



## PREPAREDNESS SCALE

Content reviewed prior to Forum

## TO-DO COMPLETION



\_\_\_\_\_ # completed / \_\_\_\_\_ # to-dos due = \_\_\_\_\_ % completed

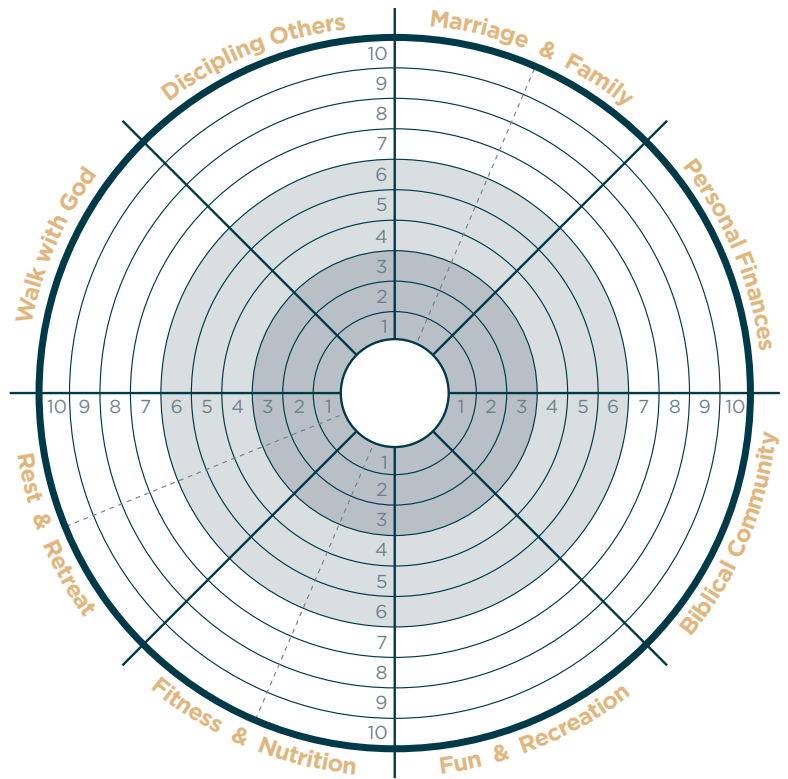
## LIFE & LEADERSHIP BALANCE WHEEL

### Share with the group:

- | Your highest areas
- | Areas in which you can celebrate improvement
- | Your lowest areas
- | Areas in which you would like counsel

You can input monthly balance wheel assessments and track progress over time in the C12 App.

"Let me be weighed in a just balance, and let God know my integrity!" **Job 31:6**



## 5-POINT ALIGNMENT ASSESSMENT

	Behind Target	On Target	Ahead of Target
<b>Revenue Generation</b> Sales, marketing, product line management, and customer relationships	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<b>Operations Management</b> Product/service supply chain, fulfillment, technology, and administration	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<b>Organizational Development</b> Recruitment, job selection, talent development, talent management, and succession	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<b>Financial Management</b> Goals, projections, metrics, controls, reporting, and cash management	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<b>Ministry</b> Kingdom impact/eternal fruit through the business (e.g., salvations, ministry giving, discipleship)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

"All things should be done decently and in order." **1 Corinthians 14:40**

# PRAISE & PRAYER REQUESTS

Name	Description

“First of all, then, I urge that supplications, prayers, intercessions, and thanksgivings be made for all people.” 1 Timothy 2:1

## SYNC POINTS

### Repricing on Purpose

- Ask your sales team to perform a customer segmentation exercise and consider pricing adjustments. Before making any adjustments, review the lists of best practices in Appendix D and on page 11.
- Review the Elements of Value Pyramid together and determine if your current pricing strategy reflects your current value.
- Discuss which of the listed pricing strategies would generate additional revenue and be most valued by your customers.

### Redeeming Our Priorities

- Review your Six-Month Snapshot Reflection together and discuss how you can support each other to achieve greater balance.
- How do you use the balance wheel and alignment assessment with your teams and families? If your team performed the same exercise, what would you learn?
- \_\_\_\_\_

## NEW TO-DOS

- Brainstorm with the sales team about what value differentiators matter most to our customers.
- Perform a linear demand curve to reveal the profit potential of price differentiation based upon our margins (appendix B).
- Conduct a three-month time study. Ask God to show me what diligence looks like in each of my roles.
- Practice prioritizing with Jordan Raynor’s six-practice approach.
- \_\_\_\_\_

# Devotion: Revitalizing Our Greater Purpose We Will Reap

*“In Judah it was said, ‘The strength of those who bear the burdens is failing. There is too much rubble. By ourselves we will not be able to rebuild the wall.’ And our enemies said, ‘They will not know or see till we come among them and kill them and stop the work.’ At that time the Jews who lived near them came from all directions and said to us ten times, ‘You must return to us.’ So in the lowest parts of the space behind the wall, in open places, I stationed the people by their clans, with their swords, their spears, and their bows. And I looked and arose and said to the nobles and to the officials and to the rest of the people, ‘Do not be afraid of them. Remember the Lord, who is great and awesome, and fight for your brothers, your sons, your daughters, your wives, and your homes.’”*

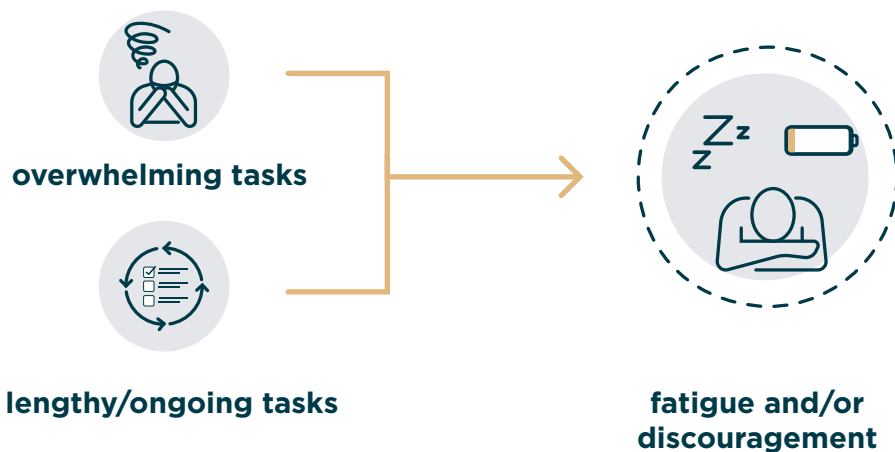
**Nehemiah 4:10-14**

*“And let us not grow weary of doing good, for in due season we will reap, if we do not give up.”*

**Galatians 6:9**

In Nehemiah’s day, the Jews were trying to rebuild the wall but were fatigued and discouraged by the overwhelming task and ongoing opposition. Nehemiah reminded them of their purpose and God’s power, revitalizing them for a cause worth fighting for. Together, they would persevere and accomplish the goal.

Paul picks up this theme when he challenges the Galatians (and us) to guard against our appetite for quick results. We are conditioned to crave instant gratification. Some fruit may appear quickly, but other varieties require patience.



While good work in service to God will generally bear fruit, both passages attest that adversity is to be expected. Hindering good work is the enemy’s mission. Our enemies may not bear literal weapons like those who threatened the Jews, but they pose the same risk—frustrating progress, evoking fears, and diminishing our zeal.

