerce)

Looking forward to seeing you all in our next edition, meanwhile, may the Lord bless you, your family and your business.

Umbu Pekuwali
National President
ICCC Indonesia
www.iccc-indonesia.com

MEMBERS FORUM

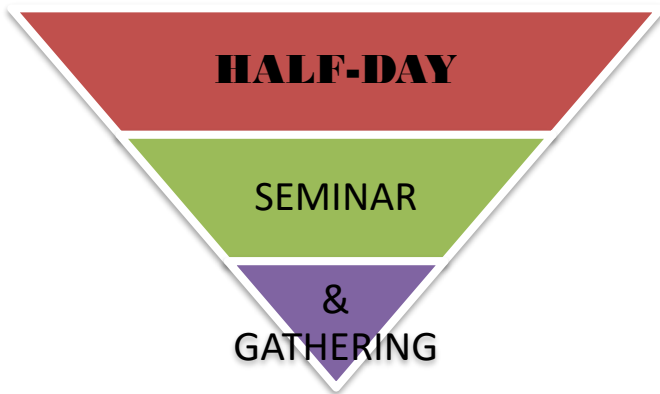
- MEMBERSHIP FEE**

Bagi anda yang ingin bergabung dan member yang akan memperpanjang kartu keanggotaan anda untuk tahun 2017 agar segera menghubungi Simon Aditan – V.P. Membership Domain (HP: +62816974647 atau email: simonaditan@yahoo.com)

Annual Membership Fee untuk tahun 2017 kategori Developing Nation menjadi Rp. 750.000 (tujuh ratus limapuluh ribu rupiah) dimana US\$ 50 dikirim ke Kantor Pusat di Swedia sebagai syarat dan kewajiban International Membership

Membership Fee dapat ditransfer ke rekening ICCC Indonesia atau FORUKIN dibawah ini, dan mengirimkan bukti transfernya dengan fax ke alamat yang tercantum pada halaman pertama kiri bawah dari Newsletter ini:

Rekening Bank:
CIMB NIAGA BANK
Cabang Senen - Jakarta
No. 200-01-00012-00-0
a/n : Forum Komunikasi Usahawan Kristen Indonesia (FORUKIN).



- HALF DAY BUSINESS SEMINAR**

Mari bergabung dalam Acara Seminar dengan Topik: CHANGE4GOOD & Members Gathering ICCC Indonesia yang akan menampilkan pembicara pakar dalam bidangnya Wilson Cheah dari Singapore.

Seminar ini terbuka untuk umum



CHANGE4GOOD

How does that impact your role in marketplace leadership?


WHO ● **WILSON CHEAH**
Transformation Coach & Marketing Consultant

WHEN ● **Saturday, 9 September 2017**
09.00 AM - 13.00 PM

WHERE ● **GoWork**
Chubb Square (UOB Plaza) 9th Floor
Jl. M.H. Thamrin No. 10

TICKET
IDR 200,000

PAYMENT
BCA 094-803- 0082
Tonny Soetjadi
Please send the transfer receipt via WA to +62 811 193 202




Change4Good Synopsis

Change is inevitable. But it is the characteristics of change itself that reveals who we really are. Just like the seasons, a change may seem strange, unfamiliar, or even unwanted. But regardless, you may not be able to change what has happened, but you can change your reaction to the situation.

The question is how motivated are we to change? The bible has a great deal to talk about change and innovation.

Change is not only possible, it is standard for those who live their lives with a sense of holy calling, a determination to follow Jesus wherever He leads.

Speaker's Profile



Wilson Cheah -- Professional Transformative Coach and Marketing Consultant, formally a director in a multi-diversified leisure and property company in Singapore. He was active in the marketplace ministries for almost two decades, Past President of ICCC Singapore, Chairman of the Christian Broadcasting Network which was engaged in the media and relief work in Indo-China. He was the founder of the Marketplace Strategic Alliance Asia in 2000. Until recently, he was at helm of the Crown Financial Ministries in Asia, building and expanding the ministry over the last seven years, supporting and serving the Asian country leaders in the mission to help and teach people to live by God's design for their finances, work and business endeavor. He is passionate about equipping and training men and women to fulfil the call of the lives in the marketplace and help leaders and organizations make change work.



