## LEVEL 1 – Introduction Transcript (edited for clarity)

Hey, welcome. You made it. Kevin Cortez here. Welcome to the Generous Entrepreneur Program. We are in the Introduction Lesson.

I'm super excited to be on this journey with you. I cannot wait to hear of all the great things that God is going to do with you, your business, and everything kingdom related.

Before we jump into it, there's something you really need to know about me. And that is this—entrepreneurs are my heroes!

My grandfather, grandpa Joe, in 1946 started our family business in California. Here is a picture of grandpa Joe and my grandmother, Thelma... There I am sitting on her lap. I was a cute little baby. My grandfather established this business. I can remember, as I grew up, hearing all these amazing stories about him.

Something inside of me was developed from an early age... I always seemed to "lean in to" business and entrepreneurship ever since I can remember. Of course, back then, the word "entrepreneur" wasn't even used (I'd never heard it). The terminology was "business person" or a "businessman."

I wanted to be a young kid businessman so when there was an opportunity to fill in for a paper route for the neighbor boy, I was all in. Another friend's parents owned a motel and I remember wanting to get paid to paint the motel's fences with my friend. Another friend's dad had a sheet metal shop and I would sweep the shop floors (I don't think I was even supposed to work at that age).

I was the fifth generation in my small town and I grew up hearing all of these stories about my grandfather. I would have loved to been able to know him but unfortunately, he died when I was very young so my grandmother took over the family business. And then when I was in high school, my dad took the business over.

When I was in my early thirties, my father retired and then I took it over. The company is still in existence today. In fact, my younger brother runs the daily operations. He's doing a great job managing this beverage, service, and distribution company.

Back when my grandfather started this business, it was a wholesale distribution company that sold beverages, candy, chips (I even think it sold cigarettes at the time). I can remember running around the warehouse, playing on all the pallets of beer and sneaking some candy off of the selves in one of the back rooms.

This could be why there is something in me that has given me an admiration for entrepreneurs. They are my heroes. They are the risk takers who put it all on the line. I believe entrepreneurs are who changes the world. And since I help entrepreneurs, really, I think that I am helping change the world.

Here's a couple of photos of the business which is located in Bishop, California. It's located in the Owens Valley by a very pretty area called Mammoth Mountain Ski Area.

When I took the business over, I diversified the "product line" into other beverages such as Snapple and Red Bull. I also brought in to distribute other things such as snacks and bar supplies.

Since I don't drink, I have no emotional attachment to the products whatsoever. I just figured that our trucks have room on them so I don't really care what's on them as long as we are distributing them to our customers.

I oversaw and ran this business for about 14 years. I stewarded the business through all of the crazy industry changes that brought down a lot of these types of businesses. Many alcohol distributorships were crashing and burning.

Thankfully, we were able to grow and become the largest beverage distributorship in the trading area. It's something I'm really proud of (in a good way). Then I moved to Texas and now I'm doing my own thing with my business.

Now, we all know what happened with the changes in the dynamics of business over the last few years. Everything has changed. BAM! In March 2020, everything changed. And gosh, everything came unraveled.

Going into this season, I had spent a decade building up what entrepreneurs like to call a "lifestyle business." A business which was structured around me and my lifestyle. I was just enjoying my life. How selfish is that? But that's what I did. I worked, maybe, a couple hours a day.

We had over 400 businesses on my digital marketing platforms. I had several of my own clients but I also had resellers that were selling my services as their own. Some of the resellers, who I helped build their business, were making over \$100,000 a year (in net profit). Everything was just really rocking and rolling. I was pretty happy.

Unfortunately, there was a problem. We were leveraged into the hospitality industry (restaurants and hotels). And man, that whole industry just came crashing down in the midst of COVID.

Here, in Inc. magazine (going into January, 2021), they said that by the end of that year, over 4 million (mostly small American businesses) will have been closed permanently.

