
**Believers in Business
Policies & Procedures Manual**

As of: 3/7/2026

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Believers in Business

Code of Conduct – Vision, Values, Policies & Procedure

Forward

Micah 6:8 “He has showed you, O man, what is good. And what does the Lord require of you? To act justly and to love mercy and to walk humbly with your God.”

The information which follows should assist you in forming a new chapter or in leading an existing chapter. The Operating Procedures are to be followed by all chapters to ensure consistency and integrity.

Objective

The primary objective of the Believers in Business networking group is to gather a group of men and women of faith who are willing to commit to doing their very best to help their fellow members achieve their business goals and objectives through acquiring referrals for one another while understanding that God’s power is an essential component in this mission.

History

How BIB Came to Be:

In August, 2012 four men who had been meeting weekly for Christian fellowship and prayer for each other, and others, began to discuss the topic of business networking organizations. Three of these men owned or managed businesses in the Lehigh Valley area of Pennsylvania, specifically the Allentown – Bethlehem – Easton area. Each were then or had previously been active members of business networking organizations such as LeTip, BNI and others. A topic often discussed was the desire to participate in a business networking group with fellow Christians. A search in the area revealed that there was no such group anywhere near our market and, after months of discussion and prayer, the four of us decided to take a leap of faith and let the Lord work out the details.

We set a date for a kickoff meeting and, after brainstorming for an identity, we named the group “Believers in Business” since it most accurately described who/what we were. On August 16, 2012 we had our first meeting with 18 to 20 men & women in attendance and Believers in Business became a reality.

Founders

The Founders of BIB:

Art Kardos – President – LV TV Marketing – Emmaus, Pa

Scott Redfield – Retired – Allentown, Pa

Robert N. Rust, III – Principal, Rust Law LLC. – Allentown, Pa

The late Clay Smith – Executive Director – Community Partners 4 Kids – Allentown, Pa

The Core Group:

The Founders formed the Core Group of Believers in Business. We have since expanded the Core Group with the addition of a few members who showed outstanding leadership skills as well as a sincere interest in helping BIB stay true to our vision. They serve a term of two years and until his or her successor shall be elected and shall qualify. Core Group members may be re-elected to a maximum of 3 additional terms of

office. Their function is to operate as a Board of Directors and:

- Establish policies that are applicable to all chapters
- Act on any material violation of a policy or policies
- Authorize the formation of a new chapter
- Provide the leadership necessary for a new chapter to get off the ground, including the recruitment of local chapter leadership
- Organize and lead gatherings involving members from all the chapters
- Secure approval of any idea or program involving all the chapters (e.g., Thanksgiving Outreach Initiative) and lead & coordinate implementation
- Determine when it is appropriate to authorize and sponsor a free will offering
- Approve meeting locations, and venue modifications for meetings and other programs

The Core Executive Team:

In accordance with 501(c)3 nonprofit governance best practices and applicable state law, the following Executive Officer positions were appointed and effective June 2, 2025:

- President, Art Kardos
- Treasurer, Joanne Bryson
- Secretary, Sarah Raley

These officers are responsible for carrying out the governance, financial oversight, and record-keeping functions required for the proper operation of a 501(c)(3) organization. Officers function in accordance with our Bylaws and serve for terms as defined therein. The Executive Officers collectively ensure adherence to the organization's mission, legal obligations, fiduciary duties, and reporting requirements.

Mission & Vision

The Dream:

The founders of BIB believe the Lord called us to gather other Christian business leaders to work together, helping each other grow their businesses and prosper. This prosperity will allow BIB members to be more generous to our churches and those in need in our communities.

The Future:

With 14 years now invested in this mission, with 12 chapters as of March 2026 and more than 250 members, the founders and Core Group have decided to do all we can to identify others who might share our vision, help them launch BIB chapters in their communities, building a regional and potentially nationwide network of believers committed to the dream.

The Program:

It is the intention of the founders to provide a detailed outline of the steps we have found to be successful in launching and growing our chapters, keeping in mind that we believe the 'business plan' was created by our Lord and we are simply following His instructions. The pages that follow represent the steps we have taken to build the existing BIB chapters.

