

Tentmaking Missionaries

*Principles of Business and Employment
for our Lord Jesus Christ*



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This booklet is part 8 of the *Missionary Training Series*. To obtain the other parts, help and training in tentmaking missionary work, please contact:

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The Missionary Training Service focuses on training missionaries for the multiplication of churches among unreached peoples. It gives advice and help to missionary agencies, other training institutions and churches about organizing training programmes, and runs and distributes appropriate courses for missionary candidates.

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We value your comments and suggestions on this booklet.

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Section A: The Principles of Tentmaking

What are Tentmakers?

Tentmakers are Christians who use their business or employment to further the work of evangelism, church planting, and other service for God. They are particularly suited to countries which are closed to "religious professionals". They follow the example of the apostle Paul who was a tentmaking missionary. In Corinth, he lived and worked with Aquila and Priscilla; each Sabbath the apostle preached the Gospel of Christ in the synagogues, but during the week he made tents to support himself (Acts 18:1-4). Those called by God to tentmaking missionary work need the same (or greater) sense of purpose, missionary zeal and commitment as any other missionary.

Many of the first evangelical missionaries after the Reformation were tentmakers. From 1700 to 1800, missionaries from the Moravian Church went from Germany to the Caribbean and Greenland as tailors, bakers and business people. In this way they supported themselves as they planted new churches.

William Carey, seen by many as the father of the modern missionary movement, supported himself in different jobs in India, including managing an indigo factory. This exemplary missionary wrote, "We have always considered it an essential principle in missionary conduct, that whenever it is possible, missionaries should support themselves, totally or in part through their own efforts."

In many parts of the world, Christian workers run their own small businesses. Many missionaries support themselves with businesses or community development projects. As they serve people in a practical way, they make disciples of our Lord Jesus Christ. In fact,

most Christian ministers the world over, work in material things to supplement what they receive from churches. "Ordinary work" is part of our daily lives, the whole of which are for the worship and honour of God. 1 Timothy 5:17 shows that Christian workers are still worthy of help, even when they also participate in "secular" work. They are worthy of "double honour".

Some Christian workers whose needs could be fully supplied by offerings from Christians, consciously choose to undertake "ordinary" work. They want to be able to relate to and understand ordinary working church members. We need to communicate the Good News to people in ways they understand.

Every Christian, whether in civil or military service, in business or a profession, or only on a temporary visit, can and should carry out Christian missionary work. At each moment we are witnesses for our Lord Jesus Christ: inside and outside of our place of work.

We recognize that all work is **for God**, and that it should be done as well as possible. *"Whatever you do, work at it with all your heart, as working for the Lord, not for men, since you know that you will receive an inheritance from the Lord as a reward. It is the Lord Christ you are serving."* (Col. 3:23,24). It is good to think and write out how being a Christian affects how we do our job, and what good the job itself is doing to people. Our daily attitudes, diligence, behaviour, quality of work, fairness, social solidarity, and values all speak to others. However, tentmakers do not only witness through their work. In Corinth, Paul worked with Aquila and Priscilla during the week. However, each Sabbath would find him in the synagogue "trying to persuade Jews and Greeks" (Acts 18:4). In Ephesus, he again worked with Aquila and Priscilla, again taught in the synagogue for three months (Acts 19:8), but then had discussions every day in the lecture hall of Tyrannus for two years (Acts 19:9). This was all on top of his tentmaking work.

There are four basic types of tentmakers*:

- Normal witnessing Christians living abroad (T1 - "T" for "Tentmaker"). They are abroad primarily for work reasons.
- Unsupported tentmaking missionaries (T2). For some of these a lack of financial support, guidance and accountability may hamper their effectiveness. Others develop their own networks.
- Supported tentmaking missionaries (T3). Often linked with, or belonging to, a missionary society, but with a "real" job.
- Supported missionaries whose jobs are just a "cover" (T4). They usually do little or no "real" work.

The following chart explains their characteristics:

Types of Tentmakers	Christian Abroad (T1)	Unsupported Missionary (T2)	Supported Missionary (T3)	Undercover Missionary (T4)
<i>Basic features</i>				
Lives and works in a cross-cultural environment	Yes	Yes	Yes	Yes
Has a real "secular" job	Yes	Yes	Yes	No
Has a legal resident visa	Yes	Yes	Yes	Yes
Has a Christian ministry	Yes	Yes	Yes	Yes
<i>"Missionary" features</i>				
Feels called by God to missionary work	No	Yes	Yes	Yes
Has missionary training	No	Yes	Yes	Yes
Has defined ministry church planting goals	No	Yes	Yes	Yes
Usually lives among the people ministered to	Maybe	Yes	Yes	Yes
Is sent out by a church and/or mission	No	Yes	Yes	Yes
Is accountable to experienced field personnel	No	Maybe	Yes	Yes
Is usually fluent in the local language	Maybe	Maybe	Yes	Yes
<i>Financial support</i>				
Usually supported entirely by the job	Yes	Yes	No	No
Supported partially or totally by church or mission	No	No	Yes	Yes

This booklet concentrates on types 2 and 3 - unsupported and supported *tentmaking missionaries*.

* Adapted from a paper by Patrick Lai.

Advantages of Tentmaking Missionaries

- Churches with limited resources may find it difficult to support "full time" the missionaries that they send to other countries. But they still have the same duty to send missionaries to fulfil the Lord's command to go and make disciples of all nations (Matthew 28:18-20). These missionaries from churches with few resources can go as tentmakers.
- Most unevangelized people live in countries where the governments do not allow Christian missionaries to enter, unless they have some other job. The following countries do not allow in evangelical missionaries: Morocco, Algeria, Tunisia, Libya, Iran, Iraq, Yemen, Vietnam, Laos, Pakistan, China, India, and many more. A business or profession gives greater probability of obtaining a visa. Only tentmaking missionaries can raise up churches in these fields. They manufacture goods, export something or carry out some other type of legal work. At the same time, they evangelize and build up churches, which (according to man's law) may be illegal. For more information on areas of the world where restrictions exist, see the booklet *Unreached Peoples of the World* — Part 3 of this Series, (for information on how to obtain this, see page 2).
- Tentmaking enables non-Christians to see Christians in action: to see the love of God lived out day by day. Tentmakers can shine for God in what they are, and are able to meet and witness to millions who would not go anywhere near a religious professional.
- Working (whether self-employed or as an employee) provides a good example for new Christians. The apostle Paul, although he received offerings from churches (1 Cor. 16:6), was not dependent on them. He worked hard at making tents (of leather, in those days). He told the Thessalonians, "*For you yourselves know how you ought to follow our example. We were not idle when we were with you, nor did we eat anyone's food without paying for it. On the contrary, we worked night and day,*

labouring and toiling so that we would not be a burden to any of you. We did this, not because we do not have the right to such help, but in order to make ourselves a model for you to follow" (2 Th. 3:79). Making money is not the prime aim: it is only a means of supporting oneself in God's work and providing help for others.

- Secular work enables tentmaking missionaries to relate to people in a natural way. They have natural avenues for witnessing to people. Their jobs provide contact with other business people, clients, and employees. It is natural to share the Gospel with these people.
- Another advantage is the lack of pressure to give account for the reason one is in the country. "Learning Arabic" becomes a little thin after a couple of years. With a real job, there is no cause for embarrassment or hedging when asked about one's employment. One can reply directly, "I am a trader in food products", or, "I am a teacher", without any hesitancy.
- Self-support is a good example for new Christians to follow. It shows them that hard work is important. Paul said, "If any man will not work, he shall not eat" (2 Thes. 3:10).
- Working also allows us to be generous in helping the weak and sick. This, too, was one of Paul's motives in Ephesus (Acts 20:35).
- You will be required to be the best that you can in your work, whether for an employer or if self-employed. Running a successful, ethical business is a good witness for Christ (however, note that in some countries, because corruption is so widespread, running a business on ethical lines is very difficult).

