



when I realized... Started to realize, and since my gifts and abilities in business that some of which were just I think naturally God-given in some ways as a young girl, you asked about my upbringing I had always been drawn to business-related things to making money, not just for making money, but for the fun of it, ingenuity of it, in the community building of it and I was always thinking up little businesses, to run and things to do in our neighborhood, even as a young child.

Puppet shows, musicals and magic shows and dog walking services, and I think that was both from wanting to make money and just enjoying the fun of the creativity that it required, and the friendships that I built and as I got older and realized and had friends and role models in business, I began to see them as an opportunity, and it's sort of a long story as to how I got the Coca Cola. I did go work for a small company for two years, first, but I found it very easy to transition the skills that I had brought in the things I enjoyed about teaching to the business world, particularly in sales, I had some early successes in my professional career, and it took off Coke sent me back to get my MBA a few years later, and that was that I was with them for 28 years.

**Nichols:** Well, I want to dive into that more. So, sometimes young people don't really know what is it that I really want to do, but what I've always just encourage I'm just like, get going... Just go, just start because where you end up doesn't necessarily mean it's where you start, right? But there were some skill sets in teaching that were definitely transferable over to the corporate world. And so, it's just like, I think as you get going, you understand more about yourself, and I know you're a big assessment person, right?

**Wurzbacher:** I'm a big assessment person because I think it's important to know how you're wired. Some of that is I think God-given gifts. Some of it is developed through education, through experiences through just life experiences and work experiences. What I like to call it, is understanding the can do the want to and the lead two of your life, the can do is what your skills are, they want to, is what you're passionate about and interested in. And not many people can actually make a living just in their interest and passions but combining that with your abilities. And the third one that lead to is where God leads you in your life as you find the intersection of those three it's very often, the place where you are best suited to work and also where you'll make the biggest impact for good and for God.

**Nichols:** So you did have a 28 year career at Coca Cola. And so I'm sure you didn't just do one thing. You did a lot of different things. Talk a little bit about that and then we'll dive into a few other things I want to talk about.

**Wurzbacher:** So I started in a national account sales role with him in Chicago, and I worked from my home I traveled the Middle East and called on restaurant chains and food service establishments on their behalf. I actually worked for their juice division called Coca-Cola foods at the time that was based in Houston, and I loved it, I couldn't really believe they were paying me to do this, and I interacted with people I got to understand their businesses, and I just naturally was good at that job. I was Salesperson of the Year that year, and they promoted me and moved me to Houston, where their headquarters were while I was there.

The only account they left with me, was the McDonald's account, which we didn't have yet, Coca Cola did, but on the juice side of our business we didn't. I was making some inroads there. They're based in Chicago. That was one of my big successes early in my career as I landed that account globally... I say when people ask me, one of my biggest regrets, is in work, it's that I was not on commission, when I did that, it was it was good that it was the commission sales you didn't get bonuses, but we... So that really kind of launched my career. And that's actually what prompted the move to Atlanta to then run that part of the business and that's when they sent me back to get my MBA. So I went to Emory for my MBA.

**Nichols:** Well, there's a lot of things that you did when you were there and you traveled all over the world and you developed your theology of business when you were at Coca-Cola, and I would love for you to tell what you discovered and the realization that you came to

**Wurzbacher:** Well now when I started with Coca Cola, I remember when my mother called me right after I got the job to ask me how she had failed me. I don't think she was all that thrilled that her youngest daughter was going to work for a big global company and definitely not one that sold brown sugar water but I found lots of things I enjoyed about it and... But it took a few years for me to really understand the impact that a company like Coca-Cola has on the world. I started to appreciate lots of different things about it, especially in their international business where you can buy Coca-cola pretty much anywhere in the world and half of it is all made in the countries that it sells it in they sell Coke in every country, but one, do you know which one they don't?