Non-Profit Designation

BIB became an official 501(c)(3) nonprofit designated organization by the IRS on January 9, 2025.

BIB Name

The Believers in Business Name is a registered name and can only be used by Core Group approved BIB Chapters. A violation of this policy may result in the expulsion of the member or members from the organization.

Attendance

1. Effective February 1, 2015, the Attendance Policy of BIB for all Chapters is that if a member either (i) misses three meetings in a row or (ii) misses five out of twelve meetings over any given six-month span (tracking from February 1, 2015), he or she will forfeit his or her seat in BIB.
2. Any member may ask for a leave of absence for up to three months' subject to the understanding that if another party desires to take the member's seat, he or she will be notified and will have the opportunity to terminate his or her leave to protect his or her seat by becoming active again. It is the responsibility of the member on leave to return to active participation no later than the end of the three-month leave period. If he or she fails to do so, he or she will forfeit his or her seat in BIB.
3. If a member knows he or she will miss a meeting, she/he can send a substitute to represent their business in the meeting

Classifications

- a. Membership is restricted to one person per business profession and one "home" chapter for that member.
- b. Members may NOT hold seats in multiple chapters but may attend other chapter meetings, if the seat they represent is not filled in that chapter and they may only promote the classification they hold in their home chapter.
- c. Classifications are determined by the Core Group. If a Chapter would like to include an additional Classification not listed on the approved list, they must get permission from the Core Group.

Criteria & Regulations for Meetings

In choosing to adopt the Believers in Business name and launch a Christian Networking group, you agree to abide by the following guidelines:

1. Annual Dues: There are no fees assessed for membership other than a modest \$20 annual dues to offset limited group administrative costs. This \$20 fee would be payable after attending two BIB meetings and following acceptance by the membership.
2. Commitment to Invest: While members will not be required to invest "money" in things like dues and fees, all members are expected to invest:

- a. TIME: taking the time to meet with fellow members one on one to be better able to refer potential business to those members.
 - b. TALENT: Freely share contacts, knowledge and experience with fellow members to enable those members to achieve greater levels of success in their business.
 - c. TREASURE: Be willing to invest their 'treasure' in inviting fellow members to breakfast or luncheon one on ones to develop closer business relationships with those members.
3. Meeting Format: Pre-Meeting – An e-mail will be sent by the chapter **Administrator** the day prior as a reminder to all members, including a copy of the agenda, and reminder of the location and speakers. The meeting will follow the **Agenda Outline**. The administrator will keep a record of the following in a spread sheet: Roster, attendance, speaker schedule, Dues, Teaching Moments. The current Chapter Membership should be maintained in the Google Doc which is connected to the website.
4. Prayers: All BIB meetings will have 3 Prayers which are incorporated into every BIB meeting asking God's blessing on our members, their businesses and our mission. (See Prayer Section and Appendix)
- a. Opening Prayer
 - b. Prayer for our BIB members and their families and friends. Special prayer requests are mentioned here.
 - c. Closing Prayer.

Meeting Format

Each chapter meeting will follow the format of the sample Agenda in the appendix.

Prayer

Attached are copies of three prayers which are incorporated into every BIB meeting:

- a. Opening Prayer
- b. Prayer for BIB members and their families and friends.
- c. Closing Prayer.

We suggest that the Chapter Facilitator conduct the Opening Prayer, that the Prayer Warrior says the Prayer for Families and designate another member or the Administrator to say the Closing Prayer.

Each Chapter's Leadership Team is composed of four positions: Facilitator, Administrator, Prayer Warrior and the Membership Coordinator. Each chapter requires this team to guide the group and maintain meeting integrity and ensure it is complying with the Core Group's approved operating procedures. The leadership team is mentored and approved by the Core Group. Any BIB member may request consideration for a leadership position at any time. The Core Group will respectfully and prayerfully consider such requests.

