

# Church Staff Evaluations



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## Leader's Guide

*How to use "Church Staff Evaluations" by BUILDING CHURCH LEADERS*

Welcome to BUILDING CHURCH LEADERS: your complete guide to leadership training. You've purchased an innovative resource that will help you assemble a church staff evaluation. Selected by the editors of Leadership Resources at Christianity Today International, these are the best components of numerous evaluations, which come from a variety of churches and denominations.

We have assembled eight forms that you can use to evaluate your church staff. You may use any form as it appears in this training packet, or you may customize them for your particular use.

The forms range from helping a staff member establish and review his or her goals and objectives to reviewing specific roles such as musicians and administrative staff. The "Staff Performance Evaluation" looks at job efficiency and will help a supervisor to evaluate almost any kind of staff position.

We hope these forms will assist your church in making staff evaluations a smooth and helpful process.

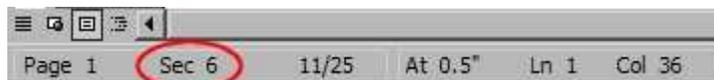
Need more material, or something on a specific topic? See our website at [www.BuildingChurchLeaders.com](http://www.BuildingChurchLeaders.com).

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PRINTING NOTE: To print out the forms you would like to use, put your cursor on the page to print and notice the section number located on the left side of the status bar at the bottom of the page.



Click "File" + "Print," select "Pages," and type "s" and the section number in the corresponding box. For example, if you would like to print the third form, "Performance Appraisal for Musicians," type "s6."

\* We've worked hard to make sure this information is accurate and legally sound. However, we remind you that this is not a substitute for legal counsel. If your church has a legal question, be sure to talk with an attorney.



## **Preliminary Steps for Church Staff Evaluations**

*Help your staff make the grade.*

by Stephen Dees

Many employers, especially churches, consider the topic of staff evaluation a nuisance. Comments often include: “We don’t have time to worry with evaluating our staff,” or “Staff evaluation is a waste of time,” or “Our staff do a great job so we don’t need to evaluate them.”

Staff evaluation doesn’t have to be a nuisance. It can be a necessary tool that assists churches in critical areas of personnel management. Churches that have a good staff evaluation program in place often see the morale and work ethic of their employees improve dramatically.

### **Communicate Effectively**

Here’s a typical church office scenario: It’s 8:00 on a weekday morning. The phones are ringing faster than they can be answered. Church members Maybel Johnson and Francis Smith have just arrived at the office and are asking to see the minister of music. The senior pastor walks through the church office and praises the receptionist for an excellent job on typing his sermon outline for the previous Sunday’s service. Sounds like a normal workday, right? But the problem is, the receptionist was so busy trying to answer the phones and point Maybel and Francis in the right direction that she thought the pastor was criticizing her typing of the sermon notes. Maybel and Francis, on the other hand, felt offended because the pastor didn’t say anything to them.

Cases of communication failure similar to the above scenario happen every day in churches across America and underscore the need for a formal staff evaluation system.

It’s no secret that communication is a two-way process. It requires the attention of both parties involved. Communicating approval or disapproval of an employee’s performance requires a distraction-free setting. Both the employer and the employee involved must be tuned in to what the other is saying.

### **Clarify Job Descriptions**

The first step in creating an evaluation instrument is determining what role each position plays. This is most often called a job description. To be effective, staff evaluation instruments must be directly linked to each employee’s job description. After all, it isn’t fair to evaluate an employee based on criteria other than his or her job description. Unfortunately many job descriptions aren’t kept up to date. As employees are added and responsibilities are divided, job descriptions need to be updated.

In addition, staff members often need clarification regarding the expectations placed on them. People normally try to live up to expectations, so these need to be clear. According to *Church Staff Evaluation: A Tool for Effective Performance* by Joyce Parchman (Nacba Press, 2001), job descriptions help prevent misunderstandings, create a feeling of trust, and make it



possible to present a great deal of organized, pertinent information about each position quickly and concisely.

### **Provide Staff Opportunities for Growth**

Most employees want to know how they can do a better job. Regular staff evaluations provide this information to them. The key is to connect analysis to development. To do this, both the supervisor and employee should assess the employee's strengths and weaknesses and bring this assessment to the evaluation meeting. Compare the two lists, and use the issues you differ on as a springboard for discussion, goal setting, and growth.

Growth becomes a reality only when both parties agree on a set of goals that will enable the employee to improve. Once an agreement is reached, it is the supervisor's responsibility to provide opportunities to help reach those goals, which may include training seminars or classes.

### **Establish a Compensation Plan**

Many churches give all staff members, regardless of job performance, the same annual compensation increase, which is usually a percentage based on inflation rates and/or the church's current financial condition. This method may require less time and energy, but it also fosters numerous staff issues.

If you give the same increase to all employees regardless of performance, consider this: Using the across-the-board percentage method doesn't encourage mediocre employees to try harder, and it doesn't persuade top-notch employees to keep up the good work. Author Jerry Jensen, in *Employee Evaluation: It's a Dirty Job, But Somebody's Got to Do It* (The Grantsmanship Center, 1980), says, "People feel good about themselves and their employer when they do things that stretch their abilities and when they get recognition for those achievements."

If you desire to improve employer–employee communication, clarify job descriptions, train staff for growth, and provide a means by which your church can compensate objectively. The process of creating and implementing a staff evaluation program should rank high on your to-do list.

*—Stephen Dees is associate pastor of education and administration at First Baptist Church, Wilmer, AL, and president of Dees Administrative Ministry Consulting. Article used by permission from ChurchExecutive.com.*

# Ministry Review of Objectives and Goals of past year

**Purpose:** To encourage and affirm each staff person and establish more effective communication between staff and church leadership, and to design clear, realistic goals and objectives for the upcoming year.

*This form is to be filled out by the one being reviewed: (Name)*

## Part I. JOB DESCRIPTION

- Include your Job Description as the next page in this document.
- Read through the Job Description and make any comments or suggested changes, as desired.

## Part II. GOALS AND OBJECTIVES of the past year

For \_\_\_\_\_ through \_\_\_\_\_  
(month) (year) (month) (year)

**NEW GOALS AND OBJECTIVES:**  
(New initiatives from the past year)

**Progress:** \_\_\_\_\_  
(Review Date)

- 1.
- 2.
- 3.