I had a hard time wrapping my brain around this. Is that really happening? I mean, I'm seeing a lot of this happen but I live in Texas. It's not affecting us as bad. But since I'm also connected to a business in California, I'm seeing a lot of major problems. And as the year grinded on, I saw it get a lot worse.

Yelp came out with these graphics (and several others) that supported this. 60% of business closures due to the pandemic are now permanent closures. Oh my gosh! As I'm reading this and seeing what's going on all around me, I'm realizing it's true. I know Yelp is tied into a lot of other platforms out there and they have a good pulse on what's happening with businesses.

I tell you what... I became so burdened with what I witnessed going on.

During this time, I was having to go through different transitions in my business. I had made a few changes, everything was stabilizing, but I had to really lean into God.

I knew, above everything else, that I was going to be okay. I reminded myself what the Apostle John had written at the end of his life: God loves me and He wishes above all things that I would prosper and be in health, even as my soul prospers. That is really the New Covenant summed up in one verse! And I believed it.

For me, I was really pressing into God and was very grateful that things were generally fine in my business. I made it but all of my resellers didn't survive. Neither did a lot of the businesses I interacted with (probably 90% of the businesses on my platform were gone). Wow, what a crazy season of uncertainty, chaos, and turmoil.

As I was thinking about this, my heart became so heavy. When I thought about all these business failures and the people I knew that were devastated, it was crushing.

As I was reading Proverbs 24:11-12, where wisdom says to "go and rescue the perishing. Why would you stand back and watch them stagger?" ... I saw myself in this scripture. I'm standing back. I'm watching all these business owners stagger and they're

perishing. I felt like God was saying that I needed to "step out and help them in a greater way." I didn't quite know what do. I had been thinking, "it's none of my business."

Reading this in Proverbs, God just went right to the heart of the matter for me. He said "He sees right through my excuses." Because they were, in fact, excuses. I was not holding up my responsibility and stewarding the grace on my life correctly. I knew it when I read this passage.

Here's the thing, I had previously been in "ministry" for over 20. Eleven 11 of those years being the lead pastor of a church in my hometown. (Yes, while running my family's business I'm establishing this independent, non-denominational church.)

During this season of ministry, I had written a couple of books that were distributed in over 30 countries. I spoke at leadership conferences internationally and I had all kinds of teaching resources.

I wanted to put up this picture just for nostalgia's sake. Check that out: That's a CD. I was so proud of this picture because we had just transitioned from cassettes. Some people listening to this might not even know what a CD is.

Check that photo out. That CD title says "Kingdom Influence." And that's what we're talking about with this program – kingdom minded influence and entrepreneurship. So even after all these years (over two decades), I'm still talking about "kingdom" today.

But at the time of covid, during all this unraveling, I knew I needed to go beyond a "lifestyle" business and be more of a "faith-forward" business. I was not stewarding the grace that was upon my life correctly.

And really, I tried to ignore God. I hesitated. I knew what being more faith-forward meant. It meant opening up to people. It meant putting myself out there more... and being vulnerable to people. Remember I had pastored a church. People are a trip.

I was like, God, okay. I'm feeling You leading me in this direction, but I need some confirmation. I am not going to step out there and try and make something happen on my own. I'm having a hard time finding the words here... I guess I was being rebellious. I was wanting to tell God, "no thank you!"

Then a friend of mine, who is a great business owner and has a real heart for the things of God, contacted me. He has a group of entrepreneurs called Blessed Entrepreneurs and every other week they would get together and talk about business and kingdom. He invited me to speak to this group and talk to them about whatever was on my heart.

Oh, okay, God. This appears to be that "confirmation" I was wanting. I wanted to just "test the waters" and share some of the stuff that had been happening with me. God had been showing me so many awesome things. I decided to put something together, speak with them, and see what happens.

Wow! It really was amazing to have God move me into that direction. It really was supernatural. (I think sometimes we're looking for the spectacular so much, we miss the supernatural.)

Hey, check this out—I wanted to put this up on the screen to emphasize how important this is...