Extra Demands of Tentmaking

- The disadvantage of tentmaking is that it places much more demands on a Christian than ordinary "missionary" work. Staying close to God in prayer and Bible reading, fulfilling both evangelistic and employment requirements, coping with language learning, possible loneliness, and adapting to a new culture, can be very heavy going. Lack of real private devotions are the reason given by most missionaries who have abandoned the field. Amidst all the pressure, one must not lose sight of the goals. Like the apostle Paul, you will often have to "work day and night" (1 Thes. 2:9). This requires vitality, discipline, flexibility, initiative, passion for God and the lost, and an outgoing personality. Successful tentmaking is based on God's call, faith, vision and realistic thinking, prayer, and extremely hard work.
- The preparation of tentmakers must be more thorough than for any other type of missionary, because of the greater pressures they endure.
- There can be conflicts between one's employment or business and the work of witnessing, building up new believers, helping other team members, etc..
- If one's aims are unrealistically high, this can lead to guilt and disappointment.
- To meet the extra demands, and because a business or job may not provide all one needs for one's ministry, one can seek God for extra finance. The apostle Paul also received extra money from churches whilst he worked in Corinth (2 Cor. 11:8). Churches must understand this principle.

The Ethics of Tentmaking

Some bivocational missionaries have left the mission field because they have felt they were deceiving people, pretending to be business people or employed — when really they were not. The important thing is that our business or employment be **real**. If we enter the country to perform a certain activity, we must carry out that activity, whatever it is. As long as we are doing what our visa says, there is no problem of conscience. One's work is not a pretext for obtaining a visa, but a real job. However, as Christians, we will also make disciples and build up new churches. This is part of our calling. We are to establish the Kingdom of God through every facet of our lives. Because we are there for legally valid reasons, we can witness by personal testimony, explaining the teaching of the Lord Jesus, and where appropriate, offering literature to our contacts.

Each person should pray for God's confirmation of what we **are** before Him. Spiritually, we are apostles or evangelists, commissioned by God for the work of taking the Gospel to new places. But we also have our business or profession. If anyone asks us, "Are you a missionary?", we can say that our secular work is such and such, but that we are taking advantage of this to fulfil something more important: to obey God's commission to take His message of salvation to all the world — a privilege given to all Christians. *Ask God for wisdom.*

As far as our official position is concerned, it is often better not to be on the payroll of a missionary agency. We can receive money from our friends and from churches, but they are not *paying* us. If we have links with a missionary agency, this is a spiritual relationship, and not a "job". A missionary agency provides accountability, guidance and encouragement.

We need great wisdom from God. As the Lord Jesus said, we are to be "shrewd as snakes and as innocent as doves" (Mat. 10:16). The

devil is the father of lies (John 8:44), and we must never lie. However, we may sometimes act *secretly*. The Lord Jesus, in John 7:8-11, went up *secretly* to Jerusalem. Like Samuel when he went to Bethlehem, we can have an agenda which we make public - to present a sacrifice, while having another agenda too - to anoint David as king (2 Sam. 16:1-3).

If in a Muslim country, it is wise not to mention Israel, Muslims, Islam, evangelism or missions in letters, cassettes, faxes or e-mail. In all difficult places do not mention converts' names, location names. Some tentmakers even use code names for themselves in their prayer letters.

We are called to obey God alone, whatever the cost, even when man's law forbids what God commands. When reminded by the high priest and the Sanhedrin of the prohibition to teach in the name of the Lord Jesus, Peter and the other apostles said, "We must obey God rather than men" (Acts 5:29). Similarly, we must make disciples, even when it is prohibited by man's law. May God give us grace to suffer and be willing even to die for our Lord Jesus Christ — "*to live is Christ and to die is gain*" (Phil. 1:29).

In many countries, some forms of witness, such as mass distribution of literature could quickly lead to imprisonment or expulsion. Other forms of witness, as God gives the opportunities, may mean that we can stay in the country longer to build up disciples of Christ. Remember, also, that we can endanger other missionaries who have any association with us, by unwise movements. Seek wisdom from God for the type of witness you should give.

Dangers to Avoid

- Leaving for the field without the spiritual backing of churches and individuals who support you daily in prayer.
- Going to the field without hand-on experience of beginning house churches. (Contact the Missionary Training Service if you need help - see page 2 for the address.)
- Not investing the necessary time in learning the language and becoming acquainted with the culture.
- So much concentration on material success that the focus on evangelism is weakened or lost. There needs to be a balance. Ideal jobs will give opportunity for evangelism through the work, but you will also usually need time to contact other people.
- Mixing personal or team money with money of the work or business: they must be kept strictly separate.
- Allowing too much publicity for the work in the Christian world (hostile authorities can find out what you are doing and expel you).
 - * Missionary agencies and churches should be very careful about what they say about tentmaking missionaries: especially in publications and letters. Some governments of restricted countries regularly read such literature to find out about missionaries in their countries.
 - * Letters should have no references to churches, missionaries, Christians, or converts, etc.. Ask people not to send letters or envelopes with Christian or church letterheads, or missionary bulletins.

Among Whom should we Work?

Prayerfully seeking God's will, find out which fields still do not have churches or missionaries and where you can use your gifts and talents. If possible, choose a field which has some similarities to your own situation (rural or urban, of the same economic and educational class, and a similar lifestyle).

If it is difficult to match any of these, and you still believe God would have you go to a certain people, it would be good to incorporate in the team Christians whose culture is closer to that of the target people. This will help in the initial stages of church planting.

Several types of work can be used for bivocational missionary work. Jobs which have given the best results in terms of planting multiplying churches, are those which allow contact with people you are trying to reach. Generally, those who respond first to Christ are from:

- the working class
- ethnic groups which feel oppressed by other more powerful or richer groups
- newly formed housing areas in cities.

However, in many countries, there is an expected code of behaviour and life style expected of foreigners which might limit contact with these groups. Ask God for wisdom. One idea is to employ some of these people in a business. You could perhaps widen contacts with them through self-help schemes for the employees in their communities, such as cooperative sickness and funeral insurance schemes.

Churches are almost never started among university students because they are not permanent in their place of study. By God's grace individuals are converted, but a church planting movement among the ordinary people is usually not started.

Organize the Tentmaking Team

1. Be Sure of the Call of God

Paul and Barnabas were called by God (Acts 13:2). Tentmaking missionaries must be convinced that they are working in response to the call of God, and not because of just wanting to do good works, adventure, curiosity or even money. Team members should know God personally, know how to use His Word, wage spiritual warfare, and be led each moment by His Spirit.

Paul and Barnabas were approved workers of God (Acts 11:25,26). As you form your team, make sure that each member has first demonstrated their ability as a Christian worker in their own country and culture.

Being sure of their call, team members must be ready for suffering. The apostle Paul said to Timothy, "*... I remind you to fan into flame the gift of God, which is in you through the laying on of my hands. For God did not give us a spirit of timidity, but a spirit of power, of love and of self-discipline. So do not be ashamed to testify about our Lord, or ashamed of me his prisoner. But **join with me in suffering for the Gospel**, by the power of God, who has saved us and called us to a holy life — not because of anything we have done but because of his own purpose and grace*" (1 Tim. 1:6-9).

2. Be Commissioned by the Church

Paul and Barnabas were set apart and **commissioned by their church** (Acts 13:3). They did not work independently, but as an arm of their church. They maintained a good relationship, returning to tell the brethren what God was doing, and staying a long time with them (Acts 14:24-28). Missionary work belongs to the whole church, not just to a few individuals who wander

around the missionary field, responsible to nobody, doing whatever they want.

The church takes responsibility for the team, praying, fasting and supporting their ministry (Acts 13:13). Come to an agreement about the financial support that the church will give. Some churches do not understand "tentmaking". They need to be educated that this type of work is just as important (if not more so) than any other type of missionary work, and needs to be supported in prayer and finance too.