**RE-ESTABLISHED GOALS AND OBJECTIVES:**  
(Renewed initiatives)

- 1.
- 2.
- 3.

**PROFESSIONAL DEVELOPMENT or OUTSIDE MINISTRY**  
(Schooling or additional ministry opportunities)

- 1.
- 2.
- 3.

## **GOALS AND OBJECTIVES for the coming year**

For \_\_\_\_\_ through \_\_\_\_\_  
(month) (year) (month) (year)

### **NEW GOALS AND OBJECTIVES:** (New initiatives for the following year)

**Progress:** \_\_\_\_\_  
(Review Date)

- 1.
- 2.
- 3.

### **RE-ESTABLISHED GOALS AND OBJECTIVES:** (Renewed initiatives from a previous year)

- 1.
- 2.
- 3.

### **PROFESSIONAL DEVELOPMENT or OUTSIDE MINISTRY** (Further educational or additional ministry opportunities)

- 1.
- 2.
- 3.

# Performance Appraisal for Pastoral Staff

(Keep written answers brief but clear enough to open discussion with your supervisor.)

## Ministry Change(s)

1. Did you find yourself involved in: (mark those that apply)

Major change    Minor change    No change    Need for change

2. What change(s) this year have been encouraging? \_\_\_\_\_

\_\_\_\_\_

3. What change(s) this year have been difficult? \_\_\_\_\_

\_\_\_\_\_

4. What change(s) would you like to see accomplished? \_\_\_\_\_

\_\_\_\_\_

5. Additional comments on changes experienced or needed: \_\_\_\_\_

\_\_\_\_\_

## Communication

1. Do you feel your area of ministry has been well identified and/or communicated to the:

Staff?                     Yes    Somewhat    No

Church body?         Yes    Somewhat    No

Within your area?    Yes    Somewhat    No

### ***As a staff:***

2. Where or how would you like to see communication improve or increase? \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

### ***As a church:***

3. Where or how would you like to see communication improve or increase? \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

### ***In your area of ministry:***

4. Where or how would you like to see communication improve or increase? \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

## Staff Relationships

1. Have you experienced significant frustration with other (ministry and/or support) staff or church leaders or church members?

Some       One or Two       None

2. What attempts have you made to improve these relationships? \_\_\_\_\_

\_\_\_\_\_

3. Any thoughts or ideas on how we can improve staff relationships? \_\_\_\_\_

\_\_\_\_\_

4. Any thoughts on how to improve relationships with church leadership? \_\_\_\_\_

\_\_\_\_\_

## General Comments *(Circle those that relate to you in your role at this church)*

Encouraged	Energized	Focused	Affirmed
Innovative	Discouraged	Overlooked	Fulfilled
Confused	Confident	Useful	Alone
Challenged	Frustrated	Overworked	Grateful
Stressed	Optimistic	Initiator	Concerned
Integrated	Struggling	Overwhelmed	Organized
Burned-out	Growing	Appreciated	Unchallenged
Goal oriented	Task Oriented	Equipper	Team Player
Creative	Flexible	Resourceful	Current

Comment(s) on any of the above: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

My spiritual gift(s) are: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

I believe that my gifts are:  Maximized     Moderated     Minimized     Unused

Please comment: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

### **Energizers and Stressors**

1. In what area of ministry are you most productive, energized, or fulfilled? \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

2. How/where do you spend most of your time? \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

3. Are there areas of work or ministry that you spend too much time? \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

4. In what area of ministry do you experience the greatest amount of stress? \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

5. What area of ministry do you find difficult to resolve? \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

## Development

1. In what area of ministry would you like additional development or skill training? \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

2. Do you have any personal, family, or spiritual goals? \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

## Accountability

1. Does someone hold you spiritually accountable?  Yes  No

2. How would you rate that accountability?

- Supportive and active
- Supportive and inactive
- Non-supportive and active
- Passive

# Performance Appraisal for Musicians

*The following form provides guidelines only.*

*Users are encouraged to adapt and reformat this form to serve their own needs.*

Name and position title \_\_\_\_\_

Date hired \_\_\_\_\_

Review date \_\_\_\_\_

Date of last review \_\_\_\_\_

## **The following items are to be completed by the musician:**

1. Does your current job description/contract adequately match the work you are required to do?

If not, how should the job description be changed? \_\_\_\_\_

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2. What have been your accomplishments and successes in the past year? \_\_\_\_\_

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3. What aspects of your work do you especially enjoy or find rewarding? \_\_\_\_\_

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4. What aspects of your work do you enjoy the least? \_\_\_\_\_

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What changes would you like to see with regard to these concerns? \_\_\_\_\_

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5. Is there any way in which your supervisor or pastor could be of better help to you in your work?

If so, please describe. \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

6. Is there any way in which your fellow staff members and lay leadership could be of better help to you in your work?

If so, please describe. \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

7. What goals would you like to set for yourself for the next year? \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_

8. In general, how would you evaluate your performance over the past year? \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_

To what extent were last year's goals met? \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_

9. Is there anything in particular you would like to discuss with your reviewer?

If so, please explain. \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

## People Skills/Working Relationships

***Which areas do you feel are your strengths and which areas need improvement?***

- Relationships with clergy and other staff.
  
- Relationships with and supervision of other music staff, paid and volunteer.
  
- Planning for worship and other activities:
  - How frequently do you meet with others involved with planning?
  
  - Is it enough?
  
- Relationships with choirs and/or worship teams:
  - Level of satisfaction, support?
  
  - Recruitment and response?
  
  - Ministry, including awareness of and response to personal situations affecting individuals?
  
- Relationships with congregation:
  - Level of satisfaction, support?
  
  - Providing opportunities for education and outreach?
  
  - How do you see your "musical fit" with the congregation?

*What were your accomplishments in these areas during the past year?*

*What specific goals do you have for the coming year?*

## **Music/Worship Skills**

*Which areas do you feel are your strengths and which areas need improvement?*

- Your level of preparation and practice for rehearsals and services.
  
- The variety of music experiences that you provide.
  
- Your ability to adjust to the changing character of the staff or congregation.
  
- Your development of musical resources in the church.
  
- Your professional development.
  
- The leadership you give in vocal and choral training.
  
- Your knowledge of hymns and choruses and your ability to lead the congregation in singing.
  
- Your knowledge of the liturgy and worship traditions of this faith.