It's North Korea. But you really see the impact that it has on a community. I didn't, shape a theology of business until 1996. I had been at Coke, then about 12 years, I was on a board at Wheaton College Board of Advisors and the then president Dr. Dwane Litfin and asked if I would speak in Chapel, which was four days a week, I guess, and it was the entire student body and all of the faculty and I knew an entire year ahead of time. He didn't give me a topic and I thought, "What would I want to say to the student body at Wheaton, and What do I wish I would have heard? And I decided that if anyone had ever talked to me about why business mattered in God's kingdom, why it was an important worthwhile way to spend a living, I would have gone into business right away.

I don't regret my teaching years, but I was always wired for business. Sure, I decided to do that now, this was well before the faith in work, movement and they were not that many books or authors to read on the subject, but they were a few. And at the time, our CEO and chairman at Coke, Roberto Goizueta who was Cuban and had fled the Fidel Castro regime he and his family years before carried or a deeply Catholic man walked around with a book by Michael Novak, called, business as a calling that he wrote in the same year, 1996. I think I still have it with me today. It's my very favorite book, and then I read Nancy Percy total truth, and how now shall we live? And a few others then talked kind of a Christian worldview perspective, that I thought I had, but I don't know that I had when it came to work. Really understanding how every kind of work serves God too. So I spent that year, talking to pastors and Christian friends and people in business and reflecting and reading scripture and books that I could to shape my talk for Wheaton I was very motivated.

I called it business in God's kingdom, and that's when I came up with the theology of business Nancy Percy and her book talked about an attorney who had done something like that about being a lawyer and I decided, Well, I need to do that for a business. So what I came to realize during that year of study was that a business in God's kingdom, serves first and foremost, to advance the economic well-being of communities and it does this through job creation through the multiplier factor which I can talk about later by impacting so many things in a community that raises the whole community when there is a successful, sustainable business any successful sustainable business does this, And by sustainable, I mean there for the long term. So the first thing is, business advances the economic well-being of communities throughout the world, and because they're the only source of wealth creation, they also enable every other institution to exist.

Now, that really sort of rocked my world. The second part of it, I had seen how Coca-Cola develops the economic well-being even in the tiniest little village even remote villages all the way up to urban areas in the US. In fact, Coke is the largest private employer on the continent of Africa which was remarkable, but I had seen that. So that was the easy part to get to it, was this wealth creation and the way it enables the creation of wealth that every other institution governments churches, schools, every non-profit is completely dependent on that without successful business. They wouldn't exist. And that was something I had never considered before. So those two roles combined formed what I call my theology of business, business serves to advance the economic well-being of communities and as the sole source of wealth creation, it enables every other institution to exist.

**Nichols:** I love that Bonnie. Well, we're going to take a quick break and we'll be back with Bonnie Wurzbacher.

**Nichols:** So Bonnie, I want you to talk a little bit about 5 by 20, which was a huge Coca cola initiative.

**Wurzbacher:** Back in the late 2000s when the Millennial Development Goals for 2020, were first shaped by the United Nations. One of the things they did was to go out to some of the larger global companies, and ask them to sign on to, I think they call that the United Nations business call to action, to try to get global larger companies to use their supply chain and their economic footprints and their capabilities to contribute to are more of the mdgs.

I think they're now called sdgs, but that's what they were back then. So a few of us started helping the company think about how we could do that our CEO, had already signed on to it. We decided that one of the most obvious ways was to use its footprint in some of their developing countries where there's just this whole concept of economic well-being and communities, how could we be more intentional about that with some of the poorest areas of the world where Coca-Cola already was over half their business was done, and I believe still is. done in little mom and pop shops and even out of homes, you see it across Africa, you see it in the Philippines really across Asia and Latin America, with these little kiosks, that sell not just Cocoa products, that's kind of an add-on to it.

