

# POSTINGS

*articles for missions mobilizers*



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## Missions and the Mom-and-Pop Agency

Issues around  
supporting  
workers in small  
organizations

Have you had one of your missionaries tell you that they want to leave their mission agency? Their plan may be to serve independently while creating a small legal entity in their sending country to handle donations—an organization often termed a "mom-and-pop" agency. Or they may want to channel contributions via your church or through an organization that merely processes gifts. In other scenarios, many churches are already supporting missionaries or indigenous workers who are part of a very small agency focused solely around their own work.

Church missions leaders facing these situations often have persistent doubts and questions

about financial and ministry accountability as well as missionary care, etc., in these bare-bones organizations. Yet they may wonder if they have the right to question these arrangements and, if so, how to go about making wise decisions.

This issue of *Postings* overviews the issues and suggests some practical steps in all three contexts: (1) Your missionaries want to transition out of their agency; (2) Your missionaries already have their own board; and (3) Indigenous workers you support created their own small organization.

## "WE WANT TO LEAVE OUR MISSION AGENCY."

### Why do missionaries want to resign from their agency?

Typical reasons include:

- "We don't need the agency." Workers may feel their agency adds little value to their ministry.
- "We don't believe our agency should dictate our ministry location and strategy." Workers may feel strongly that they should be accountable only to God and free to follow whatever they believe He is calling them to do.
- "We are struggling to raise our required support and want to eliminate high administrative fees." Missionaries may resent these monthly deductions when they are struggling to make ends meet.
- "We want to work directly under our indigenous colleagues or independently." Your workers may be deeply embedded in a local team, ministry, or church that serves many of

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the agency roles. Or there may be underlying interpersonal conflicts with their current team that initiates a desire to work on their own.

### What are the underlying issues and church considerations?

1. **FINANCES.** If the desire to cut agency ties really comes down to money, the church must take a hard look at the bigger picture. Rather than resign from the agency, does this worker need assistance in raising more funds? Can the church provide coaching and support (see this [past Postings](#)), or introduce them to one of the fundraising bootcamps that are designed to assist missionaries in this task?

Do your workers need their agency's financial structure more than they realize? If they no longer were required to do so, would they be disciplined enough to build up reserve funds to return regularly for home assignment? What about a plan and funding for retirement? How will adequate health coverage be provided, both on the field and during home assignments? Who would approve projects and other ministry expenditures?

If the workers are asking your church to handle their finances, you will need to have an in-depth dialog with your church's accountant and auditor before making that commitment. Don't be surprised if they have major concerns about

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taking on this responsibility. Even if the concept is approved, your church will need to assess the time required of qualified staff and be willing to commit to this obligation over an extended period of time.

2. **STRATEGY.** This is a complicated question. Did the workers choose an agency with ministry priorities that never matched their own? Or did the missionaries change their perspective on what they should do, or perhaps the agency shifted their strategies? Regardless, does your church endorse the missionaries' current ministry preferences?

Do you see the type of work they are looking to do as a good match for their gifting and does it fit what your church feels called to do in that location? If their vision is valid but does not match their agency, is there another established agency that would be a better fit?

3. **SERVICES.** Have your missionaries underestimated the value of what their agency provides—like good healthcare on the field and on home assignment, field conferences and retreats, missionary care, and donor relations to name just a few. Will leaving their agency eliminate contexts where the whole family can

find refreshment, friendship, practical assistance, etc. Will these be provided in some other way? Is there full agreement within the family about leaving the agency? Make sure your workers have carefully considered all the implications.

4. **ACCOUNTABILITY.** Does the desire to become independent stem from a rejection of any accountability to authority? Does it indicate that they are not willing to be accountable to your church either? Do they believe they are accountable only to God? Does that fit within what you think are the expectations God has for your church's responsibility to oversee ministry?
5. **COMPATIBILITY.** Dissatisfied workers may express this as a strategy issue—"We don't agree with the direction our team is moving"—whereas the underlying issue may be personality conflicts within their team or regional colleagues. If their solution is to work alone, do you agree, or is there a way that your church and the agency could together help them work through these personality clashes?

Determining the real issues for your workers may well require a field visit that includes discussions with their team leaders and with local indigenous leaders. It may take some persistence and good cross-cultural communication skills to determine a clear picture of the situation.