*What were your accomplishments in these areas during the past year?*

*What specific goals do you have for the coming year?*

## **Business/Administrative Skills**

*Which areas do you feel are your strengths and which areas need improvement?*

- Your ability to plan, defend, and work within a budget.
  
- Meeting deadlines for newsletters, worship bulletins, etc.
  
- Your stewardship of the church's music and maintenance of the music library.
  
- Care and maintenance of instruments.
  
- Meeting contractual and licensing obligations.
  
- Hiring other musicians such as substitutes and instrumentalists.
  
- Planning concerts and other special programs with the attendant publicity.
  
- Necessary custodial work.

*What were your accomplishments in these areas during the past year?*

*What specific goals do you have for the coming year?*

# Performance Appraisal for Administrative Staff

*To be completed by administrative staff member*

(Part 1)

Employee name: \_\_\_\_\_  
 Position: \_\_\_\_\_  
 Supervisor: \_\_\_\_\_  
 Evaluation date: \_\_\_\_\_

Critical Attributes:	Strengths:	Areas to Strengthen:
<b><u>Teamwork / Relationships</u></b> – Works well on a team. – Helpful to coworkers. – Works effectively with others. – Accepts constructive criticism.		
<b><u>Attitude toward Work</u></b> – Cares about the work being done. – Positive about the work and fellow employees. – Ability to acknowledge problems without being pessimistic. – Supports supervisor and coworkers.		
<b><u>Independence / Initiative</u></b> – Correctly sets priorities. – Sees what needs to be done and takes action. – Completes tasks timely with little follow up. – Recognizes problems and deals with them.		
<b><u>Innovation</u></b> – Finds new and unique solutions to problems. – Contributes to group processes to set plans and resolve problems.		
<b><u>Dependability</u></b> – Responsible. – Timely completion of projects. – Consistently performs well.		
<b><u>Communication</u></b> – Speaks and writes clearly. – Listens to others. – Shows sensitivity and caring.		
<b><u>Utilization of Time</u></b> – Time spent on the job commensurate with value added. – Uses time efficiently to accomplish duties. – Seeks to help others. – Arrives at appointments and meetings on time. – Accomplishes tasks in reasonable time.		
<b><u>Accomplishments</u></b> – Completion of assignments in timely manner. – Quality of work. – Technical skills.		
<b><u>Spiritual Leadership / Example</u></b> – Seeks to model Christian life. – Ethical / honest.		

## Appraisal of Supervisor Relationship for Administrative Staff (Part 2)

Name and position title: \_\_\_\_\_

Date:

Please describe your relationship with your supervisor: \_\_\_\_\_

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**STRONGLY DISAGREE**

**1**

**2**

**3**

**4**

**STRONGLY AGREE**

**5**

Rate the following from 1 to 5. Feel free to add comments.

\_\_\_\_\_ My supervisor helps me set priorities for my responsibilities.

\_\_\_\_\_ My supervisor listens to and responds to my concerns.

\_\_\_\_\_ My supervisor empowers me to continuously improve work processes.

\_\_\_\_\_ My supervisor creates a climate where I can be completely open in discussing my mistakes and areas that need improvement.

\_\_\_\_\_ My supervisor often asks what he/she might do differently to more effectively manage me.

Supervisor:

\_\_\_\_\_  
*Signature*

\_\_\_\_\_  
*Date*

Employee:

\_\_\_\_\_  
*Signature*

\_\_\_\_\_  
*Date*

# Pastoral Performance Evaluation

*To be completed by the supervisor after the review meeting and presented to the staff person within two weeks of the review meeting.*

Employee name: \_\_\_\_\_  
Position: \_\_\_\_\_  
Supervisor: \_\_\_\_\_  
Evaluation date: \_\_\_\_\_

**Supervisor comments and suggestions in each area of evaluation:**

***Ministry Change(s)***

***Communication***

***Staff Relationships***

***Energizers and Stressors***

***Development***

***Accountability***

**Overall Objective Rating:**

- 5 OUTSTANDING** Performance of superior level; greatly exceeds the expectations for this position and the experience level of the individual.
- 4+**
- 4 EXCELLENT** Performance consistently exceeds the expectation for this position and requires little to no supervision.
- 3+**
- 3 COMMENDABLE** Performance is consistent with the expectations of this position and is satisfactory in competently sustaining all levels of ministry,
- 2+**
- 2 FAIR** Performance meets some but not all expectations for this position.
- 1+**
- 1 POOR** Performance does not meet expectations for this position and immediate improvement is required.

# Musician Performance Evaluation

*To be completed by the supervisor*

Musician's name: \_\_\_\_\_

Position: \_\_\_\_\_

Supervisor: \_\_\_\_\_

Evaluation date: \_\_\_\_\_

1. Does the current job description/contract adequately describe the work expected of the musician?

If not, how should the job description be changed? \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

2. In general, what is your evaluation of the musician's performance over the past year? \_\_\_\_\_

\_\_\_\_\_

To what extent were last year's goals met? \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

3. Has the work been done in a manner that facilitates good relationships between coworkers?

If not, what improvements should be made? \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

4. What goal(s) should the musician strive for in the next year? \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

5. Evaluate how well the musician interacts with the choir/worship team and members of the congregation.

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

6. If applicable, evaluate how well the musician supervises the work of other persons. \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

7. How could you be of better help to the musician? \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

8. Is there anything you would like to discuss with the musician?  
If so, please describe. \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

*The musician and the reviewer are to meet and discuss the comments on the previous pages. After the conversation, each should respond to the following questions:*

What goals have been set for the musician for the next year? \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Has this evaluation process been beneficial to you? If not, how could it be improved? \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

MUSICIAN'S RESPONSE: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

REVIEWER'S RESPONSE: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

\_\_\_\_\_  
*Musician's Signature*

\_\_\_\_\_  
*Reviewer's Signature*

\_\_\_\_\_  
*Date*

# Administrative Staff Performance Evaluation

*To be completed by the supervisor*

Name of staff person: \_\_\_\_\_

Position: \_\_\_\_\_

Supervisor: \_\_\_\_\_

Evaluation date: \_\_\_\_\_

*Write notes in the margins for added specificity and clarity.*

**1. EFFECTIVENESS IN DEALING WITH PEOPLE:** Extent to which employee cooperates with and effectively influences those with whom s/he comes in contact. (This item includes showing respect and communicating effectively with congregation, staff, and others.)

*a. Regarding Internal Relations*

\_\_\_\_\_ Extraordinary relational skills.