These leaders, once appointed, should serve for a minimum of 18 to 24 months, assuming the leader is able to manage this responsibility along with the demands of his/her business profession. Leaders may always request that they be replaced for any personal reason they may have. Hopefully, they will stay in place long enough to assist in determining their replacement. Leaders may also request that they stay in place beyond the 24-month marker and Core Group may honor that request unless there is some compelling reason, in their opinion, to make a change. These requests and potential changes will all be handled on an individual basis.

The Leadership team is responsible for following and running the meetings and membership in accordance with the operating procedures. They share a commitment to form, manage and grow a business networking group with Christ at the center. This collective group is the Chapter Power and equal to each other to the extent that each should, if needed, be able to substitute for the other.

Facilitator – Runs the meeting being mindful of inclusion, timelines, and adherence to policies and procedures, in alignment with our Christian beliefs. He or she is responsible for communicating with and engaging the leadership team of that Chapter. They are responsible for reporting to the Core Group if any activities occur in their group which may conflict with BIB’s mission, values and vision.

Administrator - Is responsible to support the leader, collect applications, attendance, agendas, e mails, classifications, dues, and overall recordkeeping and supports the mission, values and visions. The Administrator must review and approve (sign/date) all membership applications and ensure new member pays the \$20 annual dues. Administrator to send email to Executive Team Treasurer with attached membership application and request confirmation that dues have been paid. Once paid, new member is officially added to the chapter roster and main BIB website roster page.

The Administrator maintains the format of the Membership Google spreadsheet (as provided by Core Group) – and communicates changes to the Core Group. The Administrator also maintains a Google Document with an updated Membership list for your Chapter. Training on this task is available by contacting a member of the Core Group.

Prayer Warrior - maintains the integrity of our mission, values and vision, brings intention to the prayers, maintains the prayer box and prays daily for our members, their families, and businesses.

Membership Coordinator - is responsible for leading periodic member recruitment campaigns, greeting, and staying in touch with all visitors. They will call each visitor on the sign-in sheet after a meeting. They will answer membership questions and remind the prospective member that they must join after 2 visits or may not attend further meetings. Any existing member may visit any other group without being bound to the 2-meeting rule. If there is a question about classification conflict, that needs to be ultimately determined by the facilitator or Core Group member, it is recommended to have the seat holder and the visitor communicate toward positive resolution. If a Facilitator is unclear, he or she should alert the Core Group and will receive disposition.

The Leadership team may additionally:

- Feel free to suggest to the Core Group ideas that are in keeping with BIB mission, purpose and policies (e.g., Reflections on the teaching moment of the meeting immediately prior to the one being held).
- Resolve any question of membership eligibility
- Address any behaviors with a member that is deemed in appropriate, such as continued use of sarcasm, rudeness, inequality gestures and/or unsupportive dialogue.
- Seek advice and counsel from the Core Group, if needed
- Provide local leadership for any endeavor involving all the BIB chapters (e.g., occasional meetings of the members of all the chapters; the Thanksgiving initiative

Network Marketing – Members may promote the products of their Network Marketing business but may not recruit or promote income opportunities with that business.

1-1 Members are strongly encouraged to meet with fellow members between meetings, one to one, to develop a closer relationship thereby enabling easier referral exchanges.

Referrals & Testimonials - towards the end of each meeting, members will exchange qualified referrals and testimonials. Members may give as many referrals as they wish but just one testimonial.

A referral is NOT a “tip” or “lead” but a personal introduction and follow-up with both the BIB member and the referred party. These can also include personal initiatives (e.g. being present with the referred BIB member when meeting with the party who is being referred.)

30 Second Commercials - Members and guests will have the opportunity at each meeting to give a 30 second commercial telling fellow members who they are, what their business is and what a good referral for them would be.

Five Minute Presentations – At each meeting schedule 1 or 2, preferably 2, members to have the opportunity to share a longer presentation about their business. You should allot for 6 minutes for the presentation and 2 minutes for Q & A.

Business Cards -BIB will circulate a BC box or binder where members are encouraged to keep an adequate supply of their cards in the box or binders so members and guests can access these as needed. Only members in good standing will be permitted to have their cards in the box. If a member of another Chapter visits regularly and that classification is not represented in that chapter, they may also keep their cards in the box.