3. Be Accountable

Tentmaking missionaries should be accountable to others to begin churches. Strong links with the churches and the missionary agencies help the team to maintain its vision and direction. They can help bivocational missionaries to plan, to be aware of political restrictions and fulfil their mission effectively.

However, this accountability must be in the context of a *relationship*, and not just accountability to an *organization*. Some missionary agencies encourage their team members to choose coaches to whom they are responsible. Where tentmakers are involved in business, there needs to be understanding of the differing, and possibly conflicting, interests of the business and the evangelistic work.

4. Work in a team

This is the biblical model. Our Lord Jesus Christ took a team around with Him (His apostles). Paul always worked in a team with other missionaries like Barnabas, Timothy, Luke, Mark, and Silas (Acts 11:25,26; 13:13; 16:13, etc.). When Peter began the new church among the Gentiles in Caesarea, he was accompanied by six brethren from Joppa (Acts 11:12). The task is too

great, and the spiritual battle too strong, for most people to work alone effectively. Nobody has all the necessary gifts to do what is required to establish churches in another culture. In a team there is accountability: being responsible to others, the work can achieve objectives more effectively.

Other advantages of teams:

- * The spiritual burn-out rate for lone rangers is high: the frustration, loneliness and difficulties of adapting to the culture and achieving anything, disorients many people.
- * A team provides an effective support group for pastoral care, and counselling.
- * A team provides accountability, and supervision. One can become lax in prayer and Bible reading.

In some missionary teams, certain members dedicate themselves more to the business, whilst others concentrate on evangelism and discipleship: each one works in what they can do best. This depends on the gifts and skills of each member. Both types of work should be respected as of equal importance as they are done for the same aim. If the business has the purpose of winning souls for the Lord Jesus Christ, it is just as important and spiritual as the work of preaching the Gospel.

Develop and maintain good team relationships. Read booklet 4 of this Missionary Training Series — *The Missionary Team* — for more detailed information on forming and running a team (see page 2 for information on how to obtain this).

5. Cooperate with other churches and other missionary agencies

Sometimes a large church can form a missionary team from its own members. However, it is more usual for the team to be composed of people from several churches who work together with mission and training agencies to form, prepare and send a

team. The important thing is to maintain good communication and collaboration between these churches and the mission and training agencies, to ensure that the team is properly organized, and that, by God's grace, its work bears much fruit.

Some teams have one or two who concentrate almost exclusively on business or their profession, so that some others can give more time to the evangelistic work. They may also be able to support workers from a culture which is more like that of the people they want to reach. Each one should work in what they do best. All these arrangements must be determined with the agreement of the whole team, and written down.

Partnerships between tentmakers, mission agencies, churches enable all the necessary tasks to be done: evangelism, following up radio and Bible correspondence contacts, Bible translation, pastoral training, etc.

6. Work out and write down an agreement between all participants — the team, the sending churches, missionary and training agencies (and Christian businesses, if involved) about lines of communication and responsibility, work description, steps to resolve conflicts, and guidelines for emergencies.
7. Receive training and gain experience in:
 - * types of low profile personal evangelism which do not draw the attention of the authorities: e.g. evangelistic Bible studies in unconverted people's homes.

* For information on such training, see the *Missionary Training Guide* (Part 1 of this series, and write to the Missionary Training Service (for the address see page 2 of this booklet).

- * winning and discipling whole families.
- * planting and multiplying house churches — churches which rely and act upon the power God gives to any obedient congregation, no matter how small, to reproduce in a normal way with little or no help from outside (as in the growth parables in Mark 4 and John 15).
- * training pastors through personal discipleship.
- * teaching, witnessing, organizing the church, and celebrating the Lord's Supper in ways that new local leaders can imitate immediately, even where they are poor and uneducated.

Take every opportunity to gain more skills for your time overseas. If there is any time of waiting before moving, use up every minute profitably in prayer and fasting, extra Bible study, building up your home church, recruiting other tentmakers, studying the language, etc..

8. Diversify: Having several team members in one business can enable some to have easier jobs which give more time for evangelistic work. However, not **all** team members should be in the same employment or business. If a tentmaking businessman falls under suspicion from the government, all others who work in the business may be investigated, the business closed, and everyone expelled from the country.

Missionary Agencies

Whether one forms part of a missionary agency is an important question to consider. There are some advantages in functioning as tentmakers without having to account to a missionary agency, for one's work:

- Some missionary agencies may not really understand the priorities of one's business or work. Some business ventures have failed because missionaries have not been allowed to give the time necessary to the job. This can mean the eventual withdrawal of the Christian worker from the field.
- It is easier to explain to others who one is: one is not linked at all with a missionary agency.
- Security is less of a problem. Some missionary agencies distribute printed information on missionaries, and this could easily fall into wrong hands.
- There is greater freedom: there is no need to follow policies that were not drawn up for tentmakers. There is no divided loyalty between work for an employer or business and the mission agency in matters such as language learning, children's education, crisis management in political upheavals.

However, there are many advantages of working with a missionary agency:

- One is accountable to others who have the big picture in mind and who have experience to share.
- One receives advice and support in adapting to the culture, evangelizing, building up new Christians, spiritual warfare, handling fear, and avoiding common pitfalls.
- One is part of an overall strategy.
- An agency provides links with the outside Christian world.
- An agency also helps to maintain a team. Other team members can take over when, for any reason, one has to leave the field. Working alone could mean that any progress made is not retained.

- An agency can give help with health insurance, paying taxes at home, children's education, health care, etc..
- An agency could provide extra finance to help cover children's education, fares, further training, pensions, etc..
- An agency can provide a courier system for mail, e-mail, prayer news, tapes, etc.
- When returning home, an agency can help with finance, children's education, and resettling.
- A mission agency can help to develop prayer support, finance, and provide links with the home churches.

When considering any missionary agency, one should thoroughly examine their basis of faith, objectives and ways of working. One should join only if one is in wholehearted agreement with these. This is a serious commitment which may last for many years.

Different Methods of Tentmaking

There are several methods of tentmaking in restricted countries:

- Beginning a business.
- Obtaining full-time or part-time employment through offering a skill or special knowledge not common in the country.
- Obtaining a visa to retire (if you are 55 or older).

If God wants us to enter a country, He will provide the means. Prayer will open the doors. Think what the country needs now, and what it will need in a few years time, and prepare yourself to meet those needs - in supplying food, water purification, and health care in undeveloped countries, small businesses in under developed countries, and education in developing countries.

Section B: ***Obtaining Employment***

Hundreds of thousands of Christians work abroad for companies and governments. Some jobs require high qualifications, and contracts may be for short periods. However, with God's help, contracts can be renewed, and way made for anyone.

If you need to more qualifications, it is worth the time investment to obtain them if they will enable you to remain in the country for a long time.

The type of job that one can obtain varies a great deal from country to country, and depends, too, on what one has to offer.

Examples of People Required

- doctors
- nurses
- engineers
- those who have computer skills
- translators
- university teachers
- teachers of English — in great demand all over the world — sometimes few qualifications are required
- pastors for foreign communities
- manual workers for rich countries in the Arabian Gulf
- journalists
- secretaries
- research workers
- students
- workers in a Christian development agency

Good Characteristics of a Job

- it gives good contact with local people — the target group you want to evangelize
- it fits in with your skills and personality
- you will enjoy it (your attitude to the job is crucial)
- it leaves time and energy for discipleship

Job Hunting

1. Gather certificates of training and work experience, and letters of reference. Certificates should be endorsed by a lawyer or the foreign office or equivalent in your country.
2. Compose a vision statement about your aims and the type of job that would help you fulfil it. Share this with other team members and, if you are with an organization, with its leaders too.
3. Form a network through friends, relatives and others who may have friends and acquaintances in the same line of business in the target country. Ask people for information about jobs.
4. Obtain access to guidebooks about the location which mention job prospects.
5. Prepare a Curriculum Vitae — an account of your life.