God does not intend for us to feel overwhelmed, alone, or hopeless when He calls us to accomplish good work for His Kingdom. No other leader had greater responsibility than the One who came to fulfill the law, save sinners, and set captives free. Jesus modeled strong leadership even though He faced the challenges of people's demands, expectations, resistance, and opposition. He maintained a close relationship with His Father, focused on the desired outcome,<sup>1</sup> resisted temptations and distractions, and engaged in edifying encouragement with co-laborers.



**Where do you feel discouraged by an overwhelming list of lengthy/ ongoing tasks?**

**What enemies diminish your energy and zeal for your work?**

**How do you effectively battle discouragement and revitalize yourself for the greater purpose in your life and leadership?**


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<sup>1</sup> Jordan Raynor, "Jesus and a 'Purpose Harder than Steel,'" YouTube video, December 29, 2021, 4:30, [https://youtu.be/\\_k5Moj7XWY8](https://youtu.be/_k5Moj7XWY8).

# Business: Repricing on Purpose

## Responding to an Inflationary Environment

Costs of labor, raw materials, commodities, and logistics are rising globally, creating a highly inflationary environment. While some cost increases may be transitory, others are likely permanent and structural.<sup>1</sup> Such dramatic and dynamic economic changes can represent uncharted territory for many of us, including our brand managers or pricing teams.

 *The Consumer Price Index rose **7.5%** through January 2022, faster than at any time in the prior 40 years.<sup>2</sup>*

These conditions erode profitability and are particularly dangerous for companies that tend to cling to legacy pricing based on legacy value. Determining the *right* pricing strategy for margin in a particular business model remains the most effective way to reach maximum profitability.<sup>3</sup> When navigating such a time as this, pricing management is more controllable than sales or marketing volume.

Maintaining current pricing and accepting smaller margins could weaken the business in the long run—especially if higher underlying costs become permanent. Yet simply raising pricing with a broad-brush stroke could have the negative effect of damaging relationships and depressing sales.

Being good stewards of God's businesses and His resources within our new reality makes it essential for us to:



**What is your company's pricing philosophy?**

**How often does your company adjust its pricing?**

**How have inflation and wage growth in the last year affected your profit margins?**

<sup>1</sup> "Structural Inflation," CEOPedia, accessed April 13, 2022, [https://ceopedia.org/index.php/Structural\\_inflation#:~:text=Structural%20inflation%20is%20inflation%20that,others%2C%20this%20demand%20will%20fall.](https://ceopedia.org/index.php/Structural_inflation#:~:text=Structural%20inflation%20is%20inflation%20that,others%2C%20this%20demand%20will%20fall.)

<sup>2</sup> "Consumer Price Index Summary," US Bureau of Labor Statistics, January 12, 2022, [https://www.bls.gov/news.release/cpi.nr0.htm.](https://www.bls.gov/news.release/cpi.nr0.htm)

<sup>3</sup> Michael V. Marn and Robert L. Rosiello, "Managing Price, Gaining Profit," *Harvard Business Review*, September–October (1992), [https://hbr.org/1992/09/managing-price-gaining-profit.](https://hbr.org/1992/09/managing-price-gaining-profit)

## Pricing According to the Value We Provide

Many companies set prices in one of two ways: based on cost and a target margin, or based on competitive pricing and living with the resulting margin. Companies, particularly smaller ones, often ignore pricing considerations because competitive perceptions lead them to believe they do not have the power to set pricing.<sup>4</sup> All of these assumptions can and should be challenged.

Wanting a price increase and justifying one are two different things. If we cannot justify the increase to ourselves first, we cannot justify it to our clients. Pricing should be based on the value we provide to customers and the value they provide to us. If this value is not demonstrated over time, the willingness to accept a price increase diminishes.

***“We should ask of an enterprise, not ‘will it pay?’ but ‘is it good?; of a man, not ‘what does he make?’ but ‘what is his work worth?; of goods, not ‘can we induce people to buy them?’ but ‘are they useful things well made?’”***

—Dorothy Sayers, “Why Work?”<sup>5</sup>

Justified value-based pricing helps us manage the demand for our products and services, deliver greater excellence, provide a flourishing work environment, and advance our mission sustainably. This is why pricing “power”—or the ability to lead/set pricing in a category<sup>6</sup>—is a key to high value (valuations). This approach requires that we provide high value, know that value, communicate it well and consistently to our customers, and confirm that our customers agree with the value exchange. Only then do we have the basis to correct (i.e., raise) pricing to reflect the fair value of our goods and services.



See **Appendix A** for strategies for evolving to value-based pricing (page 14).

## Pricing Analysis

A common limiting belief is “If I raise prices, I’ll lose customers.” A useful exercise for overcoming this mental obstacle is to perform a pricing analysis with our gut, informed by the dynamics of variable costs and margins.

<sup>4</sup> Kevin Chan, Jay Jubas, Berenika Kordes, and Melissa Sueling, “Understanding Your Options: Proven Pricing Strategies and How They Work,” McKinsey & Company, March 1, 2015, <https://www.mckinsey.com/business-functions/marketing-and-sales/our-insights/understanding-your-options-proven-pricing-strategies-and-how-they-work>.

<sup>5</sup> Dorothy Sayers, *Letters to a Diminished Church: Passionate Arguments for the Relevance of Christian Doctrine*, (Nashville: W Publishing Group, 2004).

<sup>6</sup> Michael E. Porter, “How Competitive Forces Shape Strategy,” *Harvard Business Review*, March–April (1979) [re-featured in HBR’s 2022 100: *The Most Influential and Innovative Articles from Harvard Business Review’s First Century*], <https://hbr.org/1979/03/how-competitive-forces-shape-strategy>.

Understanding the “break-even” of additional sales required to make up for a discounted price—or the number of sales or customers we are willing to lose while still coming out ahead should we increase prices—helps ensure worthwhile trade-offs.<sup>7</sup> Small price increases can be a shortcut to increased profits versus stressing our teams to increase volume or sales. Considering the implications of taking pricing up or down gives us some guardrails within which to make informed pricing decisions.

The table below demonstrates the percentage drop in sales that we can sustain while maintaining the same gross profit after a price increase. This can help us evaluate our capacity for some loss while right-sizing our pricing.

### Price Elasticity Linear Demand Curve<sup>8</sup>

Price Increase	Gross Margin (fixed or non-variable cost)				
	%	10	15	20	25
2		16.7%	11.8%	9.1%	7.4%
3		23.1%	16.7%	13.0%	10.7%
4		28.6%	21.1%	16.7%	13.8%
5		33.3%	25.0%	20.0%	16.7%

For example, if our gross margin is 10% and we raise our price by just 2%, 16.7% is the percentage of sales we could afford to lose and still break even. Or another way to say it is that we will still be ahead as long as our sales do not fall more than 16.7%.

The question becomes, do we think we will lose 16.7% of our sales because of this price change? Even if we lost 8%, we would still come out ahead. Another option includes informing customers, “Every year I’m going to make a 4% price increase, rather than a big increase five years down the road.” We could have lower volume and yet higher profitability.



**Share about a time a price increase allowed you to serve fewer customers while increasing profitability and improving the customer experience.**



See **Appendix B** for the full pricing elasticity linear demand curve (page 15).

<sup>7</sup> Art Saxby and Pete Hayes, *The Growth Gears: Using A Market-Based Framework To Drive Business Success* (Charleston, SC: Advantage, 2016).

