

## LEVEL 1 – Generous Entrepreneur Roadmap Transcript (edited for clarity)

Hey there, Kevin Cortez here. Welcome back to the Generous Entrepreneur Program. Today's lesson is titled the “Generous Entrepreneur Roadmap.” I'm really looking forward to diving in a little bit deeper into the course and the different Modules.

We're at the very beginning of the Program and in the Business Model Module. I can't wait to see how it unfolds here. I do have a few slides that I prepared but we're going to always leave room for the Holy Spirit to lead us and emphasize certain things.

So, I really wanted to start off by sharing a little bit about my background. As I entered into the things of God, I got saved about two weeks before I graduated from college at Cal Poly (California Polytechnic State University) in San Louis Obispo, California. And I just got super on fire for God.

That was in May of 1983 (yes, I am getting old). It happened on a blind date and within six days (I had it written in a journal), I thought I would go to Bible College. In fact, it was the first time that I heard (almost) like the audible voice of God saying, “I want you to go and get grounded in My Word.” I had heard only days before, of this Bible College in Dallas, Texas... and so that's where I went.

This particular ministry and the Bible College had over 2,000 churches connected with it through a Satellite Network. Remember, this was the days before internet. The Bible College was being broadcast into those churches and there were tens of thousands of students attending.

When I got to Dallas, I was immediately able to get hired on ministry staff... and for the next eight years I worked there. Wow, what a rocket ship ride.

This ministry ended up being, at the time when I left, the second largest ministry in the world. We were employing over 2,000 people...

I had all kinds of different job functions there. As an example, at one point I was over the Phone Ministry Center, which was receiving over 75,000 ministry calls a month. I had 250 full time “Prayer Ministers” (Counselors) in that department.

Maybe we'll get into some of that later. I just wanted to give you a little bit of a context. This is where I was through most of my 20's. And during this time, I was continually getting my mind renewed. And, oh gosh, I am so thankful for that season!

Unfortunately, two weeks after I moved back to California to take over the family business, the whole ministry imploded. But I always want to give honor to those that went before me. Yes, a lot of crazy things went down. To this day a lot of people are still talking about what happened during that season with this particular ministry.

Just to be clear, I will always give honor and never judge those who were in leadership over this ministry. God showed me a long time ago that they will give an account for the light that they were shown to walk in (not according to the light I think they had to walk in).

I met so many incredible people during this season. Some of them I still have relationships with to this day. Some of my closest friends came out of that season.

But what I also wanted to say is that “I went to Bible College so I could tell you (and others), you don't have to go to a Bible College to learn the deeper things of God.” I learned much more serving and being around men and women of God, listening to their stories, watching how they interacted, and actually getting to know some of them. And over the years, some of those I met during this season of my life have remained very close friends and it's been really good.

The main thing I want to convey is that was my foundation. For those eight years (four to six hours a day) I was around some incredible things God was doing. And I'm really, really, really thankful for that foundation!

What we have gone through in the last few years, if they have taught us anything, is that we need to have faith and a good foundation. We want to stand strong in the storm. Right?

I mean, in this season of unraveling, we have really found out how strong a lot of people's foundation was. Why? Because we've been shaken to the core.

So, the thing I want to begin with today is the question that we should be asking ourselves during these uncertain times. The question is not, “What I should be doing?” But I believe that the question we should be asking is, “What should I be believing?” Because after all, we are called believers. Right?

And so, what are we believing? What are we believing about God? What are we believing about ourselves? What should we be believing about our circumstances? What should we be believing about other people? And of course, what should we be believing about our businesses, or the business that we envision stepping into?

In the Workbook, which I provided for this Module, there's a place in there that asks these questions. And so, after this after this lesson, I encourage you to go there... Stop, think about and reflect on these questions. I believe this is super important. Stop and think about what you just heard. I also encourage you to keep something similar to the Workbook to use as a journal.