The Curriculum Vitae (CV)

When filling in applications for jobs, it is important to prepare a well typed curriculum vitae. Potential employers pay great regard to presentation: they are looking for someone who will make them look good and make them successful. They will look for your ability to adapt in a cross-cultural situation, your diligence and productivity, your initiative, and an attractive

character. They are thinking, "Will this person do the job?" and "Is this the person I am looking for?"

A CV is normally 3-4 pages long (maximum 6).

Include the following information (where applicable):

- * Name and address (do not use the address of a Christian organization)
- * Home telephone (and fax)
- * Business Telephone (and fax)
- * E-Mail
- * Sex
- * Marital status
- * Children
- * Date of birth
- * Birthplace
- * Nationality
- * Passport number, date, place of issue, expiry date
- * A photograph
- * Nature or personality (preferably independently assessed)
- * Linguistic abilities
- * Business and life achievements
- * Objectives of your career
- * Professional qualifications
- * Language skills
- * Experience of other countries
- * Educational background
- * Previous employment (job title, description of the work, work skills, professional achievements)
- * Personal interests/ hobbies
- * Names and addresses of referees (obtain referees' approval of having their names included. Warn them not to include references to mission, abilities in evangelism, Christian leadership, etc..)
- * Include photocopies of all diplomas, etc.

Have someone proofread several times to eliminate errors.

- 6.** Gather addresses of potential employers:
 - A.** Write to embassies and consulates of several countries in the target country asking for:
 - a list of their country's companies working in that country.
 - a list of major companies in that country (according to your line of work)
 - a list of major government ministries or public works of the country
 - any general information that might help you find work.
 - B.** From contacts in the location, request copies of sections of relevant yellow pages of businesses
 - C.** Use business guides and government listings.
 - D.** Request information from the local embassies of the countries.
 - E.** You may write to Christian organizations which have lists of jobs in different countries, for example:
 - Global Opportunities, 1600 Elizabeth Street, Pasadena, CA 91104, USA.
 - InterCristo, P.O. Box 33487, Seattle, WA 98133, USA
 - The Employer Database, PO Box 7186, Lykavitos, 1642 Nicosia, Cyprus
(This deals with jobs in the Arab World: include your name, address, telephone/fax/e-mail address, country in which you wish to work, and type of employment you wish to take up. The fee for this service is US\$30).
 - Christians Abroad, 1 Stockwell Green, London SW9 9HP, United Kingdom. <http://www.wse.org.uk>

7. Write to those that could be useful, including a copy of your CV (or a resume of it). Each letter should draw attention to the relevant parts of the CV.
8. If necessary, plan and budget a job hunting trip, and raise funds for this. Sometimes jobs can be obtained more easily by visiting the country itself.
 - A. Allow plenty of time for replies to all your letters.
 - B. Contact people by telephone and fax first.
 - C. Make sure you have the necessary visas.
 - D. Combine with research into missionary opportunities, if possible. Make sure any Christian workers you hope to visit are warned of your arrival.
 - E. Take 20-30 passport sized photographs.

Interviews

In an interview the potential employer is looking to see if you are the person he needs in his work. For your part, you will want to evaluate the opportunities you will have for effective witness and ministry. You may want to ask questions about:

- * Contracts and work permits. How long will the work permit be for? Who will obtain it? What is the legality of one's position in the country.
- * Will the visas be arranged by the employer?
- * What are the conditions relating to the termination of the contract?
- * The salary: will it be paid by the hour, week, or month? If by hour, is there a minimum amount of work? Will the company cover cost of living adjustment in inflation? Can one spend the salary outside the country?

- * Will the company help with language learning and pay for this? What facilities are there for language learning?
- * With what type of people will one be working?
- * Will the company ensure one survives in case of lockouts, strikes, etc.?
- * Will the company cover travel expenses; will it provide accommodation, hard and soft furnishings.
- * Will it help find accommodation?
- * Is a vehicle needed or provided?
- * What hours is one expected to work? Are holidays paid for?
- * Are there restrictions on the use of one's leisure time?
- * Who pays for children's education?
- * What recreational and social facilities are there?
- * What technical books should be brought?
- * Are there restrictions on women in work, at home, or in public?

9. Follow up your trip with letters, faxes and telephone calls. Acknowledge all job offers in writing, confirming details. Do not be discouraged if nothing happens immediately. Some responses takes several months to materialize. Keep praying for the Lord's guidance.

Section C: Establishing a Tentmaking Business

Introductory Notes

- At present, very few people sent out by missionary agencies are involved successfully in businesses. It is often difficult to train missionaries to become businessmen, and would seem better to train businessmen to plant churches. Businessmen missionaries have great potential if trained with care.
- Business involves making a profit — or a loss. No one should enter into business who does not recognize that making an honest profit is right before God. Romans 12:8 teaches that he who contributes to the needs of others should "give generously": this means that he should have success in order to be able to share any profits that should be made. The parable of the talents in Matthew 25:14-30 shows that money is to be put to work. Business is a divine and most honourable occupation. People expect us to earn money: not that we receive subsidies from abroad.
- A successful on-going business should last a long time and enable you to prolong your stay in the country.
- You must be prepared to fail commercially. Sadly, many businesses are not successes. You must also consider the possibility of losing all your capital.
- A business may not produce sufficient profit to cover all the team's expenses. Support from churches may be necessary too.
- You will have to take the time to learn to be able to buy and sell in the local language, and will have to learn and understand the business culture. One way of investigating the land and learning the language is to visit first as a student.

Features of Some Successful Businesses Useful for Church Planting

- With God's grace, they prepare thoroughly — remember that to "fail to prepare is to prepare to fail."
- They use little specialized technology (unless the business deals with introducing new technology e.g. information technology/ computers).
- They are small — so that huge investments are not necessary.
- They are independent (not part of a large company) so there is more freedom to pursue missionary activities.
- They involve extensive, regular and continued contact with the same people.
- They are founded on an intimate knowledge of the laws governing work and the creation of new businesses.
- They understand the norms of doing business in the culture. However, they do not compromise in matters of integrity.
- They require their managers to fulfil an "apprenticeship" with a more experienced business-person in the same type of work before establishing the business.
- They have a market before beginning production (if involved in manufacturing). Many businesses misfire because they do not have a market for their products. (For example, there could be a business in your home country which wants to transfer part of its manufacturing base to another country because labour is cheaper there. The market already exists. You could set up a small factory to provide the goods at a better price. This also has the advantage of being an export business — countries sometimes give financial incentives to this type of business.)
- Those involved have real motivation. Generally this will be because they need the money to live. If the money is superfluous, then other matters take priority and the business suffers, dies, or exists only in theory — like a "front" for a business card.
- They usually involve business people of much experience. The apostle Paul, in his longest stays anywhere — in Corinth for 18

months, and in Ephesus for three years — on both occasions worked with Aquila and Priscilla. They were of the same trade — makers of tents (of leather in those days). Tentmaking missionaries who have less experience or capital will find it very difficult to begin real businesses working alone. They should form teams with other Christian business-people who share the same aims. They could learn or bring a skill or trade which would help the business.

- Some — aiming at working classes — use quite a lot of manual labour.

Examples of Appropriate Businesses

- trading in different commodities
- importing, **packaging and selling** items such as foodstuffs (nuts, sugar, etc.)
- pilot projects to introduce an agricultural or industrial product, or to improve quality for export
- repairing computers and other electric equipment
- processing **agricultural products** (e.g. making tomato sauce, drying and packaging fruits in an elegant way to sell as presents in other countries)
- selling organic or natural foods
- a **research agency**
- a **school of art**
- making or exporting **typical traditional articles** (such as dolls with traditional costumes)
- work with a **computer**: offering different services
- a travel agency
- a **language school**
- business school or **business consultancy** (how to establish businesses, etc.)
- selling different products
- a **representative of a consulting or export agency**
- a **translation service**.