<sup>8</sup> This table is based upon the price elasticity theory. See “Price Elasticity 2.0: From Theory to The Real World” (<https://www.toptal.com/finance/pricing-consultants/price-elasticity-of-demand>) and “Principles of Microeconomics: 4.2 Elasticity and Revenue.” (<https://pressbooks.bccampus.ca/uvicecon103/chapter/4-4-elasticity-and-revenue/>).

## Pricing According to the Potential Value Customers Provide

Should we treat all customers the same? Core values of excellent service and a mission to reach the world might lead to a resounding “Yes, of course we should!” But when it comes to pricing, the answer might be “Not necessarily.” In addition to pricing according to the value we provide customers, we can consider the potential value of customer relationships and drive targeted price increases that leverage differences in product, channels, and customers.

Working with thousands of mid-sized companies, the fractional CMO firm Chief Outsiders has seen how offering different pricing for different customers is a profitable strategy. Pete Hayes illustrates a valuable exercise in developing a long-range pricing plan for profitable revenue generation. He segments customers across four quadrants, weighing the cost to serve them against their market potential.



### Customer Segmentation

C12 member: Pete Hayes, Principal

**Company:** Chief Outsiders

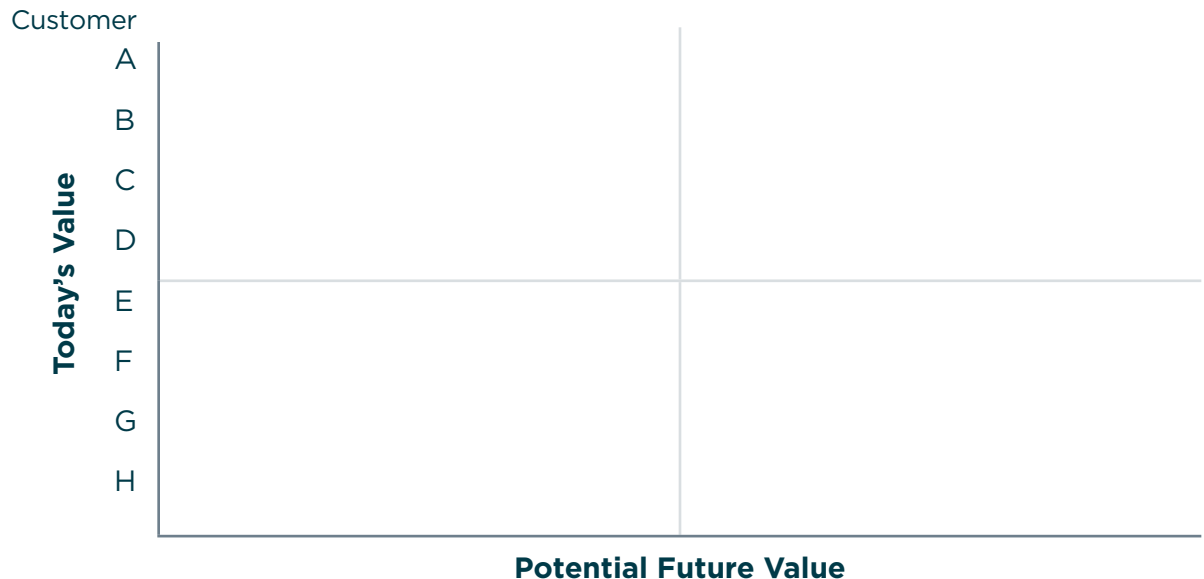
**Industry:** Fractional CMO Firm

**Headquartered:** Houston, TX

**Employees:** 120

**Year Established:** 2009

**Years in C12:** 10



See **Appendix C** for more on a customer segmentation exercise (page 16).



## Five Additional Pricing Management Strategies for Navigating Inflation:<sup>9</sup>

1. Offer other valuable features with price increases (e.g., volume guarantees, product bundles, service levels).
2. Develop and enforce contract terms with price increase contingencies.
3. Consider changing the length of your pricing terms.
4. Build in variable pricing to manage increases in raw materials or fulfillment (“supply-aware dynamic pricing” or SADP<sup>10</sup>).
5. Re-assess brand and market positioning.<sup>11</sup> Rethink commercial positioning and re-examine brand, marketing, and packaging strategies, including the potential use of nonuniform and, in some cases, non-price mechanisms.



See **Appendix D** for additional repricing best practices (page 17).



**Ask your sales team to perform a customer segmentation exercise and consider pricing adjustments. Before making any adjustments, review the lists of best practices in Appendix D on page 11.**

## Pricing According to What Customers Value

The pandemic, global unrest, and related macroeconomic environment since 2020 have deeply impacted how people live and what they value. Are you constraining your profitability by basing your prices on your costs rather than on what your customers value?

Pricing decisions based on what customers value is about not just the service or product you provide but also the model you offer.

### Different customers value different offerings:



predictable pricing



a la carte menu  
(selection) (not  
best for someone  
who offers excellent  
turnkey)



lowest possible  
cost



straightforward/  
simple turnkey

<sup>9</sup> Alex Abdelnour, Eric Bykowsky, Jesse Nading, Emily Reasor, and Ankit Sood, “Five Ways to ADAPT Pricing to Inflation,” McKinsey & Company, February 25, 2022, <https://www.mckinsey.com/business-functions/marketing-and-sales/our-insights/five-ways-to-adapt-pricing-to-inflation>; Nathan Hamilton, David Burns, Kent Harrison, and Thomas Luedi, “How B2B Firms Can Price with Confidence as Inflation Rises,” *Harvard Business Review* (July 7, 2021), <https://hbr.org/2021/07/how-b2b-firms-can-price-with-confidence-as-inflation-rises>; Ed Johnson and Drew Gaputis, “Effective Pricing Strategies During Inflation for Consumer Companies,” Deloitte, accessed March 14, 2022, <https://www2.deloitte.com/us/en/pages/consulting/articles/consumer-pricing-strategies-during-inflation.html>.

<sup>10</sup> Sudipto Banerjee, Himanshu Mishra, and Z. Maria Wang, “Pricing in an Era of Turbulent Supply Chains and Rising Costs,” KPMG, 2022, accessed April 6, 2022, <https://advisory.kpmg.us/articles/2022/supply-chains-rising-costs.html>.

<sup>11</sup> See the C12 business segment “Assessing Market Position” (September 2019).

Harvard Business School’s B2B model of the Elements of Value Pyramid organizes 40 distinct kinds of value (motivations for buying and using products and services) that B2B offerings provide customers. The most objective value is at the base of the five-level pyramid. Value subjectiveness increases as you go up the diagram.<sup>12</sup>

## Elements of Value Pyramid



The following diagram shows value possibilities. Typically, you can justify a higher price if you provide more value at each level and communicate it well to customers. Use the diagram to consider how your customers’ values and priorities have changed and how your pricing may need to change accordingly.