Here we have the Center for Biblical Engagement. They did some research by surveying over 400,000 people. They controlled the differences in gender, age, church attendance, prayer habits, small group participation (all of those factors that really matter).

And they found out something they termed "The Power of Four." Their research concluded that a life of someone who engages in scripture, who avails themselves to the things of God four or more times a week, their life looks radically different than someone who doesn't do this.

In fact, the lives of Christians who do not engage in the Bible most of the days of the week, are statistically the same in many ways as the lives of non-believers. What does that mean? That means as a Christian, you can read your Bible a little bit (one time a week) and there's really not going to be any noticeable difference in your life. I'm taking into account that we're talking about this in a certain context. Of course, God can show up and in one minute, He can change everything...

What the research found was that a believer who engaged in the Bible one time a week, two times a week, even three times a week... there was really no difference in their lives that could be discerned.

But all of a sudden, when they went to four times a week, things changed. That's why they called it the "Power of Four." It just shifted everything.

Here are a couple of those statistics for you:

- You are 228% more likely to share your faith when you're engaged with the things of God at least four times a week. Wow. Why is that? Well, it's obvious. Isn't it? You have more going on in your heart and in your life because God is showing up for you. You can't help but share. It just comes out.
- You are 407% more likely to memorize scripture... Why? Because we know how
  important it is to get the Word of God down into our hearts so that we can pull it
  up when we need it. When we need to step out there and confront what's going
  on around us.
- Check this out, those engaged in scripture four times a week are 59% less likely to view pornography. That's huge. When you have a kingdom mindset... when you are allowing the King to reign in your life and you are allowing the things of God to come forth in your life, you're going to displace all that other junk. You're not going to have to always be focusing on how you need to do this.... How you need to do that. No! You're going to be so in love with what God is doing, and who he is in your life, that all that junk is going to go away. We're going to get into a lot of this stuff in the course, by the way.
- Another thing... Those who read scripture four times a week are 30% less likely to struggle with loneliness. Does anyone feel lonely out there? Hey, there's an answer for that. It's found in God's word.

I think there's some other statistics in the workbook that I put together... Like 31% of people engaged with scripture are more likely to forgive. Wow, that's huge. Unforgiveness can block basically everything in our lives.

I wanted to throw this out there and let you know that this stuff is important. This thing called the "walk of faith" (the relationship that we have with our Heavenly Father) is critical for us.

Then, on Thanksgiving Day, 2021, as all of this stuff was really stirring in my heart, I'm journaling. And, I don't really know how to explain what happened, but everything just came forth. Does that make sense?

I'm reading the words in Proverbs 11:24-25 (and I remember this so distinctly) and as I was reading the words, "generosity brings prosperity, but withholding from charity brings poverty. Those who live to bless others will have blessings heaped upon them."

And when I saw that word *generosity*, I immediately remembered something from a couple of decades ago: I had put together a teaching series on "How to Stand in Uncertain Times." I had taught it at our church and the foundational scripture I used was Isaiah 32:8... Where it says "a generous man, devises, generous things." It means a

generous person's mind is trying to come up with ways to be generous. "And by their generosity, they shall stand." He or she shall stand on the generosity.

How do we stand during these uncertain times? I believe that it is having a heart that's open to blessing others (to be a blessing to others). But you can't be a blessing to others if you're not blessed.

At that moment, the words "**Generous Entrepreneur Program**" just jumped up in my heart. I knew that was the name of this course right at that moment. Because I'm in marketing and brand development, I knew how to start throwing some things together rather quickly.

You are now in the "Introduction" of that program. I am so excited because it's one clear path. A defined way. A roadmap, if you will.

There are steps that God will lead us in correctly. "His Word is a lamp unto our feet (it shows us where we're at) and it's a light unto our path" (shows us how to get to where we need to go).

That day, I saw the entire layout of this **Wealth Roadmap for Generous Entrepreneurs**. It's organized in three levels, broken into nine modules. It's real straight forward. Each module has 3-5 lessons, plus some bonus lessons. It takes us from where we're at **foundationally** and shows us what we need in order to build high. We need to dig deep so that the **framework** for our business can be built correctly. And then there are the **fundamentals**... And at the very end, we pull it all together in a <u>two-page</u> business plan.