- small **specialized export agencies** (for example, buying agricultural products for export to another country). Some countries give visas for several foreigners if an export business is established. However, this is a very competitive field and local competition and business methods are hard to beat. Also, export agencies require one to have sellers at the export end. One cannot do this oneself.

The following businesses are more suitable for the self-support of national workers, though they may be useful for foreigners in some cases:

- buying, transporting and selling animals
- small shops and workshops of every type
- ceramics (making vases or other fine products of clay)
- making **guitars or other choice articles of wood**
- making jackets and other fine articles of **leather** and sweaters of **angora wool** (of goats or rabbits)
- selling **clothes** or other products house to house, or on the beach
- making **fishing hooks**
- polishing **jewelry**
- printing or selling **books**
- photography (e.g. taking and selling instant photographs in rural areas)
- transport of people (buses or taxis) or of materials (lorries or vans)

AVOID BUSINESSES WHICH:

- require large amounts of capital
- are too far ahead of their time
- are too high-risk commercially
- for success require a high percentage of a very small market
- are too high-profile politically
- are based upon very little knowledge of the sector (excitement and enthusiasm are a risky substitute for expertise)

- occupy almost all the team members' time (they need time to evangelize and disciple)
- keep the team continually moving to different places
- keep the team isolated from the people they want to reach

ASPECTS TO CONSIDER:

Define what you hope to do and what you hope will be the outcome of your work in terms of mission and business.

Find out the following information:

- The language and history of the area.
- The economy of the city, region and country where you intend to go.
- What are the main industries of the region? What do most people do for a living and what industries are the major employers?
- What needs, great and small, exist in the community? (For example, unemployment, lack of health care, tools or other products)
- What is the political situation and the type of government? (How do they regard foreign businesses?)
- What work will give a sufficient financial return?
- What businesses are approved by the authorities and accepted by society? (it is difficult to obtain permits for businesses in a restricted country).
 - * does the business offer something which identifies with the government's interests — employment for people, export of its country's produce, technical improvements, training for its people, better health, etc.)?
 - * will there be clear benefits to the country's economy which can be demonstrated to the authorities?
 - * governments do not want businesses which employ many foreigners in jobs which local people could do.

- How do you see yourselves relating to the commercial community in the city and the surrounding area?

A mission or church can form an research team including someone with foreign business experience, to sound out the situation.*

It may also be possible to write to trusted people who already live on the field (be careful with what you say in letters, faxes or e-mail: authorities often read them).

One Model: An International company with Sales Representatives

There are many different models from which one could choose. The one here is just one way — but one that is effective *as long as the tentmakers are committed to the business.*

The basic framework: some Christians who have, between them, considerable experience in business abroad, missionary work, and on-the-job training, combine to form a trading partnership. This trading partnership will serve as a base for the tentmaking missionaries they prepare and send out. The missionaries on the field will be resident sales representatives of the business partnership, running liaison offices.

Capital:

The company formed could be a partnership or a limited company. If a limited company, the company will need to be able to demonstrate a substantial paid up capital in its balance sheet. If it is a partnership,

- * You may contact the Missionary Training Service which is forming a network of people who can assess possibilities for businesses and help in their formation.

the partnership balance sheet would be the combined assets and net worth of all the partners. In either case, in order for a company to register a liaison office in another country, it may have to be able to prove that it has a substantial capital. Each missionary who goes out with the company should be prepared to invest his or her capital in the company. Part of this will be needed to investigate the options for trade and the establishing of a liaison office in the country to which the missionary will go. Being involved financially provides extra incentive to the missionary to participate in the commercial venture.

The home office:

This is run by the partner with business experience. He organizes the buying and selling of different commodities, and gives instructions to the tentmaking missionaries on the field. All sales are conducted directly through the home office. The liaison office simply makes the contacts.

The liaison office in the target country:

The tentmaking missionary manages this branch office. This involves several things:

- doing research — into the sales potential of different commodities, financial arrangements, etc., and reporting back to head office
- contacting and visiting potential customers on behalf of the home office — building relationships, discussing selling arrangements, making or forwarding quotations
- monitoring performance of contracts, visiting or contacting customers to advise of shipments, variations in documentary credits and negotiating contract alterations

Advantages:

- it gives the tentmaker freedom to plan his own time
- it gives an acceptable reason to be in the country
- it provides him with a method for meeting people and building relationships
- it gives a credible standing in society

- it allows the tentmaker to build the contacts who could protect him if he runs into problems

Training:

No missionaries are sent out until they are thoroughly trained and proven — both in the professional aspects of sales management, and in the planting and multiplication of house churches. The preparation also involves biblical and theological studies. All this training is on-the-job — in both the business and in the church planting sides.

Partnership with missionary agencies:

Partnerships are formed with missionary agencies for the organization of teams, general strategy, and supervision on the field.

The Business Manager

The manager will be a linchpin in any business operation. Its success or failure could will depend upon his contributions.

The team could "employ" a business manager — pay his wages and expenses out of a common purse on a fixed contract. This would be a good test of their commitment to the business, and would help to overcome any lack of commitment in any team member towards the business. Pray much for the Lord's guidance about which experienced Christian business-person to select. The business-person directs the business, and forms part of the team: he contributes the expertise for the work, and maybe part of the capital. The team follows his leadership in the business, and commits itself to dedicate a certain amount of time to the business so that it is a success. Work out lines of authority and accountability in this situation. (Most business people would not accept what often happens in mission today where missionaries are usually not 100% committed to the success of the business). The business-person, like other team members, should be full of the Holy Spirit, and free from the love of money.

The manager should:

- have experience of successful businesses of the same type in the developing world.
- identify with the vision set out for the business.
- not allow a sense of pity to ruin the business by giving away capital to people in need (the team and the churches planted will be able to help more people in the long term if the business is a success).
- (if a manufacturing business) be able to train potential leaders from among the national workers, especially in the field of quality control (local people will not usually be able to be able to train others in this area — sometimes workers need to be taught a new work culture: foreigners do this best).

Before You Start

1. Ascertain God's will. As with any other work for God, do not enter it lightly. Test your perceptions with other Christians. The importance of seeking God cannot be emphasized too strongly. Not only could a mistake lead to a lack of blessing, but also to financial loss. It can discourage, distract or destroy individuals involved and be a very poor witness.
2. Know yourself.

Starting-up and running a business requires a wide range of skills and personality traits.

- * Why do you want to run a business? The motives will dominate and influence decisions you take. Such motives could include: God has clearly guided you; you enjoy independence; you are an entrepreneur by nature.
- * But why this particular one? It could be that you or the team have already discerned that there is the experience and skills necessary.

- * However, **note** that being an expert in the subject of the business is probably less critical than knowing how to buy, sell, plan, create ideas and manage yourself, your time, money and the business often all in the same hour! Running a business is a highly competitive environment, so a determination to win is essential.
- * Remember that when a customer buys a product or service from you, they will also expect: the right quality; value-for-money; reliability; punctuality; professionalism; efficiency; outright integrity; and ultimately peace of mind about the purchase.
- * So have you got what it takes?
Examine the requirements for running the small business you are considering, in the light of the preceding paragraphs and identify your **strengths and weaknesses** in experience, nature and character. Identify what is different about you from others already in the chosen business sector — this will be your "unique selling point". Consider how you will compensate for your weaknesses.
- * Particularly, identify your key skills, expertise and experience in relation to the chosen business field. Also, identify your weaknesses in these areas and consider whether you need the help of another person to complement you. You may decide that you need to personally work in the chosen market-place before trying to set up a business in it. This is usually essential.
- * Are you a leader or a follower; a creator or a maintainer; a self-starter or someone who needs to be motivated; how will your health stand up to new stresses? Are you really committed to running your own business long term? Successful businesses require persistence over long period of time.
- * Know what you like and don't like doing. (Be aware that we tend to do better those things we like but they may not be what customers really want!)