### INSPIRATIONAL VALUE

#### PURPOSE



### INDIVIDUAL VALUE

#### PROFESSION

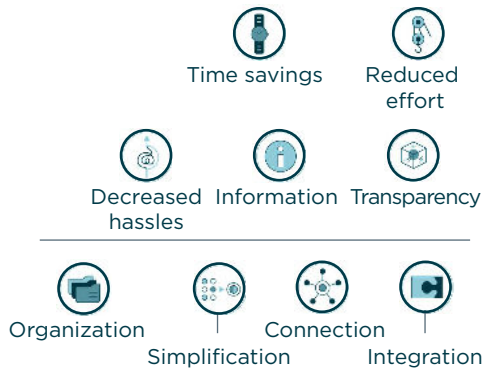


#### PERSONAL



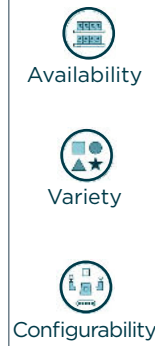
### EASE OF DOING BUSINESS VALUE

#### PRODUCTIVITY



#### OPERATIONS

#### ACCESS



#### RELATIONSHIP



#### STRATEGY

### FUNCTIONAL VALUE

#### ECONOMY



#### PERFORMANCE



### TABLE STAKES



<sup>12</sup> Eric Almquist, Jamie Cleghorn, and Lori Sherer, “The B2B Elements of Value: How to measure—and deliver—what business customers want,” *Harvard Business Review*, March–April 2018 issue, <https://hbr.org/2018/03/the-b2b-elements-of-value>. For a related framework for consumer markets, see Eric Almquist, John Senior, and Nicolas Bloch, “The Elements of Value,” *Harvard Business Review*, September 2016, 46–53.

1. When you last priced your products/services, what were the primary drivers you based pricing upon? (circle/highlight those in one color)
2. What are you basing your pricing on now? (circle/highlight those in a second color)
3. How have market changes in the last two years reprioritized your customers' values? What is most important to them now? (circle/highlight those in a third color)



**How has 2020–2022 triggered changes in the value pyramid for your customers?**

**Does your pricing strategy reflect the shift in value?**



**Review the Elements of Value pyramid together and determine if your current pricing strategy reflects your current value.**

## Communicating Value and Adjustments

Effective communication plans must *precede* price adjustments. As previously established, we can improve how customers receive price increases if we justify the value of our offerings and exercise dynamic, consumer-centric thinking in how we relay adjustments.

### Best practices for communicating price increases:

- Arm the sales team with robust data and analytics on the *why* behind any change.
- Design and customize communication based on product-specific attributes and price points.
- Anchor the conversation in the context of value amid the current macroeconomic environment.
- Provide insights, scenarios, and potential impacts (including benefits) for consumer economics.



## **Pricing Principle Applied and Profitable**

**C12 member:** Vince Kudla, CEO

**Company:** H2Insight, Inc.  
**Industry:** Customer experience management and outbound calling services

**Headquartered:** Tampa, FL  
**Employees:** 85  
**Years in Business:** 25  
**Years in C12:** 18

In 2018, H2Insight was going to be delivering multiple large-scale calling programs for their biggest client. They found their call metrics to be consistent and prepared to submit their proposal as usual. But the vice president who oversaw that client relationship at the time realized in his Key Player Forum that the value they delivered to the client was no longer represented by their historical pricing. Particularly in contrast to underperforming competitors, an increase would be appropriate based on a handful of meaningful competitive advantages: value, reputation for quality and reliability, ease of business, and immediate issue resolution. Though nervous to “upset the apple cart” with such a high-volume client, the trust they had earned ultimately gave them the confidence to increase pricing by 13%.

They communicated the change by linking it to their desire and commitment to maintaining the level of quality their customers were accustomed to receiving, and customers responded positively. The change resulted in a six-figure increase in profitability that year and several thereafter and provided the company with the necessary margin to invest in continuous improvement.

## **Biblical Pursuit of Profitability**

It may seem logical to set prices according to customer expectations and industry practices. Capitalism defines this as what the market will bear or whatever a customer is willing to pay for goods or services based on their needs and desires. But it is naïve to believe the market will moderate this tension consistently and justly.

For Christian capitalists<sup>13</sup> interested in serving others while building a growing and loyal customer base, God’s Word is clear that we are to use honest weights, measures, and scales in dealing with customers.<sup>14</sup> New Testament scholar Wayne Grudem suggests that “profit is [...] an indication that I have made something useful for others.”<sup>15</sup> Such profit should reflect the value of our time, skill, and risk.

<sup>13</sup> Scott Myers, “A Redemptive Purpose for Profit in Business,” Institute for Faith, Work, and Economics, October 18, 2019, <https://tifwe.org/a-redemptive-purpose-for-profit-in-business/>.

<sup>14</sup> Prov. 11:1, 16:8, 16:11, and 20:23.

<sup>15</sup> Wayne Grudem, “Is It Wrong to Earn a Profit?” The Gospel Coalition, October 9, 2014, <https://www.thegospelcoalition.org/article/is-it-wrong-to-earn-a-profit/>. His biblical argument is based on Genesis 1:28, Matthew 25:14–30, and Luke 19:11–26.

In our attempt to love God and pursue profit,<sup>16</sup> we should consider:



**Conscience** - Given the assessment of our added value, is what we are charging fair for us *and* our customers?



**Honesty** - Are there any factors we are conveniently ignoring?



**Industry** - Have we justified our actions to support an industry-accepted practice?



**Customer circumstances** - Are there any customer factors that should affect what we charge?



**Where does your team need to add price positioning, market strategy, or biblical values within the company's pricing philosophy during these turbulent economic times?**



**My most critical to-do is:**

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**demonstrated by:**

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**because:**

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<sup>16</sup> Theology of Work Project, "Love of God vs. the Pursuit of Profit," in *Theology of Work Bible Commentary* (Hendricks Publishers, 2016). Accessed June 2018, <https://www.theologyofwork.org/book/just-decisions/part-two-7-dilemmas-christians-face-at-work/chapter-6-love-of-god-vs.-the-pursuit-of-profit>.

# Evolving to Value-Based Pricing



Use the following information to leverage the value your company offers customers and to grow revenue.

Moving from Cost-Plus to Value-Based Pricing <sup>1</sup>		
Basic cost-plus pricing	Better market-driven pricing	Pricing to value
<ul style="list-style-type: none"> <li>• Improve quality of costing data.</li> <li>• Use incremental costing in pricing decisions.</li> <li>• Target percent margin instead of percent markup.</li> <li>• Use price to control utilization of bottlenecked resources.</li> </ul>	<ul style="list-style-type: none"> <li>• Base prices on:                             <ul style="list-style-type: none"> <li>• Qualitative indicators of value.</li> <li>• Competitor price levels.</li> </ul> </li> <li>• Adjust cost multipliers based on perceived value.</li> <li>• Use out-of-pocket to define low end of price range.</li> </ul>	<ul style="list-style-type: none"> <li>• Understand offering cost and revenue impacts for the customer.</li> <li>• Capitalize on differentiation relative to the competition.</li> <li>• Own fair market share.</li> </ul>

Price-Setting Process <sup>2</sup>		
Preliminary segment pricing	Optimization	Implementation
<ul style="list-style-type: none"> <li>• Set baseline prices based on value assessment and strategic objectives.</li> </ul>	<ul style="list-style-type: none"> <li>• Refine preliminary prices with an iterative process balancing trade-offs between price, cost, and market responses.</li> </ul>	<ul style="list-style-type: none"> <li>• Set final prices and ensure acceptance among customers and the organization through an effective change management approach</li> </ul>
Key questions to answer:		
<ul style="list-style-type: none"> <li>• How much of the differential value should we capture for each segment?</li> <li>• How should we anticipate and consider competitor responses to potential prices?</li> <li>• How should we adjust segment prices to account for different price sensitivities among segments?</li> </ul>	<ul style="list-style-type: none"> <li>• What trade-offs should we make between long-term strategic objectives and short-term market responses to price changes?</li> <li>• What types of analytical techniques are best suited for our product and market conditions?</li> <li>• How can we estimate customer responses to potential price changes?</li> </ul>	<ul style="list-style-type: none"> <li>• How do we align our sales team with the new prices and empower them to execute effectively?</li> <li>• What is the best approach for communicating price changes to our customers?</li> <li>• What is the best approach for raising prices on undervalued products?</li> </ul>

## Questions to consider before establishing price:

1. At what price would our product be so expensive a customer would not consider buying it?
2. At what price would our product be so inexpensive the customer would question its value?
3. What price would be the most acceptable price to pay?
4. How will we segment the market and offer different value propositions to each segment?