It doesn't matter what it looks like. It can be a simple binder... I like to write things down. And if you're a total digital person and you like One Note (or whatever), do that. You do it how best works for you. I'm old school. I need to feel it. I need to be able to see things, and underline, and highlighting using different colors.

So, a part of this Workbook is to give you a little glimpse into the things that I think will really help you as you move forward in the Generous Entrepreneur Program. And part of that is writing things down. Remember, it's not some “Dear diary” thing. It's actually allowing the Holy Spirit to speak to your heart and bring forth the hidden treasures of God. So, if you haven't already, I encourage you to download that Workbook or just get a little binder or a note pad. Just get something to keep engaged with the material. And you don't have to be fancy with any of this.

This is important. “Breakthrough” in your business happens usually by doing something different. If you keep doing the same thing, you're going to get the same result. Right?

I particularly like this scripture in Romans where it says, “*stop imitating the ideals and opinions of the culture around you.*” I mean, stop. “*Just thinking like how everybody else*

*is thinking, believing how everyone else is believing, but inwardly be transformed by the Holy Spirit."*

And then he tells us how we are to be transformed... When Paul wrote to the Romans here, he said, "*have a total reformation of how you think*" one translation says. "*Renew your mind.*" Transform how you've been thinking and how you've been believing.

And when you do that, this "*will empower you to discern God's will. As you live a beautiful life, satisfying and perfect (or mature) in his eyes.*"

If we want to grow up. We need to renew our minds.

And I know a lot of what I'm saying is something that you have probably heard before. And you may be saying, "Oh yeah, I get it. I get it Kevin. Let's move on. I want to learn how to increase the revenue in my business." I want to stop right here and say, "Wait a minute. Let's make sure, foundationally, we are thinking the right things. That we are renewing our mind. Be sure that when you go through this program, you are renewing your mind."

This is so, so, so important because scripture declares, "*as a man thinks in his heart, that's who he is.*" The way you think about yourself, that's who you are.

Another scripture I want to go ahead and put on the computer is this. Let's focus on what the New Testament prophet, Bruce Lee, has said, "*Do not allow negative thoughts to enter your mind. For they are the weeds that strangle confidence.*" Are you needing confidence today?

I know my choice of examples can be a little bit jarring (ha-ha). What I'm trying to do is called a "pattern interrupt." I'm wanting to interrupt the way you're thinking about things. I want you to be asking, "Why are you putting up this Bruce Lee slide? Why are you talking about Bruce Lee?" Because I want you to start to see things different.

By the way, Bruce Lee was one of my heroes. The first R-rated movie I ever went to as a young boy (that my dad took me to), was Bruce Lee's Enter the Dragon. And he became my hero. That movie today would be Rated-G. Because of that experience, I went all in with the martial arts when I was young.

Yeah, that's me in my younger years doing a flying sidekick in that picture. Like I said, I was really into Karate and traveling around competing in martial arts tournaments... So, I included this photo to encourage myself to have confidence.

Check this out. When I was looking for a logo for one of my jujitsu gym clients a few years back, I Googled "Karate Martial Arts Logo" and I found this logo floating out there on the internet. And this picture of me was taken way before the internet existed. This very picture of me was used by this karate school and incorporated into their logo. See this totally cracked me up and I just had to share it with someone (there was actually another logo like this that was used for another school's uniform patch).

Why am I mentioning all this? I am wanting to weave into this lesson the fact that the Eastern mindset is very different than Western mindset. When I was in martial arts, the Asian culture became really ingrained in my thinking. It taught me to be "process oriented" versus "goal oriented." In the West, in America (in Western culture),

everything's about setting and achieving goals. You know: What's your new year's resolution? What are you going to do? What goals have you set for yourself?

I believe that in the West, in particular, we don't understand the value of enjoying the journey, the process. This is an Eastern mindset. And since the Bible comes from an Eastern culture, scripture is "process" oriented.

Like I said, the renewing your mind is a process. We're in the process of doing just that in this Lesson. Our minds can go crazy (maybe your mind is going crazy right now as you are listening to this).