- * Know when you work best in the day/evening/night at: thinking creatively, bookkeeping, planning, selling, making etc. You will need to plan your day accordingly.
- * How about your spouse and children: how do they fit into the picture?

Self-Evaluation for Business

The following set of statements will help you evaluate your suitability for beginning and running a business in the unreached world. It would be helpful if, besides answering them yourself, a business friend could also evaluate you. Compare your opinions with each of the following statements, and give yourself between 0 and 5 points for each, according to the measure of agreement you have with the statement. If you are very much in agreement with the statement, you would give yourself 5 points. If you disagreed strongly, you would give yourself 0. For example, for statement 1., you would prefer to set up a business — but you would be equally happy in any other employment, you might give yourself just 2 points.

Please remember that there are no right or wrong answers. It is not a test of how successful you would be at planting churches. This is just a test of your likelihood of establishing a **successful business**. There would be no point in your establishing a business if you would destroy it.

Area A: Commitment to Business

1. God is calling me to set up a real profitable business abroad.
2. I am willing to spend time working in a particular field or industry to obtain sufficient experience of that business before going abroad.

3. If necessary, I would mortgage my home to obtain capital to meet the start-up costs and capital requirement of a business.
4. I am very confident that my business and my commitment to it will survive beyond the first five years.
5. The following percentage of my income **needs** to come from the business:

0% - 0 points, 20% - 1 point, 40% - 2 points, 60% - 3 points, 80% - 4 points, 100% - 5 points
(Greater need entails greater commitment)
6. I would invest a considerable amount of my own money to finance my commercial venture, and consider taking out a loan.

Area B: Personal Liking for Business

7. I enjoy selling and earning money from making sales.
8. I derive pleasure from my line of business.
9. I enjoy talking with other business people and comparing notes about business.

Area C: Business Skills and Experience

10. I have gained many organizational skills through work in a commercial company.
11. I have developed a detailed commercial plan for the business I am considering.
12. I have considerable experience of the trade or business which I am considering.

13. I have considerable experience in selling.

Area D: Witnessing Style

14. I feel that doing business will be my prime method of making friends and contacts for witness.

15. I have made considerable use of my past/current job or business to witness to colleagues, customers and suppliers.

16. I have many ideas and plans for witnessing to others I would meet in the proposed business.

17. I think that those engaged in commerce are just as open to accepting the Gospel as any other sector of society.

18. I prefer witnessing to business contacts rather than to other people.

Area E: Openness

19. I would tell the immigration authorities that my prime reason for being in the country was to do commercial business.

20. I would tell my friends and supporters that I was going abroad to engage in business.

Now add up all your scores. If your total score is between 80 and 100, you are definitely suited to establishing a business abroad. If you obtain between 60 and 80, you need to work a great deal to raise your score in those areas where you are weaker. If you score less than 60, you should consider something other than establishing a business as a means of tentmaking. Remember that this test only measures the probability of your business success, not tentmaking in general.

Research the Business

1. Prayerfully and carefully choose the type of business you hope to begin.
2. Take time and care to prepare it properly. Research is time-consuming but *absolutely crucial*. Many business failures can be attributed simply to poor research.

The following is a comprehensive list; you may not always be able to answer all these questions, but they should be addressed and the gaps noted, as gaps represent areas of increased risk.

A. Market research

Having decided on the market sector where you propose to work, find out all you can about it.

Study:

- * past trends and future projections;
- * the structure of the market (how many competitors, their ownership and their size);
- * their product ranges; their pricing and payment terms;
- * distribution and delivery norms;
- * outside influences upon the market (other markets which interact and affect demand or supply; e.g. the supply of paper which affects the costs of newspapers)
- * Examine at least major competitors in more detail as to: reputation and reasons for it; strategies; customer groups; geographical strengths; particular pricing policies; conduct a full SWOT (Strengths, Weaknesses, Opportunities and Threats) analysis on them from the **customer's** viewpoint.

Specifically:

- * Draw up a list of buyers.
- * What have they bought in the last year?

- * Who do they currently buy from?
- * How do they buy, and how do they pay?
- * How will you manage the risk?

Consumer research

From the research information begin to draw precise pictures of typical consumers in different groups by:

- * age
- * gender
- * ethnic group
- * level of IQ/education
- * socioeconomic/lifestyle group
- * geographical location
- * frequency of purchase
- * scale of purchase
- * attitudes to the products
- * previous experience in the market
- * needs (not just *wants*)
- * ability to pay
- * likely prejudices.
- * Look for needs which are not yet being met new "niches" these could be very valuable opportunities for you. Look for something which you could offer, which others are not making available, or are doing badly a **unique selling point**.

B. Other Research

- * Study the economic climate for your chosen sector.
- * Take local advice about the different legal forms your business could take: e.g. limited company, partnership etc.
- * Find out about: licenses or permissions needed, taxes, laws affecting businesses, employment, health, accounting requirements, and trade generally; any grants available for new businesses; insurance requirements.

- * If local finance is likely to be mandatory or needed, inquire of bankers and accountants about alternative sources, conditions and costs.

Sources of information

- * Embassies
- * Development agencies

Most information, however, will have to come locally. If necessary visit the market-place yourself, or at least send a business-minded person with your brief. Obtain information from:

- * other business people
- * professional advisors
- * advertisements
- * chambers of commerce
- * directories
- * approaches to potential customers about competitors
- * research questionnaires/telephone calls

The Business Plan

Only after careful research can you begin to make a business plan. Not only will you need a business plan yourself; if you involve outsiders, they too will need to examine it and believe in it.

Take the advice of business people, and a chartered accountant. Do not rely just on what other missionaries say.

The plan must include the following:

- * The mission/purpose of the business and its legal form. If it is a manufacturing operation, explain briefly the conversion process.
- * What exactly are you selling? Why have you chosen it? Use the research to demonstrate your reasons.
- * The necessary skills you possess to run this business, and where the other skills are being drawn from. Show a simple organization and function responsibility chart.
- * Name your competitors. Where are they located?
- * From all the possible customers, identify your target customer group(s) and describe them, showing why you think they would want to buy from you, a new entrant into the market, rather than from your competitors — what will be different about your business, when compared to its competitors in price, service or other respects?
- * How will you promote, sell, and deliver your product to your customers?
- * How have you calculated your prices and profits? Set out your costs and explain your profit and pricing philosophy and policy in comparison with competitors. Explain what payment terms you will be giving.
- * Where will you obtain supplies, and on what price and payment terms. How will you protect yourself against supplier failure?

- * The supporting detailed figures should show cash flow and finance requirements.

The business plan should also show:

- * What do you hope to achieve in the first year of business?
- * How do you see your business developing over the next few years?
- * Have you made any provision or arrangements for illness or injury?

Finance

Give here the basis on which you calculate your cash flow statement.

- * Sales: Give details of assumed amount of sales per month/year and assumed number of customers on which your cash flow is based. Include details of any credit terms you offer your customers.
- * Raw materials: bought each month: give details of source, pricing, availability. Include details of credit terms offered by your suppliers.
- * Employee costs (if any) excluding owners: List number of employees, hours of work, rate of pay.
- * Overheads: postage, telephone, travel, motor expenses, etc.

Premises, Plant, Fittings and Vehicles

(indicate whether these are to be purchased or already owned)

- * Where will any special machinery come from, on what delivery terms, at what cost, and how financed?
- * What about premises and other resources or facilities the business will need e.g. motor vehicles, storage space?

Finance Required for Year 1

- * Finance required for capital investment in premises, plant, fittings and vehicles.

- * Finance required for working capital.
- * Total finance required

Sources of Capital

The best arrangement is for the team itself to provide the capital. If you need other capital, try to obtain it from Christians or humanitarian organizations. Although legal fees may be incurred, a binding agreement should be drawn up to cover such a relationship. Investors must be satisfied with smaller, but reasonable, profits, because the missionaries will also be involved in evangelism and building up churches. They must also be prepared to lose money — as the business may not be successful.