Meeting Fees & Breakfast/Lunch: *All meeting fees include a meal and are payable whether you have something to eat or not.* Fees can vary from chapter to chapter. Each chapter does have a minimum purchase requirement.

Policies

Membership Policy: Membership is open to anyone who understands and accepts that BIB is Christian based and that Christian prayer is integral to the organization. There will be no effort made to proselytize or convert an individual, but the individual will be expected to honor the Christian based values of BIB.

Meeting Cancellation Policy: If the school district located in the town a chapter meets has a 2-hour delay or is cancelled, that chapter will not meet. The Chapter Leadership Team has the option to switch to a Zoom session due to weather conditions or an unforeseen major event that prohibits use of the facility.

Policy Regarding Use of Contact Information: To protect members from unsolicited communication, we ask that you not use member contact information to promote your business directly. This would include email,

mailing address and phone numbers. If a BIB member sends email blasts, SMS campaigns or group mailings to other BIB members or assists a third party in initiating such communication without the express written permission of each BIB member, they may be asked to forfeit their seat in his or her BIB chapter and will not be eligible to apply for a seat in any BIB chapter. Written notice from a member of BIB to a Core Group Chapter Coordinator or Executive Core Group member with copy of that member's receipt of unauthorized email blast, SMS, or group mailing from a named BIB member or a party related to that BIB member shall stimulate an investigation into the unauthorized communications. A Core Group Chapter Coordinator or a member of the Executive Core Group shall notify the offending BIB member of resulting action.

Policy for Addressing Disputes: Understanding that disputes among BIB members may arise, our dispute resolution process is founded on biblical principles as set forth in Matthew 18:15-17. Any disputes that are not resolved between the two parties directly will be brought to the Believers in Business chapter leadership for review. It is the purview of the chapter leadership to prayerfully help resolve such issues while protecting the integrity of the individuals involved and the chapter. Chapter leadership may bring the problem to the Core Group for additional counsel if a resolution is not reached at the chapter level.

When either of the parties involved is unable to fulfill the conditions negotiated for resolution and does not offer a satisfactory alternative, the chapter leadership may ask one or both parties to leave the chapter. This will only be done if all options are exhausted.

Policy for Allowing Christian Political Candidates to Address Chapters

While we cannot endorse an individual political candidate as a group, we can allow them to speak to Chapter meetings with prior approval of the Facilitator and leadership team of the chapter. The candidate would have 10 minutes to speak. However, be aware that if one political candidate speaks, then an opposing candidate may also want to speak. Please use good judgment before allowing political speakers on the agenda.

Policy for Seeking Support of Worthy Causes

To avoid having the membership feel obligated to respond to requests for support for numerous worthy causes, or feeling that BIB is endorsing one cause over another, members will be asked to make such requests in the following fashion:

- Post the cause in the BIB [Facebook Group](#) and [LinkedIn Group](#)
- Discuss the cause during a 30-second or 5-minute presentation
- Mention the cause during one-to-one meetings with fellow members

Dues

The annual dues of \$20 must be paid by going to the main BIB website: <https://www.bibnetwork.org/> in the month of September each year. The Chapter Administrator will remind all members of upcoming dues in the month of August. Any new members who join the chapter and have paid their dues by 6/30 of that year, our exempt from paying dues until the next year.

The Core Group will decide when funds are to be authorized for a particular chapter for a particular purpose. Free will offerings or donations can be made by the members on the same link used to pay the annual dues. The Core Group will determine carefully and sparingly how all contributions will be spent each year. A written record of source and use of funds will be made available at the end of each calendar year.

Mentor Program

The key to the successful launch is that all 'new' chapter leadership team members have visited a few other chapter meetings, as well as a preliminary meeting with the Core Group. This should include several visits as you kick off the new group. For groups being developed 60 or more miles from the Lehigh Valley, a virtual mentor session and on-site guidance are available. If you would like a Core Group member to come on site, travel accommodations are customarily covered by the developing group.

Resources – See the New Member Guide for a list of all resources found on the website, as well as the social media channels and YouTube Channel.