<sup>1</sup> Reed K. Holden and Mark R. Burton, *Pricing With Confidence: 10 Ways to Stop Leaving Money on the Table* (Hoboken, NJ: John Wiley & Sons, 2008).

<sup>2</sup> Thomas T. Nagle, John E. Hogan, Joseph Zale, *The Strategy and Tactics of Pricing: A Guide to Growing More Profitably* (New York: Routledge, 2016).

# Pricing Elasticity Linear Demand Curve

A common limiting belief is “If I raise prices, I’ll lose customers.” A useful exercise for overcoming this mental obstacle is to perform a pricing analysis with our gut, informed by the dynamics of variable costs and margins.

Understanding the “break-even” of additional sales required to make up for a discounted price—or the number of sales or customers we are willing to lose while still coming out ahead should we increase prices—helps ensure worthwhile trade-offs.<sup>1</sup> Small price increases can be a shortcut to increased profits versus stressing our teams to increase volume or sales. Considering the implications of taking pricing up or down gives us some guardrails within which to make informed pricing decisions.

The table below demonstrates the percentage drop in sales that we can sustain while maintaining the same gross profit after a price increase. This can help us evaluate our capacity for some loss while right-sizing our pricing.

		Gross Margin										
Price Increase	%	10	15	20	25	30	35	40	45	50	55	60
	2	16.7	11.8	9.1	7.4	6.3	5.4	4.8	4.3	3.8	3.5	3.2
	3	23.1	16.7	13.0	10.7	9.1	7.9	7.0	6.3	5.7	5.2	4.8
	4	28.6	21.1	16.7	13.8	11.8	10.3	9.1	8.2	7.4	6.8	6.3
	5	33.3	25.0	20.0	16.7	14.3	12.5	11.1	10.0	9.1	8.3	7.7
	8	44.4	34.8	28.6	24.2	21.1	18.6	16.7	15.1	13.8	12.7	11.8
	10	50.0	40.0	33.3	28.6	25.0	22.2	20.0	18.2	16.7	15.4	14.3
	15	60.0	50.0	42.9	37.5	33.3	30.0	27.3	25.0	23.1	21.4	20.0
	20	66.7	57.1	50.0	44.4	40.0	36.4	33.3	30.8	28.6	26.7	25.0
	25	71.4	62.5	55.6	50.0	45.5	41.7	38.5	35.7	33.3	31.3	29.4
	30	75.0	66.7	60.0	54.5	50.0	46.2	42.9	40.0	37.5	35.3	33.3

For example, if our gross margin is 10% and we raise our price by just 2%, 16.7% is the percentage of sales we could afford to lose and still break even. Or another way to say it is that we will still be ahead as long as our sales do not fall more than 16.7%.

The question becomes, do we think we will lose 16.7% of our sales because of this price change? Even if we lost 8%, we would still come out ahead. Another option includes informing customers, “Every year I’m going to make a 4% price increase, rather than a big increase five years down the road.” We could have lower volume and yet higher profitability.

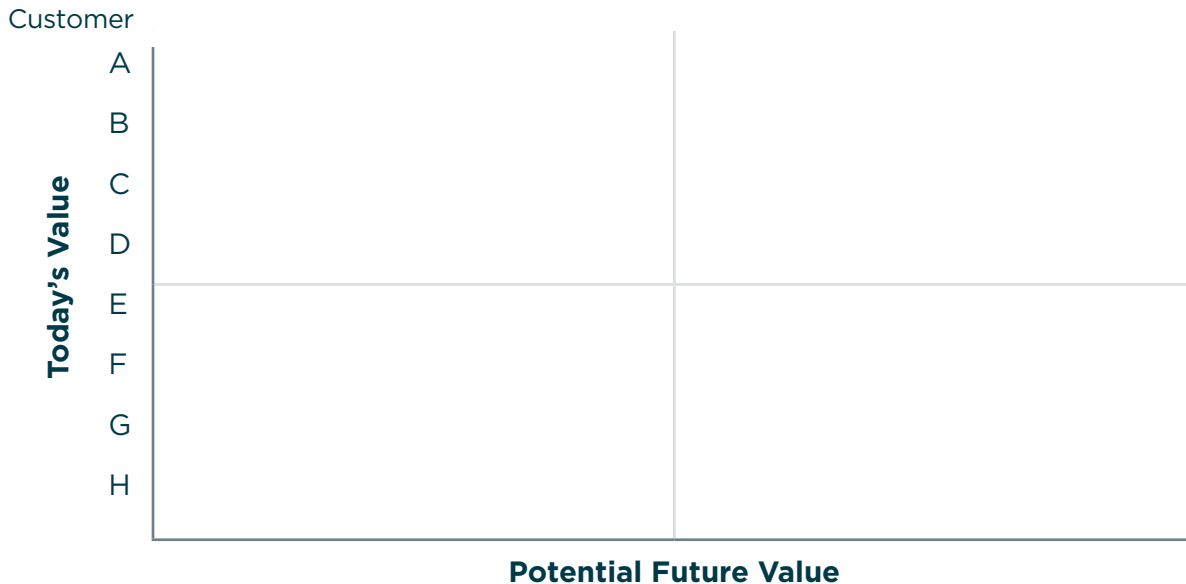
What is your current gross margin?	<input type="text"/>
What percent price increase do you need/desire in order to achieve the overall target profitability?	<input type="text"/>
What percent customer reduction would your business tolerate to still be net positive on revenue?	<input type="text"/>

<sup>1</sup> Art Saxby and Pete Hayes, *The Growth Gears: Using A Market-Based Framework To Drive Business Success* (Charleston, SC: Advantage, 2016).

# Customer Segmentation Exercise



A valuable exercise in determining how to align resources and adjust pricing according to the highest-value customers is **customer segmentation**. This exercise allows you to segment customers across four quadrants, weighing the cost to serve them and the market potential.



## Customer Segmentation Steps:

1. Using revenue reports, stack rank all your customers from the most profitable (“Customer A”) to least profitable (“Customer Z”). What percentage of the business does each represent? Sometimes, profitability by the customer is hard to get, so consider using sales per customer instead. You might think of share of wallet, or which divisions you’re working with them.
2. Create a diagram with today’s value—the value that customers are bringing to your business today (e.g., revenue)—as the vertical axis and the potential value in the future as the horizontal.
3. Work with the management or sales team to estimate the future potential of each customer to provide additional sales and profits. How might the business you are doing with customers today change in the future? How might you influence that to change in the future?
4. Place each customer on the diagram, with the highest potential customers in the top right quadrant, until you’ve completed a scatter diagram.
5. Use the results to have specific views for each of your customers and make decisions based upon their potential high value in the future versus low value in the future and even low value today.
6. You might consider the group in the top right your “platinum opportunities.” You can give them the resources that will allow them to increase their business with you like dedicated sales and support people.
7. By contrast, with the group in the lower-left quadrant that brings less value to the business, you might need to get more margin and can consider increasing their prices.
8. Bottom-right customers have great potential in the future even though they contribute less today. You might have long-term pricing or contract strategies or a discount program to get them more “bought in” for the future.
9. If you have limited supplies or labor, focus on the best intersection of cost to serve and growth potential.