\_\_\_\_\_ Above average relational skills.

\_\_\_\_\_ Maintains effective working relations with others.

\_\_\_\_\_ Somewhat less effective than required by job.

\_\_\_\_\_ Relations too ineffective to remain in job without improvement.

*b. Regarding External Relations*

\_\_\_\_\_ Extraordinary relational skills.

\_\_\_\_\_ Above average relational skills.

\_\_\_\_\_ Maintains effective working relations with others.

\_\_\_\_\_ Somewhat less effective than required by job.

\_\_\_\_\_ Relations too ineffective to remain in job without improvement.

**2. JOB KNOWLEDGE:** Extent of job information and understanding possessed by employee. (This item includes acquiring necessary new information.)

\_\_\_\_\_ Extraordinarily well informed.

\_\_\_\_\_ Well informed on all phases of work.

\_\_\_\_\_ Knowledge fully satisfies job requirements.

\_\_\_\_\_ Lacks some required knowledge.

\_\_\_\_\_ Knowledge inadequate to remain in job without improvement.

**3. ACCURACY:** Correctness in performance of work duties and responsibilities.

\_\_\_\_\_ Nearly always accurate. Requires minimal supervision.

\_\_\_\_\_ Highly accurate most of the time. Requires little supervision.

\_\_\_\_\_ Usually accurate; makes average number of errors. Requires average supervision.

\_\_\_\_\_ Makes more than the acceptable number of errors. Requires extra supervision.

\_\_\_\_\_ Careless; makes frequent errors. Requires close supervision.

**4. EFFECTIVENESS** in carrying out goals and attaining objectives.

- \_\_\_\_\_ Superior effectiveness; highly meritorious performance.
- \_\_\_\_\_ Above average effectiveness.
- \_\_\_\_\_ Satisfactory effectiveness.
- \_\_\_\_\_ Just getting by; needs improvement.
- \_\_\_\_\_ Clearly ineffective; corrective action needed.

**5. EFFICIENCY** in completing a normal amount of work in a timely manner.

- \_\_\_\_\_ Highly industrious; superior work output.
- \_\_\_\_\_ Industrious; exceeds the norm.
- \_\_\_\_\_ Amount and timeliness of work is satisfactory.
- \_\_\_\_\_ Barely completing enough work to get by; needs improvement.
- \_\_\_\_\_ Not meeting minimum requirements; corrective action needed.

**6. JUDGMENT/DISCRETION:** Extent to which decisions and actions are appropriate and based on sound reasoning.

- \_\_\_\_\_ Superior judgment at all times.
- \_\_\_\_\_ Excellent judgment in determining the proper course of action.
- \_\_\_\_\_ Exercises good judgment.
- \_\_\_\_\_ Judgment not entirely adequate to meet the demands of the job.
- \_\_\_\_\_ Judgment too poor to remain in job without improvement.

**7. INITIATIVE:** Extent to which employee is a self-starter in attaining job objectives.

- \_\_\_\_\_ Extraordinary initiative.
- \_\_\_\_\_ Shows above average initiative.
- \_\_\_\_\_ Displays satisfactory initiative.
- \_\_\_\_\_ Lacks initiative in some respects.
- \_\_\_\_\_ Lacks sufficient initiative to remain in job without improvement.

**8. JOB ATTITUDE:** Amount of interest, enthusiasm, and positive intent shown on the job.

- \_\_\_\_\_ Exceptionally positive attitude at all times.
- \_\_\_\_\_ Very positive, interested, and enthusiastic.
- \_\_\_\_\_ Good attitude.
- \_\_\_\_\_ Attitude poor in some respects.
- \_\_\_\_\_ Attitude too poor to remain in job without improvement.

**9. ADAPTABILITY:** Extent to which employee adapts to changes in work situation.

- Highly adaptable in all situations.
- Quickly adapts to changes.
- Adapts to changes with little difficulty.
- Resists changes in work situation.
- Does not adapt enough to remain in job without improvement.

**10. SELF-PRESENTATION:** General physical and verbal appearance.

- Exceedingly favorable presentation.
- Favorable presentation.
- Satisfactory presentation.
- Presentation of self needs some improvements.
- Presentation too unfavorable to remain in job without improvement.

**11. DEPENDABILITY:** Extent to which employee can be counted upon to carry out instructions, be on the job, and fulfill responsibilities.

- Extraordinary dependability in all respects.
- Above average dependability.
- Fully satisfies dependability of the job.
- Dependability is not fully satisfactory.
- Too unreliable to remain in job without improvement.

**12. ATTENDANCE:**

- Excellent attendance.
- Seldom absent.
- Occasionally absent.
- Often absent; poses a problem.
- Excessive absenteeism; cannot be depended upon.

**OVERALL APPRAISAL OF EMPLOYEE PERFORMANCE.**

(Average of 12 preceding ratings).

\_\_\_\_\_ **Topnotch performance.** Superior contribution to the association.

\_\_\_\_\_ **Consistently above average** performance. Excellent work.

\_\_\_\_\_ **Fully competent** in present job. Good performance.

\_\_\_\_\_ **Does not fully meet requirements** of the job.

\_\_\_\_\_ **Inadequate to remain** in present job without improvement.

**GENERAL COMMENTS:**

**STRENGTHS TO BUILD ON:**

**AREAS TO WORK ON:**

## Additional Resources

*Resources for church staff evaluations.*

**Building Church Leaders:** Leadership training resources from Christianity Today International



[www.BuildingChurchLeaders.com](http://www.BuildingChurchLeaders.com)

- “[Building a Team](#)” Training Theme and [PowerPoint](#)
- “[Church Staffing Essentials](#)” Practical Skills
- “[Dealing With Staff](#)” Survival Guide
- “[The Pastoral Profession](#)” Cartoon Pack
- “[Recruiting and Staffing](#)” Training Theme and [PowerPoint](#)

***The ABC's of Evaluation: Timeless Techniques for Program and Project Managers*** by John Boulmetis, Phyllis Dutwin (John Wiley & Sons, 1999; ISBN 0787944327)

***Church Administration Handbook*** by Bruce P. Powers (Broadman & Holman Publishers, 1997; ISBN 0805410619)

***Church Staff Evaluation*** by Joyce Parchman (Nacba Press, 2001; ISBN 097054331X)

***Employee evaluation: It's a dirty job, but somebody's got to do it*** by Jerry Jensen (The Grantsmanship Center, 1980; ASIN: B00072L1OU)