If you stick with this program, I believe you're going to be blown away. I saw a few weeks ago a statistic that said only 6% of people actually finish programs like this (or courses like this). I don't want to be discouraged by this. So, I want you to be one of those 6%... But really, I pray a lot more people than that finish this program.

Get this. I have spent tens of thousands of dollars on programs, gurus, courses, mentorship stuff, on masterminds. And I want to honor some of those guys because they are really strong believers (I really do appreciate them). But what I find is that you can get some pieces of the puzzle that address mindsets and tactics. But I think what is lacking (and I could be wrong—so if I am, that's great too) is one clear path that takes out all the overwhelm.

This program is the whole puzzle. Here are all the pieces and this is how to put the pieces together. In fact, here's the box with a picture on the lid showing how all this stuff comes together. And the great thing is, I want to be there with you every step of the way. I want to be there to support you, to help you, to encourage you along this journey.

So that's the Introduction to this course. I am passionate about wanting your business to be a success with God!

I think the greatest failure for an entrepreneur (this is important guys) — The greatest failure for an entrepreneur is having business success without God. Does that make sense? I'm going to talk a lot about this as we go through the course.

I've watched several people build huge businesses (and I've seen over, and over, and over, and over again), they build a six figure, seven figure, a multi seven figure annual revenue business... and then the whole thing crashes. Or they get crazy and you don't hear from them for a year and then you read a long blog post of how messed up they were in the head. We don't want to have any of that.

Here's the structure of this program. Each lesson, within each module, is broken down into four things.

- 1. Learn
- 2. Reflect
- 3. Take Action
- 4. Discuss

You learn by watching the lessons. Maybe you're on a mentoring call or you're watching some bonuses. You're learning.

But then I want to give you room to stop and to think about it. To reflect, to meditate upon it, to put it in your heart. You mull it all around in your heart and then bring it up. That's what meditation is.

And then we want to have a way in which you can apply what you learned. How to put what you learned into practice. To add your faith to what you are doing and allow grace to get involved. So, we have Action Sheets, Workbooks, and Value Practices (all that stuff).

And then, where I think the secret sauce is, we want to be able to discuss it.

The importance of being around people that are discussing the things of God is often overlooked. I've learned so much, probably more than anything, listening to men and women of God talk about the things of God.

I've had the opportunity to be around great men and women of God and just listen to them talk amongst each other. WOW! I learned more from those experiences than I did going to Bible college. I tell others that "I went to Bible college so I could tell them, they don't have to go." I learned more just listening to these people, outside of the pulpit, than I did in Bible class. We'll talk a little bit more about that later.

You'll have opportunities to ask questions. I'm going to do live group coaching where I'll answer your questions.

Okay, if you haven't already, I encourage you to go ahead and download the Workbook. Be sure you answer those starting point questions.

This workbook is really designed to give you hope. I really want you to have hope in whatever you're going through. I believe that hopelessness in the midst of a problem is more of a problem than the problem. Does that make sense?

We need to have hope. Hope can come when we gain clarity and understanding of what God is leading us in. We're going to get into all that next lesson.

I think the next lesson is the Generous Entrepreneur Roadmap. It's gonna be good. We're going to be talking about such things as mindsets and take a look at niches. We'll discuss how to approach your industry (or what you're thinking about going into). We're going to make sure you are "niched down" ... we're just going to start.

I'm really, really looking forward to this. I pray that you "lean into" this and allow God to do a mighty work in your life.

Since I opened up the first module for free, some of you watching this may just be checking things out. It's my gift to you. I want you to receive this gift, unwrap it, handle it, and allow God to speak to your heart.

I'm just so passionate about you moving forward in the things of God when it comes to business and entrepreneurship. I cannot wait to hear all of the great things that God's going to do with, through, and for you. We'll see you in the next lesson.