# Pricing Management Best Practices



The following list includes best practices for mitigating common pricing management mistakes.

1. Employee rewards
  - a. offer sales bonuses based on profit, not gross revenue
2. Product line management
  - a. track price attainment by product line and set improvement goals
  - b. offer both full-service and “bare-bones” offerings within each line to address differing buyer types
3. Customer perception of competitive position
  - a. know your target customers’ view of your value proposition compared to those of principal competitors
4. Prevailing methodology
  - a. use percent margin as opposed to cost-plus pricing or percent markup
5. Pricing attitude
  - a. view customers as relationships to manage, not simply transactions
  - b. avoid deferring to prevailing industry standards
  - c. address target customer needs creatively
6. Customer management process
  - a. profile prospective customers to better address their needs
  - b. allow salespeople to use variations with different customers
7. Promotions, discounts, and incentives
  - a. use constraint with “special deals” and financing
8. Daily accountability
  - a. track and authorize price discounts and reasons by transaction, product line, and salesperson
9. Improved price realization
  - a. target increased standard pricing attainment (i.e., percent of orders) by improving your value proposition to target customers
10. Business development flexibility and intelligence
  - a. leverage opportunities to open new strategic accounts
  - b. authorize pricing exceptions in a controlled way while retaining accountability with sales staff. This involves clarity on “contribution margin” pricing (i.e., covering all direct/out-of-pocket costs).
11. Continuous improvement
  - a. grow the most profitable lines
  - b. reprice and re-engineer lines that underperform
  - c. improve customer feedback on your value proposition
  - d. provide valuable “signature” features (e.g., stellar project management, web-based status reporting and customer feedback, user-hardened features and attributes, customer testimonials, lowest cradle-to-grave costs, etc.)
12. Clear engagement policies
  - a. tighten up and clarify payment terms and conditions, including financial consequences for late payment, especially for project engagements (e.g., mitigating scope creep without priced change orders, relinquishing ownership only once fully paid)

Within your company, how can you make pricing and healthy price attainment a clear process that involves tracking and closed-loop reinforcement (i.e., training, root-cause problem-solving, personal accountability in terms of performance rating and compensation, etc.)?



# Ministry: Redeeming Our Priorities

## According to God’s Will

How many times have you thought or heard, “I just need more hours in the day!” If a day contained a few more minutes or the week one more day, we could *actually* accomplish all the things that we need and want to do—right?

### The “Perfect” Day



More hours in the day may seem like the golden solution to our perennial work-life balance problem. But each time we grumble about the time we have (or don’t have), we reveal an arrogant posture against God’s perfect design. God established boundaries of day and night and planned for us to reserve six days for work and one for rest.<sup>2</sup> He even put his stamp of approval on the plan when He pronounced it very good.

Even if we possessed the authority to extend time boundaries and delay the sunset, our human propensity for control, productivity, and advancement would still confuse our priorities. Hustle culture is a precarious trap. The longer we try to keep up with others on the “treadmill of more,” the more conditioned we become to believe that high-performing and successful leaders—even the most *responsible stewards*—are the ones who put work first and everything else second. We risk missing out on God’s call on our lives if we allow the world or our flesh to shape our passions and pursuits.

<sup>1</sup> Michael Todd, “Pace of Grace,” Central Christian Church, May 23, 2021, leadership video, 29:28, <https://www.youtube.com/watch?v=uNyXlrmP8Vg&t=930s>.

<sup>2</sup> Gen. 2:2-3.

Scripture warns us against allowing our priorities to become skewed. We often refer to scriptural passages about purpose and calling to fuel our work, like our “Ephesians 2:10 destiny.” But if we keep reading a little farther in Paul’s epistle, we find an important “rubber-meets-the-road” application about how to honor God with our time:



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***“Look carefully then how you walk, not as unwise but as wise, making the best use of the time, because the days are evil. Therefore do not be foolish, but understand what the will of the Lord is.”***

—Ephesians 5:15-17

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The NKJV Bible translates *making the best use* of the time as “redeeming the time.”

#### **Redeem (v)**

to get or win back; to free from what distresses or harms; to change for the better; to repair or restore

Many people, responsibilities, and opportunities clamor for a leader’s time and attention. Paul’s warning emphasizes the need to examine our time-management decisions and spend our time wisely. It is as if Paul is saying, “If you don’t prioritize your life, someone else will.” Margin and balance can seem like elusive, unrealistic, and abstract ideals. But disciplines like diligence, prioritization, discernment, and obedience help establish a healthy way forward.



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***“For what does it profit a man to gain the whole world and forfeit his soul?”***

—Mark 8:36

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**Where do you see “hustle culture” present in the marketplace? What does it look like?**

**What are some of the consequences?**

**Do you feel like you are running on the “treadmill of more”?**

## Discipline for Success

In the biblical wisdom book of Proverbs, we do not find a prescribed number of work hours in a day or a detailed description of an excellent worker. But we do find dozens of references to *diligence*. We know that diligence is the steady, earnest, energetic, devoted, and painstaking effort to accomplish an undertaking.

Notice how two elements of God's design come together: He designed a day to contain 24 hours, and He desires for us to live life with abundant joy, peace, and purpose as stewards of His resources. Together, those truths make it critical for us to apply diligence to our time allocation. An otherwise undisciplined pursuit of "success" can be a catalyst for failure. God gave us time constraints as boundaries intended for blessing us. We must submit to the boundaries of time, not view them as restrictions to war against.

COVID-19 restricted travel, led to canceled live church services, and caused us to rely even more heavily on technology. Did we invest newfound time into replenishing activities, or back into the business? Do you find yourself on electronic devices more now than before the pandemic began? For all the flexibility and benefits working from home affords, it can also blur boundaries.



According to psychologists at the University of London, distraction negatively influences our intelligence twice as much as marijuana.<sup>3</sup>



Science shows we can do only about four hours of hyperfocused work per day.<sup>4</sup>



According to data, "After ten days of just seven hours of sleep, the brain is as dysfunctional as it would be after going without sleep for twenty-four hours."<sup>5</sup>

## First Things First

Sometimes business leaders believe their position requires them to prioritize business needs before everything else. They address other needs with whatever little time is left. This can result in being financially successful but relationally deficient. Each blessing and responsibility carries a call for diligent discipline.<sup>6</sup>

<sup>3</sup> "'Infomania' Worse than Marijuana," BBC News, April 22, 2005, [http://news.bbc.co.uk/2/hi/uk\\_news/4471607.stm](http://news.bbc.co.uk/2/hi/uk_news/4471607.stm); Cal Newport, *Deep Work: Rules for Focused Success in a Distracted World* (New York: Grand Central Publishing, 2016), 41.

<sup>4</sup> Keri Wiginton, "Your ability to focus may be limited to 4 or 5 hours a day. Here's how to make the most of them," *The Washington Post*, June 1, 2021, [https://www.washingtonpost.com/lifestyle/wellness/productivity-focus-work-tips/2021/05/31/07453934-bfd0-11eb-b26e-53663e6be6ff\\_story.html](https://www.washingtonpost.com/lifestyle/wellness/productivity-focus-work-tips/2021/05/31/07453934-bfd0-11eb-b26e-53663e6be6ff_story.html).