7 Steps to Find True Prosperity

HOWARD DAYTON



You may be drowning in debt or just tired of living paycheck to paycheck. Here are seven biblical principles that will help you find true prosperity.

I receive all kinds of calls on our Money Matters radio program. People want to know whether they should buy a new car, how much house they can afford or whether it's time to start saving for retirement. What they all need is a strategy—a financial life map.

A particularly desperate caller recently confided: "I feel so hopeless. Six collection calls already today, and it isn't even noon yet! I wish I could just start over."

My hope is that your situation is not like that of this desperate caller, but if it is, you need to know that there is a way out of the present pain. Whether you have much or little, the seven steps I discuss in this article can guide you to true financial freedom.

Dealing with finances today is like taking a cross-country journey by car. Imagine, for instance, putting a 16-year-old boy behind the wheel in New York City and telling him to arrive safely at a specific destination in San Diego. No GPS, no trial runs, no maps, not even driver's training—just a slap on the back and a "Good luck! Hope you make it!"

Many people in financial trouble have had only that kind of preparation. Yet to navigate successfully, every traveler requires some understanding of where he is going and how to arrive at his destination.

Does God have anything to say about the best destination for you? What is His role?

Can you trust Him? What principles related to giving and honesty must be followed before you can expect His help on your journey?

These spiritual (and extremely practical) basics unlock the door to God's supernatural help. The temptation of jumping straight to money-management techniques without building the right foundation dooms us to reliance on our own limited strength and resources.

Even the best money-management advice, if it leaves God out of the picture, cannot get us to the best destination—the one God desires for us. Wealth without contentment never satisfied anyone.

As you study the steps that follow, you may find that you've already accomplished some parts of Step 5 (buying a home, for instance) but haven't completed Step 1. No problem. You don't need to sell your house. Just focus on completing Step 1 before you tackle other, more advanced objectives.

Step 1: Develop a spending plan.

"The wise man saves for the future, but the foolish man spends whatever he gets."
Proverbs 21:20, The Living Bible

The two objectives in this step are:

1. Save \$1,000 for emergencies. Many people deeply in debt question this, but it is important for two reasons: first, because you must establish the habit of saving, and the sooner, the better; second,

because emergencies are inevitable. If you have no savings to deal with auto repairs, broken appliances or uncovered medical expenses, you will be forced into additional debt, continuing the negative pattern that eventually spirals out of control.

2. Start using a spending plan. Rather than being a straitjacket, a spending plan is a tool that can free you from the burden of endless impulse decisions. It also allows you to tell your money where you want it to go rather than wondering where it went. The plan doesn't need to be complicated, and in time it becomes second nature, prompting many to say, "Why didn't someone show me this a long time ago?"

This step reveals whether spending changes are required to create a net surplus each month. Without a net surplus, you cannot make progress on any financial goals.

Home equity loans seem like an attractive way to reduce interest costs and simplify payments, but they often postpone the inevitable and actually make it worse. Studies show that most people who eradicate credit card debt through a home equity loan end up creating even higher credit card debt levels within two years because they didn't address the issue of their monthly negative cash flow. And the second or third time it happens, there is no equity bailout left.

My most recent book, *Your Money Map*, shows a sample first-draft spending plan as well as an adjusted plan because most people need to fine-tune their plan after living with it for a few months. It also provides a form for creating your

own. People who create and follow a balanced spending plan rarely get into financial trouble, and they usually reach their financial goals.

Step 2: Get out of debt.

"The borrower is servant to the lender."
Proverbs 22:7, NKJV

The two objectives in this step are:

1. Pay off credit cards. Credit cards, with their quick and easy access to unsecured loans, tempt us to turn our backs on the wisdom of earning first and spending later. Combine that with low

minimum payments and high interest rates, and you have the equivalent of sod-covered quicksand—grass that looks greener but gives way to a treacherous trap.