***Poorly Performing Staff and How to Manage Them (Educational Management)*** by Tessa Atton, Brian Fidler (Routledge, 1999; ISBN 0415198178)



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## MONEY ISSUES

## Bible Study

## LEADER'S GUIDE

**Making Ends Meet**

*Discernment and spiritual growth happen as you evaluate what God wants you to do.*

Committed Christians hold down jobs just like their friends and neighbors—and just like their friends and neighbors, we sometimes have a problem earning enough money to meet basic needs. But we also may face the question, “Am I meeting God’s ends?” Sometimes these questions surface when we cannot pay our bills, set aside money for our children’s education, or buy a home. The questions can present themselves when we face a cut in pay, pressure increases at the workplace, or we do not pursue the opportunities in front of us to start a business that we really enjoy. We have a number of choices when we discover that our job won’t make ends meet. This study will look at those choices and our need for guidance from God, experts, and others who have successfully navigated through tough times.

**Lesson #6****Scripture:**

Amos 7:12–15; Matthew 4:18–22; Luke 19:1–10; Acts 18:1–3; Philippians 4:10–13; 1 Timothy 6:3–10

**Based on:**

“When Your Job Won’t Make Ends Meet,” an interview with Dan Miller, conducted by Steven Gertz, posted 05/26/05 on CHRISTIANITYTODAY.COM



## PART 1

## Identify the Current Issue

*Note to leader: Prior to the class, provide for each person the article "When Your Job Won't Make Ends Meet" from CHRISTIANITYTODAY.COM (included at the end of this study).*



BizStats.com reports that nearly 18 million sole proprietor businesses were in existence in 2000—and that this number is increasing annually. Another 1.3 million corporations existed as partnerships, and 719,000 limited liability companies were in existence. Yet they produced only one out of every four dollars of annual revenue. In all, nearly four out of five businesses in the United States consisted of few, if any, employees. Many such people surround us in our circle of friends and in our church network, and they are making a living, or living better, because of the work they do on the side.

Dan Miller, president of 48Days.com, says it is reasonable to have a side business, and many people are doing just that to build income and find more enjoyment in life at any age. Some people love to start new businesses; others like to network with people and build a system; still others enjoy expressing their creativity to enrich the lives of others and to glorify God. And they can do so and build income, Miller says, on just five hours of work per week.

"Wealth isn't earned by the hour," Miller says. "It's made with ideas." He says people associate income earned with hours worked in the traditional workplace. "But if they really want to change their financial situation dramatically, it has nothing to do with how many dollars they make per hour," he says. "It has to do with how they develop an idea."

One of the key questions Miller offers if someone seeks his help is what talents and skills he or she may have that are not being fully developed and deployed. He also asks what makes this skill or activity so special and valuable—in other words, what the Unique Sales Proposition (USP) is. Finally, what is the ultimate goal of this work—and what happens if it works?

Discussion starters:

- [Q]** How can a person determine whether he or she is making ends meet?
- [Q]** In what ways do people live beyond their means? How is that different from not generating sufficient income to support one's personal family needs? What are some steps in the discernment process?
- [Q]** Describe someone you know who has started a business on the side or left a secure job to earn a better income by starting a business? How did they get started? What were some risks or fears they encountered as they moved into self-employment? How did they work through those issues? What did their personal faith have to do with movement into self-employment?



- [Q]** Do you dream of building a business on the side or starting a business? What are some of the ideas that you want to explore or develop? What are some of the positive drivers that move the dream forward? What are some of the obstacles you face? What role does your faith play in your ideas?
- [Q]** What personality traits distinguish someone who desires self-employment from someone who is more comfortable working in a larger organization or business? Can *anyone* start a business on the side? How do they know?

## PART 2

## Discover the Eternal Principles

Teaching point one: God's call must shape a person's desire to start a business.

Read Amos 7:12–15. Amos firmly prophesied in the name of the Lord—to which Amaziah, the priest of Bethel in Israel, raised a challenge. He declared to King Jeroboam that Amos was speaking in judgment and threat. So Amaziah secured permission to compel Amos to be silent and told him to return to his homeland. “Earn your bread there and do your prophesying there,” Amaziah demanded. “Don’t prophesy anymore at Bethel, because this is the king’s sanctuary and the temple of the kingdom.” Amos replied, “I was neither a prophet nor a prophet’s son, but I was a shepherd, and I also took care of sycamore-fig trees.”

Amos grew up in an agricultural family in Judah. There is no indication that he was looking for a job as a prophet. The Lord called him forward. As Dan Miller says, “I don’t encourage anyone to do something non-traditional and really creative or entrepreneurial if they’re in a position of desperation. It just doesn’t work. It always takes more time and money to get something started than we anticipate.” Or perhaps it takes more courage. Amos was not in a position of desperation, though under normal circumstances he would have been happy to be a shepherd and fruit-tree trimmer. He was, however, in a difficult position in the midst of Israel’s sin, and the Lord called him and helped him to fulfill that call.

Now read Acts 18:1–3. In a very different way, Aquila and Priscilla faced choices and challenges. Aquila, a Jew from Rome, had to leave Rome as the emperor Claudius forced Jews to disperse. So he and Priscilla departed for Corinth so they could continue to make tents. This passage is one of the few in the New Testament where Luke discloses that Paul makes a living as a tentmaker. He works side by side with Aquila and Priscilla, and ultimately he wins them to the Lord Jesus Christ.

We have a mistaken impression that Paul stayed in different cities for a period of time and preached the gospel—and no more than that. Actually, he continued his trade as a tentmaker so he could earn a living so he could respond to God’s call and preach the gospel. That’s the pattern God takes with his people: Do what you love, and love only me. Dan Miller encourage everyone “to identify where they want to be five years from now, no matter how desperate their situation may be. Many people never plan where they want to be five years out. They look at their current job and grumble that it isn’t a perfect fit, but making a long-term plan is the antidote to this.” Paul, Priscilla, and Aquila were tentmakers so they could attend to their real work over a long period of time: building the church.

- [Q]** What do you think of Dan Miller’s statement that desperation should not drive us to other work? How does Amos demonstrate that assertion? How do you think Amos could make



a living or make ends meet as he prophesied? What impact does God's call have upon us if we struggle to make ends meet?