<sup>5</sup> Matthew Walker, *Why We Sleep: Unlocking the Power of Sleep and Dreams* (New York: Scribner, 2017), 140.

<sup>6</sup> "Rocks, Pebbles and Sand: Prioritizing Your Life," Mindful Practices, June 15, 2020, YouTube video, 1:57, June 15, 2020, <https://youtu.be/cPgMeKfQFq8>.

A strong structure is built on a firm foundation. Christians believe that God’s Word is the solid rock on which we build our lives and is where we find direction to prioritize. As C12 members, we assess and measure these priorities each month through our balance wheel:



Leading a missional enterprise, even a robust Business as a Ministry (BaaM), is not an exemption from diligence personally.<sup>7</sup> A biblical worldview and gospel-fueled life means embracing that God cares about what we do, how we do it, why we do it, and who we are in the process. Faith without works is dead,<sup>8</sup> but faith-driven works without rest is rebellion.

Each month we assess both the personal leadership balance wheel and the 5-Point Alignment Matrix because both matter as stewardship issues before God. Choosing between personal and professional faithfulness is like deciding between breathing or eating as a health strategy—it’s a false dichotomy when we’re called to an integrated life in Christ. God did not entrust us with leadership, resources, influence, or responsibilities at the expense of our souls.



**Why do we so often get this wrong and choose work over these other important things?**

**Beware of ‘Blessings’**

Not every opportunity is good for us or is from God. While we are often our own worst enemy in filling our plates with nonessentials, we must remember there is a very real enemy who opposes us and seeks “to steal, kill, and destroy.”<sup>9</sup> If we have a price, the devil will pay it; he knows how to tempt us and will disguise traps as blessings to lure us into distractions and compromises. The idea that we can do anything we choose without consequence is the lie the serpent uttered to Eve in the original Fall.<sup>10</sup>

<sup>7</sup> Prov. 10:4, 12:24; Eccles. 9:10; 1 Cor. 15:58; Gal. 6:9; James 1:12; 2 Pet. 1:10, 3:14.

<sup>8</sup> James 2:14–26.

<sup>9</sup> John 10:10.

<sup>10</sup> Gen. 3:1–19.

We must guard against seemingly good opportunities if they come at the cost of obeying God.<sup>11</sup> This is where the wisdom of Ephesians 5 returns: we must carefully *redeem* our time, not doing everything we *can* do to the exclusion of what we *must* do.<sup>12</sup> Removing distractions—even good ones—will empower us to accomplish what God has called us to do.

**“We don’t drift in good directions. We discipline and prioritize ourselves there.”**

—Andy Stanley, *The Principle of the Path: How to Get from Where You Are to Where You Want to Be*

## God as Creator, Provider, and Redeemer

None of this is to suggest that our work is not a priority. All vocations are sacred, but they are susceptible to the corruption of secular pace and lifestyles. We worship God (our Creator) through the *excellence* of our work (our creation)—but not in the *idolatry* of our work.<sup>13</sup> Jesus warned, “You cannot serve God and money.”<sup>14</sup> Christians and non-Christians alike are prone to the self-focused misunderstanding that work is merely a means to gain (e.g., material wealth, power, or prestige).

While it is true that we will reap what we sow,<sup>15</sup> we must hold all these things in proper tension. We must be faithful stewards without assuming that we are the source of our success. Any intelligence, talent, or results that we achieve flow from God’s provision. And the ultimate goal of the work that we set our hands to is to do good work for His glory.



### ***From Fame and Fortune to Fruit and Flourishing***

C12 Member: Jason Brown, founder

Jason had it all—the fame, fortune, and glory of a leading football star. How did he end up leaving the NFL to lead a farm?<sup>16</sup>

**Company:** Amazing Graze Events and First Fruits Farm

**Industry:** Events and Farming

**Headquartered:** Louisburg, NC

**Employees:** 3 + thousands of volunteers

**Year Established:** 2012

**Years in C12:** 1

<sup>11</sup> Hag. 1 is a case study in which delayed obedience due to flesh-prioritized living resulted in futile pursuits and a passive rebellion against God.

<sup>12</sup> See the C12 devotion “Discerning Your Must-Do” (January 2020), C12’s 5-Point Discernment Tool (C12 App > Member Resources > Tools), and *Younique: Designing the Life that God Dreamed for You*, by Will Mancini.

<sup>13</sup> “Burnout in Business: The Epidemic of a Hustle Culture,” C12, <https://www.joinc12.com/leadership/burnout-in-business/>; “Keys to Work-Life Balance: Part 3,” C12, <https://www.joinc12.com/leadership/keys-to-work-life-balance-part-3/>.

<sup>14</sup> Matt. 6:24.

<sup>15</sup> Gal. 6:7.

<sup>16</sup> Hear more from Jason Brown about his journey of surrender and obedience at CURRENT’23.



## Six-Month Vital Signs

Balancing the demands of leadership and our responsibilities outside of work is never easy. Oftentimes, we can identify the areas where our priorities are weak. But in the middle of a storm, it is tempting to think we will re-invest in those areas on the other side of it. The longer we chart our course with skewed priorities, the farther off course we will sail. The monthly balance wheel is a tool for reflection, discovery, forecasting, and resolving.<sup>17</sup>

When reflecting on the last six months of your life, what negative trends can you predict will continue if you do not change something today?



Which area scores the lowest on average?

Which area is experiencing stagnation?

Which areas show decline?

Which areas score the highest and might be causing other areas to suffer?



**In this Forum, how can we better use the balance wheel exercise to keep each other accountable?**



**How do you use the balance wheel and alignment assessment with your teams and families? If your team performed the same exercise, what would you learn?**

“Remember that opportunities for doing good are not interruptions in God’s plan for us, but part of that plan. We always have time to do what God wants us to do.”

—Jerry Bridges, *The Practice of Godliness*

<sup>17</sup> See the C12 ministry segment “Reflection and Resolve” (December 2021).



## Doing Less Even Better

While God’s priorities are the same for us all, there is no “one-size-fits-all” work-life balance formula. Individual discernment about how to prioritize our time is critical to taking back control of our lives.<sup>18</sup>

Jesus tells a parable of a merchant who sold all that he had because he found the one pearl of higher value to him.<sup>19</sup> When it feels difficult to do or have it all, a minimalist approach forces questions of value upon us. What are the things we should give up in order to have the things that are most important to us? What are our hopes? What pursuits are distracting and hindering us from accomplishing them?

Entrepreneur and author Jordan Raynor studied Scripture, multiple time-management disciplines, and the lives of successful Christians. Raynor’s book, *Redeeming Your Time*, synthesizes his findings from both a theological and practical perspective to equip people to be “purposeful, present, and wildly productive.” Chapter four teaches readers how to prioritize our “yesses” or commitments according to what matters most to us.



### **Prioritize Your ‘Yeses’**

Jordan Raynor, Executive Chairman, CEO, and author of *Redeeming Your Time*

Complete the list of practices to prioritize your to-do list as Jordan Raynor outlines in his video.

	<b>Practice 1:</b> Accept your _____.	
	<b>Practice 2:</b> Choose your _____.	
	<b>Practice 3:</b> Set epic _____.	
	<b>Practice 4:</b> Draft _____.	
	<b>Practice 5:</b> Refine your _____.	
<b>Practice 6:</b> Lock away _____.		