In 2 Corinthians 10:5 it says that we are "*to cast down those imaginations.*" We are to cast down arguments, imaginations, "*and every high thing that exalts itself against the knowledge of God*" ...

And here's how you transform your mind. It goes on to say "*bringing every thought (how many thoughts?), every thought into captivity, to the obedience of Christ. And to cast down imaginations (everything that is exalting itself against the knowledge of God), those imaginations that are putting themselves above what we know about God.*"

What do we know about God? He's a good God. He's for us. He wishes that no one parish... When He's involved, all things are gonna work out together for our good.

The moment we start thinking contrary to the Word of God, anxiety comes. We need to realize that we can't stop the thoughts from coming. But I like what one Bible College professor said, "Thoughts are like birds. You can't stop them from flying over your head but you sure can stop them from building a nest in your hair."

Bottom line, when those thoughts come, before they take root (before you believe those lies), you have to bring them into captivity and cast them down.

I remember one time when I was walking and praying out in the fields by my house in California (during the time I was pastoring). I was really pressing into God and crying out from my heart about some struggles and challenges I was encountering. And I remember Him speaking to me, "*Kevin, a lie believed is stronger than truth ignored.*"

What does that mean? If I am ignoring truth and believing a lie, that lie is more powerful in my life than the truth I'm ignoring. I need to be empowered to do things God's way in order for God's will come forth in my life and business. So, if I am believing a lie, I'm ignoring truth and this is why it's so important to bring every thought into captivity. Right?

We need to have a mind that is being renewed as we are on this journey of building our business. We want to build the type of business that glorifies God so that He can be pleased with the way we're stewarding what He's entrusted to us. Because we are not the owners of our businesses. It's God's business. Everything is His. And we need to honor Him and realize that we are to give an account of our stewardship.

There are some things I'll be getting into in the upcoming lessons but the thing I want to zero in on right now is how all this stuff works. You may already know some of this, so let it be a good refresher for you. But there are people, believe it or not, that don't understand how we renew our minds, how to take thoughts captive, or how to have the transformative power of God work in our lives.

So here we see in 1 Thessalonians 5:23, “*Now, may the God of peace and harmony set you apart, making you completely holy. And may your entire being—spirit, soul, and body—be kept completely flawless in the appearing of our Lord Jesus, the Anointed One.*”

So right here, we see that we are a three-part being: We are a spirit, we have a soul, and we live in a body. We are a triune being. We need to make sure we understand these parts of us and how best to relate to them.

So, we are a spirit. Okay? Our spirit is, the Bible says, “the hidden person of the heart.” That's who you really are. You are a spirit... your spirit has been reborn and now you carry with you the image of Christ. That's who you are. The is where God the Holy Spirit resides.

Well, you may say that you “don't feel like you have the image of God coming forth in your life.” You're talking about how you feel. That's your soul—which is your mind, your will, your emotions, your memory, and your imagination. These are the things you should be taking captive as you renew your mind...

Oh my gosh. let's not even get started on “emotions.” So many people think that because they feel it, that's who they are and that's what is “truth.” They are not living out of their spirit (who God created them to be) but living out of their soul. They are living according to “their truth.” Yuck.

And then of course, we live in a body. That is our earth suit (if you will). Your body, your flesh...

Remember in the Bible where it says that, “*our spirit is willing but our flesh is weak?*” Our hidden person of the heart wants God's will but our flesh (our body) is weak.

Our body has cravings. What does it want? It wants comfort. It wants food. It wants sex. The flesh can get completely all out of control and cause a big mess of things.

When we're walking correctly (taking those thoughts captive and living our lives from who we really are), we are partaking of God's divine nature. And when we're not doing this, we're “missing the mark” (“missing the mark” is another definition of sin).

According to this graphic you are now seeing on your screen, the body can be the king of our life and then the soul can be its servant. If this is the case, our spirit ends up being the slave.