- [Q]** Most businesses—whether they are home-based, in a network distribution system, or in a company of just a few employees—start with a dream, a call, or an opportunity. How do you think Aquila and Priscilla became known in Corinth as tentmakers?
- [Q]** They did not hear God's call when they left Rome in the midst of religious persecution—but they discovered it when they came to know and work with Paul. In what ways do you think God uses life circumstances to change our direction in employment?
- [Q]** Is five years a short or a long time in biblical work? How did Amos “stay with the program,” and how did Aquila and Priscilla continue their tent making over a long period of time? Do you think people try to short cut that time frame for short-term gain? What are the risks (if any) and the rewards (if any) in a short-term gain? In a five-year time frame? What do we need in life to persevere?

Teaching point two: We must glorify God in our efforts to start a business.

Read Matthew 4:18–22. Jesus was a carpenter from the early days of his life. Now God called him forward to be baptized and released into ministry. After dealing with temptations from the devil, hunger, and thirst, he began to preach the gospel and to call people to assist him in the work. While staying and preaching in Capernaum, Jesus watched Peter and Andrew as they cast a net into the Sea of Galilee to draw in a harvest of fish. Two other brothers, James and John, prepared nets to catch fish to sell at the market. They were busy trying to make a living.

Jesus built furniture and farming implements for years, but God called him to something greater, as he did with Peter and Andrew. “Come, follow me,” Jesus said, “and I will make you fishers of men.” He simply called James and John, and they respond immediately by dropping all nets and following him. They may not have lost their ability to fish, but their new work was their true calling.

Read Luke 19:1–10. Zacchaeus the tax collector had been rather enterprising: as a short man, he could not see Jesus in the crowd, and so he viewed the scene from a sycamore-fig tree. Jesus told Zacchaeus to come down from the tree so he could visit him in his home. Luke noted, “He came down at once and welcomed him gladly.” Zacchaeus then declared how he would now be much fairer in his assessment of taxes, but there is no mention that he would leave this secular work to join Jesus on the road. He stayed and worked, but with a new motivation: to glorify and thank God for his blessings.

Dan Miller described a young man with a high school education, with a feeling that he was in a dead-end job in construction. Miller said, “I asked him, ‘Describe to me eight or ten different things you do as part of your job. Is there anything you really enjoy?’” The young man cited stamping concrete as it was drying to give it a dramatic look like individual stones. “I invited him to come to my house and craft a unique sidewalk, one much wider than usual that I wanted to curve around some flower beds. He did that. And then I helped him negotiate with the concrete supplier to help him get started with his own business.” God can be glorified as we engage in creative and faithful response to his call to us, whether the call comes actively or more quietly.

- [Q]** What are some hobbies you have enjoyed, or enjoy now? What are some activities that come easily to you? In what ways can you put these areas of interest to work in your life?



**[Q]** How do you think Peter, Andrew, James, and John understood God's call to become fishers of men? How did God's call to them through Jesus Christ make use of their natural understanding and talent?

Dan Miller says that any business we begin must have a Unique Selling Proposition (USP). We need to tell people, in a 90-second time frame, exactly what it is we do and how it can stimulate our interest and add value to our lives.

**[Q]** How did Jesus demonstrate this practice?

**[Q]** What have been some of your experiences dealing with people who sold you goods and services in a very short time? In what way was the experience a positive one—or how was it a negative one?

**[Q]** What is involved in glorifying God in the work we do? How can God be glorified when we describe the USP to those to whom we are speaking or selling?

**[Q]** What patterns need to change in our lives to describe the USP of Christ's salvation?

Teaching point three: Becoming wealthy must not be a primary driver for Christians going into business.

Read Philippians 4:10–13. Dan Miller notes that people often cannot value their living income with much accuracy. He says, "I know administrative assistants who make \$18,000 a year and some who make \$80,000 a year. If you're doing yard work in a neighborhood where the average home is worth \$500,000, you're going to price that differently than in a neighborhood where the average home is \$80,000." Miller says that, in the end, income and pricing are matters of positioning more than competitive pricing. It all depends on where one lives, and how one lives.

The apostle Paul, tentmaker and preacher, says that he can find contentment no matter what his situation, whether in need or enjoying prosperity. "I have learned the secret of being content in any and every situation, whether well fed or hungry, whether living in plenty or in want," he observed. In this way, Paul's pursuits modeled Christian living in making a living. Wealth is not the driver in the Christian life; Christ is, and he can bless in many ways. Or, as Paul says, "I can do everything through him who gives me strength." Contentment in Christ is what can open a person to new ways of making a living.

Read 1 Timothy 6:3–10. Paul noted that many would-be disciples fall short of the glory of God because they are those "who think that godliness is a means to financial gain." Nothing could be further from the truth. Failure in business and in life can come from greed and error. As Miller notes, businesses can fail due to a lack of skill—or a lack of faith. "The first reason businesses fail is that the owner is unable to manage cash flow," he observes. "The second reason is they have little or no sales or marketing ability. Sales and marketing ability are absolute necessities for business success. It doesn't matter what the business is. If the person running a business doesn't have that gift, they need to find someone who does."

What, then, is the greatest gain? Paul says it is *godliness with contentment*. That may be the greatest outcome of Christian discipleship, because a person who lives for Jesus Christ is neither totally otherworldly nor this-worldly. Good business decisions and deep-seated enthusiasm for work comes from a deep commitment to hear and follow God's call, and to glorify God in all business actions—and to use the creativity and common sense that the Lord builds into each disciple. Miller says, "If



[people] really want to change their financial situation dramatically, it has nothing to do with how many dollars they make per hour. It has to do with how they develop an idea.” And, ultimately, it is how they cultivate contentment in Christ.

- [Q]** In what way is “the love of money the root of all evil”? What is necessary to keep money in perspective when starting a business or developing an idea to generate a profit? What are some of the warning signs that tell us to exercise caution in an income-generating venture?
- [Q]** Have you known what it is like to have plenty, and to be in want? What are the negative elements to each condition? What are some of the positive dimensions to such conditions?
- [Q]** Describe some ways you have felt deep contentment as you have tried to make ends meet. What are some of the reasons for contentment, whether you are in need or have plenty?
- [Q]** Are circumstances random, or do they have the presence of God in them? In what ways? Can circumstances shake our emotional, mental and physical states? What are some situations where circumstances have presented surprises in your life? In what ways have those circumstances generated sadness or happiness? How does God use circumstances to glorify his name as we seek to make ends meet?