**Whom can you invite to review your to-do list and question whether the list is aligned with what you have defined as your priorities?**

<sup>18</sup> In his book *Essentialism*, Greg McKeown suggests a three-point approach to investing our time and energy wisely: 1) identifying essential activities, 2) disengaging from nonessential activities, and 3) creating a system to execute the essential.

<sup>19</sup> Matt. 13:45–46.

## Time Management as Worship

Perhaps one dimension of your balance wheel is suffering due to the flourishing of another, or maybe you have quietly ignored mediocrity. The real test for whatever God has revealed to us is how we move from awareness to action.

God wants us to have proper balance in our lives more than we want to.<sup>20</sup> Gaining insight in this area requires one-on-one time with our Father, asking Him to reveal necessary adjustments. David prayed, “Search me, O God, and know my heart! Try me and know my thoughts! And see if there be any grievous way in me, and lead me in the way everlasting!”<sup>21</sup> When we appear before the judgment seat of Christ, we will be held accountable for how we spent our time. God reveals His heart and His hope for our priorities. The challenge is for us to accept and obey. We can rest well at the end of our day when we are confident that we stewarded the time entrusted to us, worshiped Him in doing so, and advanced His purposes.

What is the next step you need to take to be a diligent leader and steward of your time and priorities?



**My most critical to-do is:**

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**demonstrated by:**

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**because:**

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<sup>20</sup> Hag. 1:5-7; Matt. 11:28-30; Luke 10:42.

<sup>21</sup> Ps. 139:23-24.



## INSIGHTS

### Repricing on Purpose

Determining the right pricing strategy for margin in a particular business model remains the most effective way to reach maximum profitability.

Being good stewards of God's resources within our new reality makes it essential for us to re-examine the value of our offerings, align our pricing strategy with our current value and a long-term vision, understand our customers' post-pandemic needs and values, and make profitable repricing decisions.

Justified value-based pricing helps us manage the demand for our products and services, deliver greater excellence, provide a flourishing work environment, and advance our mission sustainably.

This approach requires that we provide high value, know that value, communicate it well and consistently to our customers, and confirm that our customers agree with the value exchange.

### Redeeming Our Priorities

All vocations are sacred, but they are susceptible to the corruption of secular pace and lifestyles.

Margin and balance can seem like elusive, unrealistic, and abstract ideals. But disciplines like diligence, prioritization, discernment, and obedience help establish a healthy way forward.

Prioritizing business needs before everything else can result in being financially successful but relationally deficient.

Not every opportunity is good for us or is from God. We must carefully redeem our time, not doing everything we *can* do to the exclusion of what we *must* do.

## REFLECTIONS

### Revitalizing Our Greater Purpose

What is my purpose as I understand it today, and what do I need to do differently to stay focused on accomplishing it?

What is weighing me down or distracting me from my purpose?

What have I dropped because it wasn't producing my desired results as quickly as I wanted?

### Repricing on Purpose

Where do we need to consider alternatives to industry standard practices and influences?

Who are my most profitable customers and what do they value most?

How could increasing my margin further fuel my ministry and organizational health?

### Redeeming Our Priorities

Where is there a gap between what God has called me to do and how I'm living my life?

What tasks or responsibilities am I performing that I could entrust to someone else?

What pursuits in my life are preventing me from accomplishing the far greater things I could and want to do?

## SCRIPTURE STUDY

### Revitalizing Our Greater Purpose

Neh. 4:10-14; Ps. 71:20; Matt. 28:18-20; Gal. 6:9; Eph. 2:10, 4:28; Heb. 12:1-15

### Repricing on Purpose

Exod. 20:3; Ps. 139:23-24; Prov. 11:1, 16:8, 16:11, 20:23, 21:5; Matt. 6:33; John 15:2; 2 Pet. 1:10

### Redeeming Our Priorities

Gen. 2:2-3; Exod. 18:17-21, 20:3; Job 1:21; Ps. 90:12; Prov. 6:6-8, 11:1, 16:8, 21:5; Hag. 1:9-11; Matt. 6:24, 6:33; 25:14-30; Mark 8:36-37; Luke 12:22-34, 19:13; John 16:13; Rom. 12:2; 2 Cor. 5:6-10; Eph. 5:15-17; 1 Tim. 4:8; James 1:5, 4:13-14

## RECOMMENDED RESOURCES

### Books:

*The Ruthless Elimination of Hurry: How to Stay Emotionally Healthy and Spiritually Alive in the Chaos of the Modern World*, by John Mark Comer

*Things That Matter: Overcoming Distraction to Pursue a More Meaningful Life*, by Joshua Becker

*The Growth Gears: Using a Market-Based Framework to Drive Business Success*, by Art Saxby and Pete Hayes

*Pricing: The Third Business Skill: Principles of Price Management*, by Ernst-Jan Bouter

*Redeeming Capitalism*, by Kenneth J. Barnes

*Redeeming Your Time: 7 Biblical Principles for Being Purposeful, Present, and Wildly Productive*, by Jordan Raynor

*Essentialism: The Disciplined Pursuit of Less*, by Greg McKeown

*The Effective Executive: The Definitive Guide to Getting the Right Things Done*, by Peter Drucker

*At Your Best: How to Get Time, Energy, and Priorities Working in Your Favor*, by Carey Nieuwhof

*Living Forward: A Proven Plan to Stop Drifting and Get the Life You Want*, by Daniel Harkavy and Michael S. Hyatt

*Take the Day Off: Receiving God's Gift of Rest*, by Robert Morris

*Centered: Trading Your Plans for a Life That Matters*, by Jason Brown with Paul Asay

*Younique: Designing the Life that God Dreamed for You*, by Will Mancini

*A Christian Road Less Traveled*, by Buck Jacobs  
*Business for the Glory of God*, by Wayne Grudem

### Readitfor.me Book Summaries:

*The 1% Windfall: How Successful Companies Use Price to Profit and Grow* by Rafi Mohammed

*Value Proposition Design: How to Create Products and Services Customers Want*, by Alexander Osterwalder

*Essentialism: The Disciplined Pursuit of Less*, by Greg McKeown

### Podcasts:

"CNLP 482 | Joshua Becker on Becoming Minimalist, Clutter, Sunk Cost Bias and Eliminating the Things that Keep You from Your True Purpose" — *The Carey Nieuwhof Leadership Podcast*

*The Call to Mastery with Jordan Raynor*

### Videos:

Leadership Priorities - C12  
(<https://youtu.be/4Edsx1FnH98>)

Pete Briscoe - October 9th, 2011 Message - Bent Tree Bible (<https://youtu.be/w8FgfjOolms>)

"The Pace of Grace | Summit Weekend 2021 | Pastor Michael Todd"  
(<https://youtu.be/uNyXlrmP8Vg>)

Monthly curated content available at RightNow Media @ Work

### Previous C12 Segments

Reflection and Resolve — December 2021, Ministry

Assessing Market Position — September 2019, Business

The Ministry of a Leader's Marriage — August 2019, Ministry

Burnout in Business — July 2019, Business

Restored by Rest and Retreat — July 2019, Ministry

Are You the Bottleneck — June 2016, Business

Bringing It All Together — June 2016, Ministry

Powerful Disciplines for Organizational Success — May 2016, Ministry

Powerful Disciplines for Personal Success — April 2016, Ministry

## TAKEAWAYS

**Capture and collect your takeaways from this month in the space provided below.**