We felt, Well, if we could reach out through our bottlers, to those little mom and pop stores, many, many, at least half of which are run by women in some of the most critical countries, we could really demonstrate an impact on ending extreme poverty, and empowering women. Two

of the mdgs. So we focused on that there were other aspects of the value chain to through farmers, etcetera, but the big numbers really, to hit the 5 million were to be able to reach out to those small businesses and help them be more successful with their businesses. Not only with Coca-Cola, but just their business skills, they're access to capital, etcetera. Like a little mini-micro finance if you will. I used to like to say, Coca-Cola was in micro-financing before microfinance was cool. So I was really just doing this as a side line on my job and then once I knew that I was going to be retiring from Coca-Cola, I asked if I could work on this full time for the last year and a half to really get it out there, so we picked 10 countries worked with our partners to shape what it would look like in their area figured out how we would measure it and developed a curriculum that could be done locally, and translated locally and was available specifically to women.

It was available to men as well, but we had to make sure, for example, in some of the training programs that they weren't done at the end of the day, or they weren't given at times when women couldn't do that because they were working all day and working all night. We tried to shape things we brought buses into India and did some training programs on buses in communities. And it wasn't only education. There are other things that were done, but there were different versions of it in different countries, but we tried to make it really accessible. To women. I left before we get our 5 million goal, and before 2020, but I think we're getting close. I haven't seen the numbers lately. I'm not privy to it anymore, but I'm sure that they will make it.

There was more than enough opportunity out there. But I guess I'd say two things about that experience. First of all, it exposed me to a great need in the world by being in more remote places and... More developing countries than I had ever been before. It also really demonstrated to me how business impacts the economic well-being of even a tiny community, not only directly but indirectly through all the other ways that business impacts a community. I saw that so clearly. It really solidified my theology of business. Let me make the point. The first thing a business must do to be socially responsible is to be successful and to do their work well, because that's what creates the economic engine and the jobs, and if you're not doing that well, it really doesn't matter what percentage of your earnings you give away to charities. That's the tail of the dog, the dog, is the actual economic impact on the business, and you could see that so clearly through Coca-Cola arguably they do that better than anyone. Okay, so my transition, I had decided that I would take early retirement from Coca-Cola in 2012. It was for a lot of reasons, 28 years was a long time to be with a company. We had just bought our largest bottler in the US.

There were a lot of things changing a lot of leadership had changed and through that process, I really felt God leading me to... This was the time to leave Coke. Now, that's partly because I don't believe in the word retirement. I think that's a very outdated word. I call it financial independence. And by that I don't mean being a billionaire. I mean that you're in a financial situation in which you really you can choose and you don't really need to be working for an income. And back then, Coca Cola had an amazing program for people that had been with them long enough and there was a magic age of retirement if you had done X, Y, Z and I had just done all that and we had planned well and invested well and that was when I could it wasn't like I was sitting around waiting for it, I just, it all came together and it happened at such a perfect time without going into the details. Six weeks after I retired from coke. We had a big family crisis, where my husband's family moved in with us for a year and all the things that happened then was, just such perfect timing on God's part, that I was there. And we can be there together.

So for that first year, I promised my husband, I would not jump back into another global corporate job for at least a year, but then I figured I had another something in me, not necessarily in a business I didn't know I was trying to open my thinking to really to God's leading more than anything else. I did a little bit of consulting during that time, and one of my first consulting clients, which became my largest one was World Vision US and that's how I learned more about what they did. I had always thought of them as a child sponsorship organization, but that's just really one of the primary ways they fund their work. The work itself is much broader than that, and much they're the largest non-government clean water provider in the world. They do work in 100 countries, they raise 3 billion a year and 20 of them in spend an 80 of them doing long-term development work 15 to 17-year kind development work in thousands of communities and also crisis management work.