We want to flip that.

We live in a kingdom, don't we? The kingdom of God. The “kingdom of God” is what Jesus preached, right?

We want to have our spirit be the king of your lives and have it submitted under the King of Kings. We want to have the soul be the servant, and then have the body be the slave.

I like to ask this question when I'm talking about this: Who's driving your car? The way I think of it is that we're moving in the earth... driving our car. But who is driving?

Unfortunately, I see a lot of believers who have their spirit (who they really are), locked up in the trunk. Their flesh (body) just wants to be comfortable and so every decision is

based on trying to make everything be fine and safe. Their flesh is driving the car and then their soul (their mind, will, emotions, memory, imagination) is reading the map.

They are just going through life and then a season, like the pandemic, hits and everything comes apart at the seams. Why? Because their spirit is locked in the trunk. We need to put the right person, our spirit (united with the Holy Spirit) in charge of driving our car.

Our soul (if it's being renewed) can read the map. We just need to tell the flesh to shut up and get in the back seat.

A lot of motivational people today really like to talk about discipline and will power. I get it. Discipline can equal freedom to some extent. I love that. But their message is so focused on discipline and "willing it" to make things happen.

Hey, willpower is powerful. It does have power. Some people's willpower is extremely powerful. But if all you're living your life according to is your will, you're going to end up in the ditch. I guarantee you. It might not be today. It might not be tomorrow, next month, next year, five years, or 10 years from now (it just depends). But you will only get so far with will power... and as we've seen over and over, especially in the world of celebrity, it ends badly.

Some people even end committing suicide. What happened? Well, I'll tell you what happened. They were living according to their flesh, to their emotions. Not according to their spirit, who they were created to be.

Here's a bonus tip for you. "The mind makes a wonderful servant, but a terrible master." That's a quote from Bill Johnson I read and wrote down. Isn't this the truth? The mind is great. God created it. He's given us creativity, ideas, and the thoughts. It is awesome but it shouldn't be the master. It makes a wonderful servant, but a terrible master. I liked that quote. How about you?

So, what do we do?

We're trying to figure things out. Well, here's what we do. It's found in Proverbs 3:5-6 which says "*Trust in the Lord completely, and do not rely on (lean on) your own opinions (understanding). With all your heart rely on Him to guide you, and He will lead you in every decision you make. Become intimate with Him in whatever you do, and He will lead you wherever you go.*"

We need to have our complete trust in him and not rely on (or lean on), or try and take comfort in our own opinions... or our own understanding of how we think about things.

Guys, *God's ways are higher than our ways*. There are some doors that God has opened in my life that I didn't even know were there to knock on. If I would have tried to figure it all out (to make it happen in my own mind), I guarantee you that I would have fallen far short of what God wanted in that particular instance.

Now, with all your heart rely on Him to guide you and he will lead you in every decision that you make, as you become intimate with Him.

Press in to know Him more. Push in to understand who He is, his character, his face. Not just His hand of provision (what he can provide for you). But become intimate with Him in whatever you do and have Him lead you wherever you go.

This sounds like a pretty good “life verse.” To not lean on our own understanding, to trust in God. With how much of our heart? All of our heart.

I know. Sometimes we want to “feel it.” We want to have an emotion. I've had people come up to me and say that they just don't feel like God's with them or loves them anymore. I will ask, “how do you know?” And they will answer, “because I just haven't felt his presence”. I would ask “what did His presence feel like?” And they would explain how they would cry when they felt God.

They were convinced that when they didn't cry it meant God was not there. Come on, grow up. Let's mature. You know what I'm saying? I'm being a little mean here because I don't want to see people short circuit what God is doing in their life. Maybe God's delivering them from how you feel about everything. Oh, that's a whole another thing.

Sorry about that. But this stuff fires me up because I want your mind to be renewed. I want to, at least in this particular program, come alongside and help generous entrepreneurs who are renewing their minds and taking action to align their businesses with God's kingdom.

