

In the 'People Business': A Call for Interdependence

An essay by Clearinghouse CDFI President and CEO, Douglas Bystry

Every business is in the 'people business'. People are, or at least should be, at the center of all business. At Clearinghouse CDFI, our mission is to provide economic opportunity and improve the quality of life for lower-income individuals and communities. Essentially, we provide loans to people *for* people. Though your own business may ultimately provide a different service or product, we are all connected regardless of industry by one critical commonality: people. It is through people that products and services are created and purchased, new policy and processes are implemented, and accountability is upheld. We are all connected, and we are all in the 'people business.'

This intrinsic connection is especially important since we live in one of the most divisive times in history. Our problems cannot be solved by one person, or even one group of people. It requires many people—groups, organizations, businesses, governments, and nations—working together, depending on one another, to find solutions. We must each do our part. Only then will we solve issues like poverty, hunger, and war. Doing our part as 'people businesses' means using business as a force for good. This can mean that not every project is a good project, if it does not provide sustainable solutions; not every deal is a solid deal, if its sole objective is to generate a profit without a larger purpose for humanity; and not every partnership should be formed, if it will not unite and move us forward together. It is our responsibility to run businesses with the intention of building up; to create something bigger than ourselves for the next generation to build upon.

We must challenge ourselves to transform the way we think: interdependence signifies strength and can be more valuable than self-reliance. In a world where independence is valued, the very idea of interdependence might elicit cringes. If this is true, it is because interdependence is often considered synonymous with dependence, and dependency is seen as weakness. But we are mistaken. Dependency is one-sided reliance, whereas interdependence is mutual reliance. It fosters individual strengths and provides support when faced with challenges. True interdependency is not a weakness; it is the evolution of independence into a more resilient whole. When we move beyond instinctual, self-preservation toward working together—we can thrive.

I learned the need for interdependence at a young age. As the youngest of four boys, I had to keep up with my brothers when we played. Because I was the smallest sibling, I had to work hard to be faster and smarter than them. This ended up giving me a competitive edge as a running back when I started playing football. Although young, I felt I had mastered the art of catching, running, and blocking. I had established my independence.

Since I thought I knew everything, I had high expectations of my ability to score a touchdown for the team. During our first game, in the first play, I caught the football and tried to hold it close to my chest. Almost

instantly after I wrapped my hands around the ball, I was tackled to the ground and missed the play. Throughout the game, the team could not hold the line, and no matter how hard I tried, we could not make any gains. My dream of winning big ended up as a big loss for the next four games.

After several practices with our coach telling us we had to work as a team in order to win, we all learned to strengthen ourselves individually, to communicate, and to trust and rely on each other. We each grew from simple independence into stronger interdependent teammates. I learned that when I held too tightly to my independence, relying only on myself, it prevented me and my team from learning, improving, having fun, and playing well *together*. On the fifth game, we finally scored a touchdown. Although we did not win the season, we learned a lot about working together and having fun. This lesson served as a foundation as I began to build my understanding of the value of interdependence.

I continued to learn similar lessons into adulthood. In fact, I recently had another humbling experience as the lesson of interdependence revealed itself within Clearinghouse CDFI. After years of success, we began to experience communication issues. As President and CEO, I am expected to make the tough decisions, have all the answers, and to make all the right choices. But this was not a problem that I, alone, could fix. I realized that I had forgotten the lessons I originally learned as a young football player: individual strength is important, but to continue growing as a team, we needed to be interdependent.

Drawing on our B Corp values, we engaged [Luman](#), another B Corp, to help us with leadership and communication training. I was hesitant, but remained optimistic. We spent the morning connecting as human beings, doing team exercises, and discussing our shared vision and goals. We learned the differences between needs and strategies, and how tasks at work fulfill our needs.

All of these exercises led up to a pivotal moment for our team. We learned the hard lesson that ‘committed until’ is conditional and therefore not really commitment. If we wanted to succeed, we needed to be fully committed to each other. The facilitator asked each of us to stand and pledge our individual commitment to the team. As President and CEO, everyone expected me to stand, but I had to pause a moment. I thought to myself, “I have always been invested in this company, but am I 100% committed to the people on this team?”

I was truly touched as I began to see each person stand. I rose to my feet and confidently said, “I’m Doug, and I’m committed to this team.” One by one, we pledged our commitment to each other beyond just an obligation to the company.

I later pondered why that pledge was so pivotal for our team. It finally occurred to me in an “aha moment” that our needs as a team were met just as the last person stood. While we did need to communicate better, we required something more: interdependence. We needed cooperation, community, inclusion, mutuality, and support. Communication training was the strategy that helped to fulfill that need.



Interdependency demands continuous effort. When your accomplishments and achievements have surpassed your wildest dreams, it is hard to remember what got you there—interdependence, humility and kindness. If we can continue to relinquish our preset notions that interdependence is a weakness, my team and I can build something greater than ourselves. My challenge to you is to do the same. Seek to transcend traditional notions of interdependency and how it can create success in business and in life. Though we have yet to master the art of interdependence, it is an ongoing pursuit at Clearinghouse CDFI.

I leave you with a few final thoughts: what we build in our minds is just as important as what we build with our hands. Structures, products, money, and things can crumble, but beliefs and principles are far more powerful and everlasting. Do we surrender to cynicism or do we strive for collaboration? Do we speak words of division or encourage unity? Are we moving forward together in thought or are we enslaved by what was, and the status quo? Our beliefs and the actions that stem from them greatly impact the next generation. I hope that one day my own children will see what we have built together, and most of all, understand the importance of interdependence to continue building beyond themselves. If we strive for interdependency, then together we can positively affect people and communities within nations and future generations.