So, I learned so much about them, and all of a sudden, I was sitting in the airport one day with my husband and got a email from Spencer Stewart with a job as chief development officer, chief resource development officer for World Vision International. And I'm reading it, and I'm Steve this sounds like me listen to what they're looking for. And I get to the very end and it goes... And based in our London office, and I said, "Oh well", It would have been perfect. In fact, a few months earlier, I had said to him that of all the things I had considered and I had interviewed for a few different roles, and thought about it, that World Vision was the organization I would really most want to work for, but I just didn't see what the role would be. Well, it turned out that I didn't see it because it was in London, which is there where their executive global offices were. And he said to me, We'll figure it out, call 'em. So, right in the airport, I call them. And about two-three months later, there we were on our plane moving to London. And of course, that role too

was traveling all over the world that it was just a wonderful experience. And I went there for four years with them.

**Nichols:** Well, they were lucky to have you. And I know that you have talked about how in business we do develop skills, right? And nonprofits, they need our resources, but they also need our talents don't they Bonnie?

**Wurzbacher:** They desperately need business skills and talents. I guess you know this, but until you're working in the middle of a large organization that needs to raise so much revenue you don't realize that in a business when you have a product or service that you're going to sell and you have a value proposition and a target customer, you have found your revenue stream it's called customers and they will give you immediate feedback as to, how well you're doing if you're not doing well, they will stop buying your product. It's a pretty straightforward, there's one value chain, but in a non-profit every non-profit.

It was just more clear for me to see at World Vision, there are two, not one, but two value chains. First you have to figure it out to create value, what product or service you're going to be delivering to who. In their case, it's community development and long-term development through clean water and health and education to poor communities and children. And when you have done that you have not found your revenue stream you have no way to pay for the people you are you have no way to fund that work, you have to go find like-minded donors, which almost always are individual donors predominantly individual predominantly Christian in our country, and predominantly American in the world. If you look at how generosity goes, you have to find like-minded donors, and create a value proposition for them, to help you help join you with finances and sometimes volunteering certainly a prayer to fund your work and you have to keep those two value chains connected and aligned and working.

So, when I went to Vision International that was sort of my job to work with the 20 fund raising countries and help them improve the quality and quantity of their fundraising, so that it better matched World Visions needs and work in the field and to connect them to each other. And it surprisingly wasn't unlike what it was like working with large retailers and a franchise bottling system around the world to help figure out how we work across countries and nations to support global customers. It's through influence, the bottlers report to Coca Cola directly, the country offices of World Vision don't report directly to the global office. Different but very similar. God was preparing me for this and preparing my heart for it to 5 by 20 and other experiences.

**Nichols:** I just love that because He had been preparing you for that and they needed you and where you were in your past experience go to the next level.

**Wurzbacher:** Most people, in my experience, go to work for nonprofits and charities, because of the cause, the mission, the ministry that they serve, that's what they have a heart for but they don't consider that a large part of most of their work and certainly all leaders of nonprofits including churches spend a good deal of their time a great deal of their time raising the funding for it, too. It's equally as important, it's equally a part of the ministry and it's hugely important. Lots of people don't realize that so it doesn't always attract people with that skill set.

**Nichols:** Well, I'm glad you answered the call, I'm glad that you did. So this is something extra. And Bonnie, I would love for you to dive in and talk a little bit about what you believe is the something extra that every leader needs.

**Wurzbacher:** What I think every leader needs is a deep and vibrant understanding of the value and purpose of their work, not only for their own job and their own team or even their own company, but their industry and why they do what they do, why it's important, it's why companies have mission statements because they know that's important, but it shouldn't be some motto that you just stick on a wall it needs to come to life and it doesn't... until a leader really internalize that and can explain it and live it right in a way with their team and their peers and their colleagues that help to inspire them all for what their purpose is.

A lot of people today want purposeful work. Everybody does but I think even more so in this generation. Sure, you can decide that you want to add on some money as you check out of the grocery store or buy a pair of shoes so that one can get sent somewhere else. But if you can understand how your work makes a difference in God's kingdom, if you can understand how your work serves to build community and create jobs and impact the world for good and for God. That's a much bigger platform than a way to give outside of your normal giving, which sometimes is what it looks like.