Just lending or giving money to missionaries with little business experience is, sadly, a recipe for disaster. Those who invest the money should control the business. The team should not think that the money is a gift. One arrangement is for a business-person to join the team and work side by side with them.

If the government of the country requires that 51% or more of the capital should come from local sources, this is not necessarily a problem, but do take care to match the lender's objectives and your own and have a clear agreement in writing approved by a local lawyer.

Specify the sources from which you will draw capital:

- * Own capital.....
- * Bank loan.....
- * Bank overdraft.....
- * Other loans.....
- * Other investments.....
- * Grants (specify).....
- * Any other source.....
- * Estimated net Profit Year 1(from Profit and Loss Account)

- *
- * Less your own wages.....
- * Total finance available.....

Final Analyses

- * Identify the risk areas and show what you are doing to eliminate them or reduce them.
- * How much do you need to sell to break even (i.e. sales required to cover all expenses, production costs and personal drawings)? When do you expect this level to be achieved?
- * When do you expect to make a trading profit?

The **business plan**, once agreed, should become the budgeted plan and should set out the data in tabular form per month for the first year, with half year and full year cumulative summaries. If possible, do a course in book-keeping up to "trial balance" standard. An alternative is to have someone do these for you. However, you will need to understand these yourself and use them on the the field.

There should be three separate reports*:

- PROFIT & LOSS (also referred to as the"OPERATING BUDGET"). This is a forecast of the trading results, alongside which, each month, the actual figures are shown.
- Businesses can show a profit but fail because their flows of money in and out do not line up. Therefore a second budget and report are essential: the CASH FLOW FORECAST.
- A BALANCE SHEET.

Usually these reports are prepared for each month of the first year, and then summarized quarterly for years 2 and 3. Some financiers

* See the Appendix for outlines for these reports.

may require forecasts for up to 5 years but the accuracy of these is dubious for a new business.

Produce these schedules with the Business Plan. Provided accurate data can be obtained, monthly figures produced quickly after the end of each month, along the lines of the Business Plan described will give all the key management information needed to anticipate serious problems and take the necessary corrective action.

IMPORTANT

Having prepared the Business Plan, ask:

- How much money do I need to make this all worthwhile? How much money do I need to earn from the business each year for the costs of food, rent, travel, children's education, etc.? (What the business does not provide must, by God's grace, come from other sources — such as the churches which send you.)
- Can this business produce the amount of profit required?
- Will it survive if either sales are lower than expected, or customers fail to pay as expected?
- How will you track how much money is going in and out? What bookkeeping systems must you set up? What expertise will be needed?
- How will you know if you are making a profit or a loss? Who will produce frequent and regular reports?
- What other help will you need?

If necessary, go back and rework the Business Plan so that it represents an achievable and acceptable situation.

.....AND FINALLY, before you commit to it, ask yourself : DO I REALLY BELIEVE IT CAN BE DONE?

Production Management

Production management ensures that goods are manufactured and supplied:

1. in the required volume
2. at the required price
3. to the required quality

These three aspects are interdependent.

1. Production in the required volume: This attempts to match production capacity to the demand of the market. This is an important part of planning the business. Over capacity has to be paid for, and can be a heavy burden in a young business. On the other hand, dissatisfied customers, demanding more of your goods can be equally painful. Ideally, build flexibility into your plans, where expansion can be considered in stages, but initial investment costs are controlled.
2. Production at the required pace: A method of costing manufacture and estimating costs is essential. You cannot control what you cannot measure. If information is not available to cost or estimate manufacturing costs, products will be priced wrongly.
3. Production to the required quality: There is no point monitoring the quality of a finished product when defects are introduced several stages earlier in a manufacturing process. Each part of any production operation needs to not only monitor for its quality output, but also adjust the process to always maximize quality. This is a vital organizational issue that needs to be introduced from the outset.

Managing People

There are many different techniques here — ranging from motivation and participation skills through to disciplinary and grievance procedures. However, it is reasonable to consider that as a Christian, the golden rule is to treat people in the same way as you would like to be treated yourself. The second great command of Jesus was to "love others as you love yourself". This is an excellent guideline for business practice.

The principle can be applied to the type of pay structure and benefits that you would work for yourself, and to the simple task of getting a job done. Important applications of this principle are:

Don't ask someone to do something that you are not prepared to do.

and

Ask them in a way that you would like to be asked.

Issues such as "management by objectives" and "ownership and involvement" may depend on local cultural and social practice. All good managers use different techniques to motivate and encourage staff, as different individuals will always respond differently.

General Management Skills

The range of skills necessary for starting and running a business are many and varied.

Computer Skills: Increasingly, business in the developed world needs to be run using small computers. Computer literacy, especially using spreadsheets, is increasingly important. However, computer skills may be less important in developing countries, and all business functions can be carried out on a manual system.

Time management: This is probably one of the most difficult areas to control. Any fledgling business demands much time and attention, and this can become excessive. Always bear in mind the clear biblical principle of resting for one day in seven.

In order to make best use of time during the working day, the following principles are useful:

- 1.** Daily ask for the Lord's wisdom in operating the business: James 1:5.
- 2.** Establish priorities: If possible, plan each day to deal with issues that must be tackled, and avoid trivia. Use time in a disciplined way. Cut out any activity which does not help to fulfil the agreed objectives, however interesting it might seem.
- 3.** Discard paperwork that is not necessary. Be bold in throwing away all paper that does not have a use. Filing cabinets are filled too quickly.
- 4.** If there is an issue that needs tackling, **DO IT NOW**. Don't put off such matters as they will keep returning.

There are other time management techniques, but they require greater depth of study.

Policies: Try to establish policies for each area of business. Such items as a Health and Safety Policy, a Quality Policy, and a Product Recall Policy. While this may seem an onerous task, it is worth establishing a procedure for dealing with these management issues, to ensure that when they are required, there is a predetermined course of action to follow.

Additional General Advice

- Make a formal, written agreement for every area of the business: between members of the team, and also with any other person involved. Do not accept just a verbal agreement. This will help avoid fraud and misunderstandings later on. Note how losses are to be met by members of the team, and similarly should there be any profits, how these are to be distributed. Decide how the missionaries will be supported, and how moneys destined for reinvestment in the business will be administered. Use guidelines which are biblical, commercially responsible, and culturally appropriate.
- Do not reveal in bulletins, reports or letters that the business helps you to plant churches. This could lead to your expulsion if the authorities read such literature.
- The business should be officially independent of any missionary agency.
- Be careful with officials who try to convince you that you need them. You may do — but check the opinion of other businesses — they may be fooling you.
- As you divide the profits and losses, beware of envy. Those who have put up the capital should divide any profits or losses according to what has been agreed. Be businesslike and honest in this as in other matters, seeking first the kingdom of God.
- Be professional:
 - * use lawyers and other professionals when necessary
 - * obtain a real local business address - such as a business centre where at least a mailing address can be rented (usually a PO

Box is not acceptable, but a real office is not necessary at first)

- * obtain a phone, fax and e-mail numbers
- * type up business cards and stationary with a local address
- * buy a smart business suit
- * print quality brochures about your product - clearly pictured
- or your qualifications

*Therefore, my dear brothers, stand firm. Let nothing move you.
Always give yourselves fully to the work of the Lord,
because you know that your labour in the Lord is not in vain.
1 Cor. 15:58*

*And I will do whatever you ask in my name, so that the Son
may bring glory to the Father.
John 14:13.*

*You are worthy to take the scroll and to open its seals,
because you were slain, and with your blood you purchased
men for God from every tribe and language and
people and nation.
Rev. 5:10*

Further Help

If you require advice or training in any aspect of being a tentmaking missionary, please contact:

The Missionary Training Service, Oswestry Christian Centre, Lower Brook Street Oswestry, Shropshire, SY11 2HJ, United Kingdom.
E-mail: coord@missionarytraining.org www.missionarytraining.org