That's my mission. That's what I'm passionate about. And if I have to say, “Hey, in order to align your business with God's kingdom, you need to renew your mind. You need to think differently. You need to understand spirit, soul, and body. You need to value what God values. You need to tell your imagination and memory to shut up sometimes. If it didn't happen last time, so what. That's your memory? What is God speaking to you today?”

Okay, we will be getting to other things soon but it's so important that you understand kingdom things and get some of that junk out of your thinking. Then when God speaks to you concerning your business and how to structure it, you're not trying to interject what you think all the time.

This Module is about Business Models. There's really not that many ways to do business. It's very straight forward in most cases. Never forget, you can grow your business and it still be the wrong way. Okay?

FYI—You can be small and it still be a total God thing. I like this one book I read not too long ago. It's called “Company of One—Why Staying Small Is the Next Big Thing in Business.” Oh boy, we need to understand that this is true. Just because you have a big business and you're a Christian, it doesn't mean that it's a kingdom business and that it's built according to how God led you to build it.

So anyway, there are four basic business formulas when it comes to business models. I just want to put this out there and if you have better words to describe some of this, please let me know.

I'm just trying to communicate this in a little bit different way. So, like I said before, I want to interrupt your normal pattern of thinking so you will be open to believing some different things.

So, number one: One way to approach building a business is to have “low volume and low profit.” I called this “Strugglepreneur.” A lot of direct marketing companies (direct sales companies) have this as their model. You know, they will get you in, show you how to build a “downline” of salespeople. They typically have some low profit margin type products... and they may want you to fill up your garage with them, ha ha. Hey, I'm, I'm all for it if that's what God leads you into. I have a few friends that are super successful in these multilevel / network marketing companies. It's all good.

I'm just saying that you can get into this type of model but you're going to be struggling. Unless you have a super incredible network and you have an amazing personality (which I don't have). I don't know how they do it. I really admire some of them.

There's another business approach that is “high volume, low profit.” I call it Walmartpreneur. It's like Walmart. They have everything at a low profit margin, but really high volume. They make it work.

When I was being trained to be a Business Consultant by the largest privately held business management firm in North America, they taught us about “break even engineering.” We may get into it down the road, but this is how Walmart does this. They roll back prices on an aisle and... oh, I don't want to go down that road. But there is a formula of how it all works. If you approach business trying to be like Walmart, and don't understand how they do this, you can get hurt badly.

Now here's the next one, which is “low volume, high profit.” I will stick with calling them “Entrepreneurs” (I'm sure there's a cleverer word for this). This is just how I look at things. An entrepreneur is someone that has a business that is profitable. They might not be a high-volume type of business but it doesn't have to be. It's profitable.

And then lastly, there's the “high volume, high profit” business. I will call this “Wealthpreneur.” It's niched into an industry and has a great profit margin with high sales volume.

Speaking of niches, you have some Niche Worksheets in your Workbook. If you haven't downloaded it, you can use a notebook for this. I am wanting to basically touch on this before we close out today's lesson.

So, there's three main markets out there right now. Yes, I know, there are other markets. I get it. But the three main ones are Health, Wealth and Relationships. That's where most of revenue is being generated. It's either in the health, wealth, or the relationships niche.

And as we go through this course, we're going to niche down a lot of how you move forward with your products or services. There's so much here but I don't want us to get overwhelmed right now.

Let's just go along in this journey and embrace the adventure we're on. Don't get stressed out. Don't start sending me all kinds of questions that are not related to this lesson. We're going to get there.

What is your Market? What is your submarket? And then, what's your niche? And if you can identify it, what's your hyper niche? Really think about this because in Module



Three, we're going to be talking about your customers, your customer avatar, and your buyer persona. And this is going feed into all that.

I put my example up here. It's what I did for this Generous Entrepreneur Program. This way you can understand a little bit about where I'm coming from and how I approached you as far as this program goes.