So, I think what... Something extra is for me and what something extra was for me in my professional life, was when I learned to do that, so once I was able to put into words and explain and think about it as I did my work, and I even made decisions about what job I wanted to move into next based and where I felt I could make a bigger difference in that purpose. I feel like when you really do understand your purpose of your work, it can feel your passion because I feel like sometimes we are bringing our best self to work and sometimes we're not right I mean that's just

the reality, but I believe that if you really do understand that purpose I believe that's what will fuel the passion to want to get up in the morning. You know that will get you out of bed.

It could be something as simple as someone in real estate can be thinking about selling houses, and making money and winning awards as a realtor they can think about that. They are really helping families transition their lives into a new community and get them connected not only to a home, but a neighborhood and good schools and good medical care and think about their work completely on a purposeful missional standpoint to just use an example.

That's much more every day. And I think that leaders especially, everyone, but leaders especially need to know how to do that, to bring something beyond the day-to-day, particularly when you're in the grind of difficult people and difficult problems, and long hours, it can be hard to do that, so you have to be able to take that mission and turn it into the way you look at your work, the way you plan your work, the way you talk to each other, the way you encourage each other.

**Nichols:** I love that wisdom. Well, Bonnie I want to give you the opportunity if there's anything coming up or anything in your life right now, that's really exciting that you want the listeners here to know about and tell them how they can get plugged in if they're interested.

**Wurzbacher:** Okay, when I became financially independent, as opposed to retiring, I really decided I wanted to invest in not only the people that I love, family, friends and people that God would bring in my path, but also the organizations that I love and I wanted to use my gifts and abilities just as intentionally in my retirement as I did in my professional work. I think we're called to do that. I certainly wasn't planning to go to any beach any time soon. And spend the rest of my years there, although I do go to the beach. And our church in which I'm an elder and a choir member, I'm also now what we call a 'life calling coach, the wife of our minister Kelly Conwisher is the CEO of an organization called YOUNIQUE Gospel-centered life design.

What they do is they work with in through churches to help the pastors and the leadership within the church, help their members identify their God-given gifts and their life calling. And there's a whole process for it, it can be a four-day accelerator or it can be sort of a weekly small group curriculum. I'm now a certified coach, and that I helped last year to roll this out in our church and it really helped me clarify my purpose for myself at this stage in my life.

Some people look at their lives as well. Almost like a bell curve where once you hit 40 or 50 now, you're on the downside of that bell curve, but that's not Biblical at all, it's that our life just continues on an upward trend. It should be, where we make more and more impact as we get older.

**Nichols:** Because you have more experience. I say you're putting more tools in your tool belt, it as you go along.

**Wurzbacher:** So ultimately, you answer this question through the work that you do. How do I best honor God and serve others? And that's your life call statement from which you then develop an annual plan, a 90 day goal and weekly goals, and a routine around it so you really do bring it to life. So my life call and you get two words is cultivating excellence, that I'm called to cultivate excellence in people and organizations to enhance their impact and influence for good and for God. And that turns into a three-year plan and a one-year plan. Just sort of like you might do in a business is to bring it to life and you have a little routine. It sounds a little if you've never done strategic planning, it sounds like it might be a lot of work, but it really isn't. It helps to bring some of the disciplines of bringing a vision and a purpose to life in your own life that you would use in a company. So this organization is called Life Younique and it is available to churches all across the country. It can be pastors that roll it out, or it can be just a small group within a church.

**Nichols:** Well, I have a little small group that I'm thinking that maybe we need to, the rooted sisters need to do that. So we can talk about that. So, Bonnie if our listeners are really interested in this. How would they plug in?

**Wurzbacher:** Well, I would direct them to the website [lifeyounique.com](http://lifeyounique.com) And that will tell them everything they need to know.

**Nichols:** Well, very good. Well, Bonnie this has just been such a delight. We could probably go on for hours. I know we could. There's a lot of subjects that I would still like to approach that we didn't have time for, but I just appreciate so much you spending time with us and your wisdom and insights that I know is going to touch our listeners.

**Wurzbacher:** Thank you, Lisa.