According to Bankrate.com, for the estimated 40 percent of cardholders who carry a balance from month to month, a \$1,000 debt can turn into a 22-year commitment—and cost thousands more in interest. "People are now in a revolving debt cycle that they'll never escape," says Adam Brauer, a debtor advocate and in-house counsel for Debt Settlement USA in Scottsdale, Arizona.

Use the snowball strategy to repay credit cards as quickly as possible. In addition to making the minimum payments on all your credit cards, focus on accelerating the payment of your smallest high-interest credit card first. You will be encouraged as you make progress, finally eliminating that debt.

Then, after you pay off the first credit card, apply its payment toward the next smallest one. After the second credit card is paid off, apply what you were paying on the first and second toward the third smallest credit card, and so forth.



2. Increase savings to one month's living expenses. This step gets your emergency fund closer to the recommended standard.

Step 3: Stay out of debt.

"Keep out of debt and owe no man anything."
Romans 13:8, The Amplified Bible

There are two objectives in Step 3:

1. Pay off all consumer debt. This is debt incurred for the purchase of goods or services.

Use the same snowball strategy outlined for credit cards.

2. Increase savings to three months' living expenses.

Step 4: Save for specific needs.

"The plans of the diligent lead surely to plenty."
Proverbs 21:5, NKJV

There are four objectives in this step:

1. Begin saving for major purchases (home, auto and so on).

2. Begin saving for retirement. You might begin this step earlier if your employer matches your retirement fund contributions. If, while taking Steps 1-3, you are able to make progress and still have some surplus, contribute as much as you can up to the amount your employer matches.

3. Begin saving for children's educations. Avoiding school debt is important, and it is a blessing when parents are able to help. Many, however, are not in a position to fund any part of their children's educations.

If you're one of them, don't feel guilty. You can do only what you can do, and this may be a blessing in disguise. Research the grant and work opportunities that abound for those who diligently seek them.

4. If you want to start your own business, begin saving for it. The reason for waiting until Step 4 to begin saving for a business is that it is important to have your personal finances as stable as possible.

When you no longer have credit card or consumer debts, your monthly expenses are lower. And having set aside three months' living expenses, you have a margin in case you need additional income during some of your business's leaner months.

Believe it or not, it is preferable to start your business before you buy your home, as Proverbs 24:27 says: "Build your business before building your house" (The Living Bible). In other words, create your source of income; then acquire your home.

Step 5: Work toward paying off your home and invest wisely.

"Savings are put into risky investments that turn sour. ... The man who speculates is soon back to where he began—with nothing."
Ecclesiastes 5:13-15, The Living Bible

The three objectives in this step are:

1. Buy an affordable home. "Affordable" means you have saved a down payment of at least 20 percent, and your total housing expenses (mortgage payment, real estate taxes, utilities, insurance and maintenance) will not exceed 40 percent of your income. In areas where housing is extremely expensive, this may require considerable saving, praying and waiting.

2. Begin pre-paying your home mortgage. Owning a home with no mortgage greatly enhances financial stability. Some argue that they don't want to lose the tax advantage of paying interest on a home mortgage, but the advantage is often misunderstood and overrated.

Others propose taking money that could go toward mortgage prepayment and investing it for a higher rate of return. Although the idea is attractive, investing for a higher rate of return is never a sure thing.

Greater returns require greater risks. This includes the possibility of loss. People with investment knowledge may want to direct part of their surplus to an investment while they use the rest to prepay their mortgages. I discuss this in *Your Money Map*, examining several strategies for paying off your mortgage early and saving tens of thousands of dollars in interest.

3. Begin investing wisely. The fundamental principle for becoming a successful investor is to spend less than you earn and then regularly invest the surplus. Save regularly, seek advice and diversify.

Step 6: Prepare for the future.

"You shall know the truth, and [it] shall make you free."
John 8:32, NKJV

This step has three objectives:

1. To have your home mortgage completely paid off.

2. To have your children's educations funded.

3. To confirm that your estate plan is in order. Estate planning is not merely a financial or legal matter; it is a spiritual exercise we work out in God's presence and for His glory. First, decide how you want to distribute your assets and how to prepare or train your heirs for what they will receive. Only after you have made these decisions should you engage an attorney experienced in estates to draw up the documents.