So, my market is Wealth. Right? That's why it's called the Wealth Roadmap for Generous Entrepreneurs. I wanted to tap into the market of people that understand that wealth creation is important.

NOTE: There's really only three wealth paths out there: Business, Real Estate, and Paper Assets. We'll also get into that later.

I wanted to niche down into the wealth market so my submarket is entrepreneurs. Entrepreneurs, not big corporate people, but primarily small business owners.

Okay. And what's the niche in my submarket? Christians. That's who I'm interested in coming alongside and helping. I want to serve believers. I'm not really that interested in making nonbelievers (or people that don't care about the things of God, even if they are Christians) more money for their business. Creating a marketing campaign that has a high return to get owners more money is what my marketing agency does. I'm not really interested in that during this season of my life. But what I am interested in is helping Christian entrepreneurs.

And then I want to hyper niche down my niche. My hyper niche is not just entrepreneurs that are Christians, but "kingdom minded" believers that have a heart, soul, and mind that's leaning towards the kingdom. Because after all, if we're seeking first, the kingdom of God and its advancement, Matthew 6:33 says that everything else is going to be added to us.

If you're a believer, and a Christian, and you're not kingdom minded (you think that the kingdom is a democracy which is great for a natural government), you may think that because you don't like something in the kingdom realm, that the king is going to change it. God doesn't say, *"Oh wait, I'm just going to change what I want to do for how you would like it."*

I want to be kingdom minded and have a heart that's open to God and teachable when it comes to this kind of stuff.

Okay. I went a little bit long but I wanted to really lay in a framework of spirit, soul, and body... and mindsets. I wanted to talk a little bit about niches and a little bit about business models.

Are you beginning to understand the importance of journaling and writing things down? That's why I've created this Workbook for you.

We learn by watching these lessons and maybe jumping into some meetings. We go through the bonuses and then it's important that we reflect. I'm really wanting to emphasize this. Especially at the first part of this Program. I want you to pause, think, meditate, and try and get those things from your mind down into your heart.

That way, the truths actually become “yours.” Whereby you just don't agree with it but you believe it and live from it.

How many times have we approached scripture and read a verse and say, “I get it?”

But we didn't let it go down deeper in our heart so the Holy Spirit can reveal a “step ordering truth” in relation to that particular scripture. Right?

I like to approach the scripture and not only read it for information, but also for inspiration. Something where I'm reading along and then I get stopped in my tracks and I'm inspired.

But the thing I really want is to go deeper and experience revelation... to have God personally reveal something to me. So that's what I want to happen when I read God's Word.

That is why there are Action Sheets. To get you to take action. You may feel like skipping some of these things and go to the next lesson but I would encourage you not to do that.

And then there is the discussion aspect of this program. That's what I talked about at the beginning of this lesson. I said why I valued so much being a part of that ministry in my twenties. I have always loved discussing the things of God.

For example, every month at the Church connected to the ministry, we'd have four-night Seminar's broadcast to the Satellite Network Churches. The top Christian speakers in the world would come in and teach for four consecutive nights.

Also, some of these same teachers would come in and teach in the Bible College. They would teach 13 lessons in two days and the cool thing was, I got to sit next to the center camera and hold up Time Cards as they taught their classes. It was just me and the center cameraman in the room. That was it. It was incredible to get to know some of these men and women of God. I got to listen to them when the camera was turned off. I got to hear them discuss the things of God with others.

And guess what? I didn't give my opinion. I believe this is how I received such favor with some of them. My favorite Bible college teacher of all time, who now pastors a church of over 30,000 people, has actually taken me with him as he ministered overseas in Asia. I would just hang out with him on these trips. Wow. Wow. Awesome!

Anyway, I hope you're getting a something out of this.

I know you are if you have an open heart, have ears to hear, eyes to see, and a heart to draw near.

Wow, some good stuff is going to happen. I wouldn't be surprised if you have already had a breakthrough concerning something in your business.

We will see you in the next lesson. God bless.