### Fulfilling responsibilities as a small organization is harder than it sounds.

In the US, it is fairly simple to complete the paperwork to launch a new charitable organization. But to function responsibly is far more complicated. **Here is a list** of the responsibilities to consider.

## "WE ARE MISSIONARIES WITH OUR OWN MISSION ORGANIZATION."

What if you have sent/supported workers already serving under the auspices of a small board that primarily handles gift receipting? These boards often are comprised of personal friends who implicitly trust the workers and exercise little or no oversight of the ministry. Member care and other services are nonexistent.

**If you are the sending congregation, whatever is missing in the care and oversight of your missionaries falls to you.**

If your missions committee/team finds yourselves in this situation, be proactive. Find out as much information as you can about the function of the organization. You may have access to much of this from public sources, but do not be hesitant to request it from the organization: a list of board members and contact information for at least the chair, audited financial reports for the past several years, 990 forms or other government-required filings. A personal discussion with the board chair will help you clarify how they define the extent of their responsibility.

If you are the sending congregation, whatever is missing in the care and oversight of your missionaries falls to you. Are you willing to take

on this role? If you are not the sending body, you will need to find out what church has sent them and to what degree the leaders of that congregation see themselves as responsible. Then you can decide if you are comfortable with the arrangement.

## "WE ARE INDIGENOUS WORKERS WITH OUR OWN MINISTRY BOARD."

It is quite common for workers in the Majority World to have established their own board. However, it is also not unusual for these boards to be composed of family members and employees whose income depends on the leader. In reality, such boards seldom have the authority to hold the leader accountable. Just because the leader is a national, perhaps one who has suffered for their faith, does not mean that they are exercising the level of godly leadership that your church wants to support. On the other hand, they are not automatically suspect either. Some type of objective oversight and evaluation is essential.

Churches are wise to take the time and funds to visit these ministries in person, but what they see and hear there can be carefully controlled by the leader to a far greater extent than they may realize. Even though it feels uncomfortable, the visiting team must ask the difficult questions such as what other Western partners are involved and what other indigenous ministries are partnering. Ask to see their accounting system; can you get a complete financial report?

On such visits, church representatives should also connect with one or more respected local leaders who are totally independent of the ministry being evaluated, preferably leaders who serve at a national

or regional level. High-level leaders often remark that they wish Westerners would more often seek their opinion and advice before engaging with a partner. Their insights will be invaluable, so do not hesitate to ask to meet with them. Encourage them to be open about their assessment of how a Western church like yours could best engage.

### BALANCE ACCOUNTABILITY WITH FLEXIBILITY

The Apostle Paul made many missionary decisions on his own or with his small team. However, he and Barnabas reported back to their sending church in Antioch with an obvious sense of accountability for their ministry. Luke writes in Acts 14:25-27: "...they sailed to Antioch, where they had been commended to the grace of God for the work that they had fulfilled. And when they arrived and gathered the church together, they declared all that God had done with them, and how he had opened a door of faith to the Gentiles."

Later Paul would share accountability for delivering financial gifts to the Jerusalem Church with an unnamed brother "appointed by the churches to travel with us as we carry out this act of grace that is being ministered by us...for we aim at what is honorable not only in the Lord's sight but also in the sight of man." 2 Cor. 8:19,21

Today many churches have made blanket policy decisions that all missionaries must serve under

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an established mission agency capable of carrying major responsibility for providing training, member care, high-quality leadership and supervision, and excellent financial administration. Other congregations choose to carry most of the sending responsibility themselves but may rely on a missionary-services provider to cover some responsibilities.

Regardless of the broad policies under which your church chooses to operate, recognize that every missionary situation is different. Some workers may flourish and be most effective in a largely independent working arrangement or a bare-bones mom-and-pop agency. Others definitely will not.

The essential thing is not to move forward with a cloud of doubt or distrust over your relationship. Make a prayerful, careful decision about your agency requirements. Then encourage those you support to strive for an agency relationship you can fully endorse. With Paul, you can all then declare, "I thank my God in all my remembrance of you, always in every prayer of mine for you all making my prayer with joy, because of your partnership in the gospel from the first day until now." Phil. 1:3-5

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