

## Initial Questions as You Consider Supporting Workers through Very Small Agencies

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As your church considers sending or supporting a missionary through what we might describe as a “mom and pop” organization, there are important questions to research. Here are just a few.

1. While it is quite simple to form a 501c3 in the US (and similar entities in many other countries), **legal and financial requirements** are extensive. Financial practices dictated by both the country where the donors live and the country where the workers reside can be complex. Transferring funds internationally is more involved than just wiring monies.

Establishing a functioning board and completing required reporting are time consuming. The board should not be composed of a majority of family members; independent, experienced leaders willing to serve are not always easy to find. Financial liability is assumed by board members, likely necessitating liability insurance. These issues are only the tip of the iceberg of financial and legal responsibilities.

2. **Advance emergency planning and overall care for workers** are also more involved than often assumed. For example, who will handle contingency planning that needs to be in place in before any crisis arises—such as a health emergency, natural disaster, political instability, physical attack, etc. For example, emergency evacuation from a remote area after a health crisis or accident can run into the tens or hundreds of thousands of dollars.

Missionaries may obtain low-cost health insurance on their field but what about coverage while they are on home assignment? Who will work with them to make sure they are setting aside funds for retirement? How will their mental health and general wellbeing be evaluated and how will any needed counseling be provided for your worker and/or their family?

3. **Ministry accountability** is another question. Is your church comfortable with your workers being the sole decision makers regarding all matters related to their service? The new legal entity has some responsibility for such, and your church may need to assume additional responsibility in this area in order to make sure you are being good stewards of your people and resources. If some accountability is being shouldered by an indigenous group, what authority and reporting will they have?

## Approach the Questions with the Care They Deserve

**Do your homework now.** The answer to all of these questions is often, “We will figure it out as we go!” But is that satisfactory to your church? What are the risks? How much time will be invested in trying to put together plans and caring for the myriad details that have up until this point been the responsibility of the agency? The justification of a reasonable administrative fee may become more evident as you research these issues.

**Determine what church-agency-missionary collaboration will look like.**

What will be the relationship among your missionary, their new sending entity, and your church? You will need to revisit [the sending triangle](#) questions to determine what the expectations are of each partner.

**A conversation with their present agency is crucial.** If your missionaries are intent on leaving their agency, at the appropriate time you will need to initiate dialog with their present organization. Their perspective on the reasons for the departure may help you guide your workers in the future.

One issue that can become highly charged relates to the financial conditions under which your workers will leave. For instance, the transition of health care is particularly important if a preexisting condition is involved. One of the major questions may be the disposition of residual funds in the missionaries’ account and/or retirement funds. Some agencies will allow their members to take these funds to their new legal entity; others will not. This is an extremely important topic if a large amount of money is involved.

**The bottom line.** What is the best way to support these workers and their ministry, and is your church ready to step up to the additional responsibilities you may need to assume with a mom-and-pop agency? The advance of Kingdom work and the flourishing of your Kingdom workers will depend on your wise decisions.