Step 7: Reap the rewards of faithful stewardship.

"Well done, good and faithful servant."
Matthew 25:21

In this step, you are able to enjoy the fruit of having handled properly the money God entrusted to you. There are only two objectives:

1. To ensure that your retirement is funded.

2. To be more generous with your time and money.

True financial freedom means much more than a healthy bank account. It means contentment and generosity. No words are adequate to express the joy these bring.

Whether God chooses to bless us with wealth is His business, but we know He wants to bless us with an abundant life, a life that faithfully pursues the pleasure of finding our treasure in Him.

Howard Dayton is the CEO of Crown Financial Ministries and host of the nationally syndicated radio program *Money Matters*. His books and small-group financial studies have been used by hundreds of thousands of churches and individuals. You can order his newest book, *Your Money Map (Moody)*, by visiting crown.org or by calling 800-722-1976.

VISI DAN TUJUAN ICCC

International Christian Chamber of Commerce (ICCC) lahir dari kepatuhan terhadap visi yang diberikan selama kurun waktu enam tahun kepada seorang usahawan Swedia J. Gunnar Olson, yang diteguhkan dengan nubuatan dan terbukanya pintu kesempatan disekitarnya yang sebelumnya tertutup.



ICCC merupakan panggilan yang serius dan menantang bagi pengusaha Kristen untuk mengenali jaman yang sedang kita masuki dan dengan terang dari pengenalan itu memasuki dimensi iman yang baru yang disediakan bagi mereka yang ... "takut akan TUHAN ... berbicara satu sama lain ... dan menghormati namaNya." (Maleakhi 3: 16)

Visi ini memanggil para pengusaha dan kaum profesi di seluruh dunia yang terbeban untuk saling berhubungan, bertukar pendapat, memperdagangkan barang dan menyediakan jasa, saling mendukung dan menguatkan secara rohani dan materi.

Berdasarkan eksistensi dari visi itu sendiri memproklamirkan otoritas Kristus yang mutlak diseluruh dunia.

Pada intinya ICCC adalah kehendak TUHAN untuk memperluas tali kasih-Nya, melalui gereja-Nya, didalam dunia usaha. Hal ini menuntut para pelaku bisnis mencari terlebih dahulu Kerajaan-Nya dan segala Kebenaran-Nya.

Urapan tersedia bagi mereka yang dengan mata melihat dan telinga mendengar panggilan jaman.

Sebagaimana halnya Raja Daud yang menerima urapan untuk menjadi raja, jauh sebelum dia menjadi Raja, yang keadaan pada saat urapan diberikan sama sekali tidak mungkin bagi Daud untuk menjadi Raja, demikianlah ICCC memanggil para pengusaha Kristen sebelum peristiwanya terjadi untuk mengalami kebebasan masuk ke dalam dimensi baru, dimana sasaran, strategi dan perencanaan bersama-sama diwujudkan-nyatakan sesuai dengan iman di dalam Kristus.

ICCC mencanangkan panggilan itu sejalan dengan rencana TUHAN bagi jaman ini sebagai kunci memperoleh berkat dan pertumbuhan dan agar dapat bangkit berkemenangan diatas gelombang ombak yang mengancam.

Panggilan ICCC: "Mereka akan menjadi milik kesayanganKu sendiri, firman TUHAN semesta Alam pada hari yang Kusiapkan. Aku akan mengasihi mereka sama seperti seseorang menyayangi anaknya yang melayani dia. Maka kamu akan melihat kembali perbedaan antara orang benar dan orang fasik, antara orang yang beribadah kepada TUHAN dan orang yang tidak beribadah kepada-Nya." (Maleakhi 3: 17-18)

KEYAKINAN IMAN ICCC:

- Satu-satunya TUHAN pencipta segala sesuatu dalam kesatuan Trinitas: Bapa, Anak, dan Roh Kudus.
- Keilahian TUHAN Yesus Kristus. Kelahiran-Nya dari rahim seorang Perawan. Karya penebusan dosa manusia melalui kematian-Nya diatas kayu salib. Kebangkitan-Nya. Hak otoritas diri-Nya atas dunia dan Kedatangan-Nya yang kedua kali dalam Kuasa dan Kemuliaan-Nya.
- Alkitab, sepenuhnya sebagai Firman TUHAN yang memberikan inspirasi dan berbagai peraturan bagi kehidupan yang dilandasi iman.
- Keselamatan pribadi orang berdosa dan kebutuhannya untuk mengalami proses regenerasi melalui karya Roh Kudus dalam menuju menjadikannya sebagai manusia yang dikehendaki oleh TUHAN, seutuhnya.



Transformed Working Life (TWL) adalah Pelatihan resmi dari Kantor Internasional bagi anggota ICCC dalam memperlengkapi anggota dengan pengetahuan dan pemahaman latar belakang, tujuan dan penerapan prinsip-prinsip Kerajaan TUHAN bagi dunia bisnis dan profesi.

TWL diperuntukkan bagi anggota dan dapat diikuti secara cuma-cuma, namun terbuka juga bagi siapa saja yang berminat untuk mengikutinya.

TWL diselenggarakan dalam bahasa Indonesia dan dilengkapi dengan buku panduannya, yang telah diterjemahkan kedalam Bahasa Indonesia juga, sehingga para peserta betul-betul akan memperoleh manfa'at yang besar dan mengalami

transformasi dalam kehidupan pribadi maupun bisnisnya.

TWL difasilitasi oleh anggota National Board yang terlatih dan dikoordinir oleh V.P. Teaching: Benjamin B. Juwono bersama dengan Teaching Team: Johanis S. Najooan dan Eliezer H. Hardjo

Transformed Working Life (TWL) akan ditayangkan dalam salah satu channel di Indonesia agar dapat dimanfaatkan oleh para pebisnis & profesional Kristiani di Indonesia bagaimana menerapkan prinsip-prinsip Kerajaan Tuhan dalam kehidupan berbisnis dan bekerja mereka.

TWL bagi members secara rutin diadakan pada hari Sabtu ke 2 setiap bulan dan terbuka dan dianjurkan bagi semua member untuk mengikutinya sebagai pembekalan wajib.

DEVOTIONAL

Humility

by **Inspiration Ministries**

"I say, through the grace give

"I say, through the grace given to me, to everyone who is among you, not to think of himself more highly than he ought to think, but to think soberly, as God has dealt to each one a measure of faith." - Romans 12:3
NASB

What would you consider the "best advice" you ever received? *Forbes* magazine recently asked this question to some of the most distinguished people in the business and academic communities.

As he thought about this question, a prominent professor at a major university recalled a discussion with a man who had been remarkably successful. The professor asked, "How does it feel to be the top guy in the world in your field?" The answer was surprising: "There's a real *disappointment*."

The professor was puzzled by this response. But the business leader described how, at one time, he looked up at the people who were successful and assumed that “those guys are really smart!” But, after he had achieved success in his own life, the businessman realized that he was “looking down,” and thinking, “If nobody is smarter than I am, the world is really hurting.”

The professor recalled that this “had such a profound impact on me” and helped him realize that “what you need is a fundamental *humility*—the belief that you can learn from anyone.”

As this professor realized, pride can be a real stumbling block, for anyone. Many people fail to experience God’s full blessing because, in Paul’s words, they think of themselves *more highly* than they ought to think. The Bible reminds us of the *importance of humility*. To realize how pride can be a poisoning influence. That’s why we should cultivate the attitude of a servant, and be kind to everyone.

In your life, be on guard against arrogance or pride. Seek to stay humble before God. Cry out for His wisdom, and be sensitive to His Spirit. He has *much more* to reveal to you.

Prayer

Father, give me Your perspective on my life. I seek Your wisdom. Open my mind and heart to receive the lessons You want me to learn. I humble myself before You. In Jesus’ name. Amen.

Extended Reading

Romans 12