### PART 3

## Apply Your Findings

Some employment counselors suggest that, these days, people go through five career changes—and that, much of the time, each specific job can be a segue into another. Some people cultivate hobbies or figure out ways to do things for others that require little investment on their part. Christians are not exempt from the potential of job or career changes, and often they find great opportunity and blessing pursuing new paths in their work. They can generate sufficient or even abundant income, or simply find enough on which to live and to cultivate contentment.

Followers of Jesus Christ do not pursue new jobs or careers simply to make more money or to make ends meet more abundantly. They find new ends in Christ that inspire them to fulfill his will and use their creativity and skill. The number of people in home-based businesses, networks, and small businesses continue to increase in number in the American economy. So the challenge is to find contentment while generating enough income to make ends meet. Christians can support one another, not by drawing people into their own networks or businesses, but to call forth creativity and grace—and to help them take an honest assessment of their need for sufficient income so they truly can make ends meet in a way that glorifies God.

- [Q]** If you could think of business paths to follow, what might some of your choices be?
- [Q]** Sometimes the local church also has some sort of business enterprise—or even a set of enterprises—to create revenue for the congregation. What are some business paths your church could follow? Why might a congregation find this approach appealing? What might be some problems in this approach?



- [Q] Can you think of some businesses that started with nothing that have become prosperous? What do you think are some of the elements that have made these enterprises successful? Have you known of some that failed? What does failure teach us?
- [Q] How do people calculate their income needs differently? What are some of the positive dimensions of differing measures of prosperity and meaningful work? What causes competitiveness and “keeping up with the Joneses” in a neighborhood, a workplace—or a church?
- [Q] How does prayer shape making ends meet? What are some of the paths in prayer that can help a person sort through a number of options—or find even one single option that works?

—Study by John Throop, regular contributor to *ChristianBibleStudies.com*.

## Recommended Resources



[ChristianBibleStudies.com](http://ChristianBibleStudies.com)  
[A Biblical Perspective on Money](#)  
[A Look at Things](#)  
[When Money Comes Between Us](#)  
[The Joy of Being Content](#)  
[Prosperity and Faith](#)



*Do What You Love, The Money Will Follow: Discovering Your Right Livelihood*, by Marsha Sinetar (Dell Publishing, 1989; ISBN 0440501601)



*Doing Work You Love: Discovering Your Purpose and Realizing Your Dreams*, by Cheryl Gilman (McGraw-Hill Publishing, 1997, ISBN 0809230437)



*48 Days to the Work You Love*, by Dan Miller and Dave Ramsey (Broadman & Holman Publishers, 2005; ISBN 0805431888)



*Making a Living Without a Job: Winning Ways for Creating Work that You Love*, by Barbara Winter (Bantam Books, 1993, ISBN 0553371657)



*Rich Dad's Before You Quit Your Job: 10 Real-Life Lessons Every Entrepreneur Should Know About Building a Multimillion-Dollar Business*, by Robert T. Kyosaki and Sharon L. Lechter (Warner Business Books, 2005, ISBN 0446696374)



*The Art of the Start: The Time-Tested, Battle-Hardened Guide for Anyone Starting Anything*, by Guy Kawasaki (Portfolio, 2004, ISBN 1591840562)



# MONEY ISSUES

## Bible Study

ARTICLE

### When Your Job Won't Make Ends Meet

*Entrepreneur Dan Miller says starting and running a business on the side can get you out of a real financial hole, and it may not be as difficult or costly as you think.*

Interview by Steven Gertz, for the study, "Making Ends Meet"

*Sometimes balancing your personal budget is just a matter of cutting unnecessary expenses. But sometimes your budget really does need a boost in income, perhaps via a side business. Start thinking about ways to launch that business, though, and you face significant hurdles.*

*At our request, readers submitted to Money&Faith.net several business ideas, some with real potential. With these in mind, we approached Dan Miller, president of 48Days.com, which "specializes in creative thinking for personal and spiritual development," and author of the book [48 Days to the Work You Love](#). We interviewed him via phone at his home in Franklin, Tennessee.*



**Before we start talking about specific side-business concepts, let's begin with a more basic question. Is it smart or worthwhile financially to launch and run a side business given the expense and time that goes into it?**

It's *very* reasonable to have a side business. When I help someone put together an income-building strategy, I use what we call "multiple streams of income." Someone may have a core career that generates \$30,000, but if their spouse wants to stay home with their kids, it's pretty hard to make that work. Can they do something else? Absolutely.

Now let's say they're working 40 hours a week. They decide to start a painting service on the side, and make it their goal to paint three houses a week. I immediately raise a red flag. That kind of investment is going to cut into other areas of life important to them—family and personal development, social and spiritual growth. What they don't want to do is simply create another job on top of their traditional job.

I ask, "Could you find four or five hours out of your week to generate additional income?" My goodness, a lot of people watch *Seinfeld* reruns three hours a night! They think, "Well sure—easily." That's all I ask. Don't try to do more than that.



### **Five hours a week seems like a drop in the bucket. Can you really generate enough income by investing that small amount of time?**

Wealth isn't earned by the hour. It's made with ideas. We tend to associate income earned with hours worked in the traditional workplace. The person who's making \$8 an hour wants to make \$10. The person who's making \$10 wants to make \$15. But if they really want to change their financial situation dramatically, it has nothing to do with how many dollars they make per hour. It has to do with how they develop an idea.

I talked to a gentleman recently who writes scripts that coach people how to give toasts at wedding receptions, and he makes them available on the Web as a download for \$10.95. Now that's not a traditional service, but it creates \$2,000 additional income for him each month. The beauty of it is that he doesn't have to continually work on it. It's something he put into place once, and it results in additional income for him.

Other businesses combine traditional models with the internet. I have a client who goes to Cincinnati, Ohio, every Monday morning, and purchases Banana Republic clothing for about 10 cents on the dollar. The tags are still on, so if a pair of slacks is \$70, they pay \$7. They can, with absolute predictability, triple their money on eBay. So that \$7 will bring \$21. We know that. As long as they have a source for buying like that, they know what they can do week after week after week.