Global Opportunities, c/o US Centre for World Mission, 1600 Elizabeth St. Pasadena, CA 91104, USA info@globalopps.org
www.globalopps.org

Canadian Tentmaker Network, 10 Huntingdale Blvd., Carborough, ON M1W 2S5, Canada. E-mail: 103635.1250@compuserve.com

INTENT, PO Box 35, Cascade, CO 80809 USA. E-mail: info@intent.org

TASK, 13 School Road, Bradenham, Thetford, Norfolk, IP25 7QU, United Kingdom E-mail: roger@taskgb.freemove.co.uk

Tentmaker International Exchange, TIE Yellow Pages, PO Box 45880 Seattle, WA 98145-0880, USA. E-mail: tie@gati.wa.com

Useful Reading

Avoiding the Tentmaker Trap by D. Gibson, WEC International, 37 Aberdeen Ave., Hamilton Ontario, Canada L8P 2N6. 1997

Business Power for God's Purpose by Heinz Suter and Marco Gmur, VKG Publishing, CH-3280 Greng-Murten, Switzerland, 1997

Christian Professionals: Breaking New Ground: A Handbook for Tentmakers, (for an Indian context) The Tentmaker Centre, c/o Interserve, C-20, (1st Floor), Community Centre, New Delhi 110 058, India. 1995

Tentmakers Speak by Don Hamilton. TMQ Research, 312 Melcanyon Rd., Duarte, CA 91010, USA. 1987

Tentmaking I and *Tentmaking II* - International Journal of Frontier Missions, 7665 Wenda Way, El Paso, TX 79915, USA. E-mail: 103121.2610@compuserve.com

Today's Tentmakers - Self-support: An alternate model for worldwide witness by Christy J. Wilson. Tyndale House Publishers Inc., Wheaton IL USA. 1979

Working Your Way to the Nations: A Guide to Effective Tentmaking edited by Jonathan Lewis. WEF Publications, PO Box WEF, Wheaton IL 60189, USA.

Appendix: Profit and Loss, Cash Flow and Balance Sheet

Explanation of the Profit and Loss Account

Refer to the form opposite.

Notes:

Express all values in one currency.

Convert production and sales volumes to values in currency.

- 1 and 2. Where there are export sales they should be shown separately from indigenous sales, as there may be tax or incentives available upon these values. If there are no export sales, ignore the Export and Home split and show it all under Home.
- 3 and 4. Show actual costs in the month - whether paid out or not.
5. At the end of each month, the value of stock should be checked and compared with the previous month. If it has gone up, the figures should be shown as a **negative** item. If they have gone down, show a **positive** figure.
 - b Is the sum of 3, 4 and 5.
 - c Calculate the value of the Gross Profit by taking [b] from [a].
 - d Calculate the percentage as shown.
- 6 to 11 Give titles to each production cost item (e.g. rent, light, heat, water) and enter the monthly amounts alongside.
- 12 to 17 Give titles to all sales and marketing costs (such as salesmen's wages, advertising) and enter them monthly.
- 18 to 23 Other costs: insurances, bookkeeping, cleaning etc.. Set these out here.
- 24 to 29 Enter here anything which does not fall into any of the earlier categories.
- 30 and 31 Discuss these with your financial advisors to conform to local requirements.
 - e Add all items from 6 to 31 together
 - f Deduct [e] from [c]
 - g A useful formula to show how close to profitability you will be.

Profit and Loss Account

		Month 1	Month 2	Month 3	Month 4	Month 5	Month 6	Month 7	Month 8	Month 9	Month 10	Month 11	Month 12	Total
1	Sales Home													
2	Export													
a	Total Sales													
3	Direct Costs													
	Materials - purchases													
4	Wages and salaries													
5	Stock Change (Increase)/Decrease													
b	Cost of Goods Sold													
c	Gross Profit [a-b= c]													
d	Gross Profit as % of Sales [d = c ÷ a × 100]													
6	Overheads Production													
7														
8														
9														
10														
11														
12	Selling & Distribution													
13														
14														
15														
16														
17														
18	Administration													
19														
20														
21														
22														
23														
24	Other Expenses													
25														
26														
27														
28														
29														
30	Finance Charges													
31	Depreciation													
e	Total Overheads													
f	Net Profits before Tax [f = c - e]													
g	Sales required to break even [g= e ÷ a × 100]													

Explanation of the Cash flow Forecast

Only ACTUAL movements of money should be shown where they are received or paid out in the month concerned.

- 1 and 2 Show the value of money received from cash sales in the month, and, separately, from sales made in previous months, received this month.
- 3 If there has been any other income in the month, show it here.
- 4 and 5 Show sums of capital or loans received in the month.
- 6 and 7 Ignore these for now.
- a Total money received in [1-7]
- 8 and 9 Show monies paid out for any purchases made this month or previously.
- 10 and 11 For salaries/wages paid to shareholders/principals or employees.
- 12 Show income or other taxes, or national employee insurances paid.
- 13 If any significant asset has been acquired, show it here e.g. computer.
- 14 to 23 Fill in as appropriate.
- 24 and 25 For any miscellaneous payments not previously shown.
- 26 If there are any Sales Taxes due, show them here.
- 27 and 28 To be used only if necessary.
- b Total up 8 - 28.
- c Deduct [b] from [a]. The result could be **negative**.
- 29 Insert here the [c] figure from the previous month **take care** - it may be either **positive** or **negative**.
- d This is [c] + or - 29.

Note: in some businesses where exact phasing of sales and payments are hard to predict exactly within monthly boundaries, it is useful to include in columns for cumulative quarterly totals both the Profit and Loss and the Cash Flow reports.

It is necessary to produce these schedules with the Business Plan. Provided accurate data can be obtained, monthly figures produced quickly after the end of each month, along the lines of the Business Plan described will give all the key management information needed to anticipate serious problems and take the necessary corrective action.

Cash Flow Forecast

		Month 1	Month 2	Month 3	Month 4	Month 5	Month 6	Month 7	Month 8	Month 9	Month 10	Month 11	Month 12	Total
1	Receipts Sales (inc taxes) - Cash													
2	- Debtors													
3	Other Trading Income													
4	Loans received													
5	Capital introduced													
6	Disposal of assets													
7	Other Receipts													
a	Total Receipts													
8	Payments Cash Payments													
9	Payments to Creditors													
10	Principals Remuneration													
11	Wages/Salaries (net)													
12	Employees' insurance (e.g. PAYE/NI)													
13	Capital Items													
14	Transport/Packaging													
15	Rent/Rates													
16	Services													
17	Loan Repayments													
18	HP/Leasing Repayments													
19	Interest													
20	Bank/Finance Charges													
21	Professional Fees													
22	Advertizing													
23	Insurance													
24														
25														
26	Sales Taxes													
27	Corporation Tax etc.													
28	Dividends													
b	Total Payments													
c	Net Cashflow (a - b)													
29	Opening Bank Balance													
d	Closing Bank Balance (c + or - Line 29)													

Projected Balance Sheet

	Month 1	Month 2	Month 3	Month 4	Month 5	Month 6	Month 7	Month 8	Month 9	Month 10	Month 11	Month 12	Total
ASSETS													
Current Assets													
Cash													
Accounts Receivable													
Short-term Investments													
Total Current Assets													
Long-term Investments													
Equipment													
TOTAL ASSETS													
LIABILITIES													
Current Liabilities													
Accounts Payable													
Taxes Payable													
Notes Payable													
Notes Payable (Long-term)													
Total Current Liabilities													
Long-term Debt													
Equity													
Contributed Capital													
Fund Balance													
Total Equity													
TOTAL LIABILITIES													

"Having both started businesses and planted churches in restricted access nations I can highly recommend the booklet "Tentmaking Missionaries". It is extremely practical. It will help anyone considering serving in a restricted access nation to think through issues and problems they should prepare for before heading overseas." Brother Robert

The Missionary Training Series

The Missionary Training Guide	BOOKLET 1
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