### **Both of your examples make use of the internet. Has the internet changed the whole shape of the marketplace?**

Yes, the internet has made an enormous number of opportunities possible that didn't exist four or five years ago. Running a side business is now more feasible than ever. When you move away from a production economy to an information economy—where you're really marketing services, information, or technology—time is not nearly as important a factor. In today's workplace, if you simply create a system that works and meets a particular need, it can transform your financial outlook.

### **Talk a bit about what goes into turning a business idea into a realistic business plan. Can you walk me through some of the steps someone setting up a business goes through?**

I'm glad you asked. Virtually anyone can come up with a business idea. But few people ever create a plan of action. And that makes all the difference between bringing in the kind of money you need to support a family and having an idea that ends up in the wastebasket.

A young gentleman came to me a couple of years ago. He was a construction worker with a high school education who felt trapped in what he was doing. I asked him, "Describe to me eight or ten different things you do as part of your job. Is there anything you really enjoy?" He told me he enjoyed stamping concrete as it was drying to make it look like individual stones—in other words, giving it a dramatic look. "What if you made it your business to do only that?" I asked him. I invited him to come to my house and craft a unique sidewalk, one much wider than usual that I wanted to curve around



some flowerbeds. He did that. And then I helped him negotiate with the concrete supplier to help him get started with his own business.

This young man needed to decide what his Unique Selling Proposition (USP) was. What is it that he does that not everybody else in town does? I tell people starting a business they need to have what I call “an elevator speech.” In 90 seconds, they need to be able to tell me exactly what it is they do and stimulate my interest. If they can't do that, they don't really have a business.

Here are some questions you need to ask. Who's your target market? How are you going to get their attention? Are other people doing similar things? What price is reasonable—not just based on your cost but based on what you understand the marketability of your product or idea is?

### **Are there certain tools people can use when they price their services?**

Pricing can be more difficult to do. Let's say you want to sell pizzas. You simply need to find out what everybody else is charging. But if you're going to do computer programming, then it's really all over the board. Even administrative assistants earn widely different salaries. I know administrative assistants who make \$18,000 a year and some who make \$80,000 a year. If you're doing yard work in a neighborhood where the average home is worth \$500,000, you're going to price that differently than in a neighborhood where the average home is \$80,000. So it's a matter of positioning more than it is just competitive pricing.

### **What would be the next step, then, once you've done the pricing?**

Do some market research, or what we call “due diligence.” Before you start a business, talk to 20 or 30 potential customers and ask, “Would you buy this from me at this price if I had it available?” Ask family, friends, neighbors—everybody.

Many people make the fatal mistake of working on a business idea in secret, and then they invest their money, get everything started, and surprise the world with what they have. That's a recipe for disaster. You need to tell everyone you meet what you want to do. If you're going to start a restaurant, for example, invite people over, serve them the items you're going to have on your menu, and ask for their input. That goes for any business. Ask, ask, ask.

You don't need to worry about people stealing your idea. People are busy, and they procrastinate. So ask for the advice and opinions of others and then create your own plan of action.

### **Is there any conventional wisdom about how much money or start-up capital you need up front in order to start a business?**

The conventional wisdom is that it requires a whole lot of money to start a business. But *Entrepreneur* magazine tells us that 69 percent of all new businesses being started today require less than \$10,000. Twenty-four percent require no upfront money at all.



About four years ago a young man stuck his head into my office and asked, "Dan, would you be interested in having me pick up your dry-cleaning on Thursday, then bring it back on Tuesday? I said, "Sure." He charges exactly the same as I would be charged if I walked in the front door of the cleaners where he takes it. But because he's bringing them business they would not otherwise have, he gets 40 percent of the gross revenue. He's making \$8,000-\$10,000 a month working just four days a week, enabling him to spend the rest of his time working in his church music program and enabling his wife to stay home with the kids.

### **Why do businesses fail?**

The first reason businesses fail is that the owner is unable to manage cash flow. The second reason is they have little or no sales or marketing ability. Sales and marketing ability are absolute necessities for business success. It doesn't matter what the business is. If the person running a business doesn't have that gift, they need to find someone who does.

### **Some of our readers may be single parents and already stretched for time and money. How can they make side businesses work for them in a way that will also allow them time with their children?**

I don't encourage anyone to do something non-traditional and really creative or entrepreneurial if they're in a position of desperation. It just doesn't work. It always takes more time and money to get something started than we anticipate. If someone is a single parent, then I encourage him or her to get a traditional job.

However, I encourage everyone to identify where they want to be five years from now, no matter how desperate their situation may be. Many people never plan where they want to be five years out. They look at their current job and grumble that it isn't a perfect fit. But making a long-term plan is the antidote to this. If you have to sell cars, paint houses, remodel, or hang ceiling fans to realize this plan, then do it. I've done a bunch of things that were not my life-long dream, but they were reasonable things to help me stay on the path of where I was going long-term.

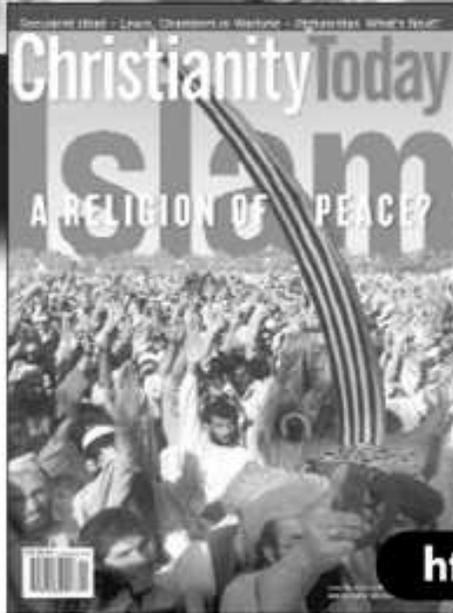
I'm currently working with a woman who creates personal devotional rooms, complete with colors, design furniture, and music. Now it's going to take some time for that business to create a full-time income for her. I don't think it'll take long, but we realistically anticipate it's going to take six months at the most. In the meantime, she needs to get a traditional job, whether that be at Home Depot or Wal-Mart or helping someone else paint houses. But knowing you're working these jobs in order to reach your ultimate goal makes all the difference. You don't have to hang your head in shame or think, "This isn't my dream job," or "I'm off-track." No, that job is a reasonable vehicle to get you where you want to go.

"When Your Job Won't Make Ends Meet," an interview with Dan Miller, conducted by Steven Gertz, posted 05/26/05 on CHRISTIANITYTODAY.COM.





# UNDERSTAND THE WORLD



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