POSTINGS

articles for missions mobilizers

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Understand Your Missionary's Support

Correcting 10 misconceptions about missions money

"What you don't know won't hurt you!" This familiar adage does ***not*** apply to your church's understanding of missionary financial support packages.

Ignorance or misunderstanding of important factors related to missionary funds definitely can hurt your missionary, the people they minister to, and your church. Your missions team can't afford to "learn too little too late!" This *Postings* tackles some of the most common misunderstandings.

CATALYST services

10 DANGEROUS MISCONCEPTIONS

1 Missions agencies' support packages are all quite similar in what they provide.

Even if agencies use the same names for various funding categories, there are major differences in what they build into workers' support packages. It is crucial that every church missions leadership team ask what is ***and what is not*** included in the monthly support total.

For example, some organizations include funds for children's education, car purchase/replacement, language classes/tutors, etc., in the monthly support required. Others instead require the missionary to raise project funds as needed for these and other items.

Too many congregations have sent their missionary with the assumption that all of their expenses were covered. They were shocked when soon after their workers began their service, they had to launch a project to raise tens of thousands of dollars to purchase a vehicle or cover language-school expenses. This is why it is so crucial to learn up front what is and is not covered. When well informed, you won't be blindsided by additional unanticipated financial needs.

> Ask what is and what is not included in the monthly support total.

2 A missionary's total support requirement can be compared to a salary in your country.

This is a common misperception that leads to serious sticker shock. An informal survey of some of the larger sending agencies confirms that their workers' salaries are generally only about 60% of the total financial package. The other 40% covers expenses typically funded by the employer in most Western countries. Help not just your leadership team but also your congregation to understand these factors. Here is an example of **one agency's support categories** and what they include.

Many people are under the impression that living abroad is inexpensive. However, many missionaries today live in metropolitan areas like Tokyo, Paris, or Singapore which likely have a much higher cost of living than your community. At the same time, workers in rural areas have additional expenses too—many must pay part or all of the costs for private flights to reach their remote location and to fly in supplies. In certain countries, workers are required to invest significant sums to leave their country frequently in order to renew their

Your Missionary's Support Dollars

visas. If a line item seems high, don't be afraid to ask for specifics about what is covered.

3 Whether a missionary can raise their needed support is one good way to determine if they are called and worthy to be sent.

This attitude may seldom be expressed outright but is an underlying conviction of some churches. Remind yourselves that there are many people who are gifted at what they will be doing in ministry but are not talented at raising support. The sending church needs to determine fitness for service without making fundraising a litmus test. See **this prior *Postings*** for much more on this issue of fundraising responsibility.

> If fundraising is difficult and/or the worker feels a great urgency to return to the field, there is a tendency to go back with insufficient support.

4 Missionaries can always find a way to live on less than the required support amount, so letting them return under supported is not as important as getting them back to the field quickly.

Once they have completed their first term, most missionaries are permitted, usually within some limits, to lower their financial requirements for the salary portion of their support package. If fundraising is difficult and/or the worker feels a great urgency to return to the field, there is a tendency to go back with insufficient support.

The sending church needs to ask specific questions about the wisdom of this decision: What will not be funded? Will the cuts come from personal housing and living expenses? If so, what will be the impact on the family? For instance, will this eliminate vacations? Require living in more spartan housing? Delay ongoing education or needed renewal conferences? Will funds for ministry be cut? How may this curtail the effectiveness of ministry or waste the worker's valuable time?

5 The lower the fixed amount or percentage of support deducted for the agency's expenses, the better.

Some missionaries and churches resent that the worker must raise funds that help to underwrite agency function. Admin fees can vary from an amount representing 0% to as high as 22% or more of the total support package with an average usually 8-10%. Beware: Choosing the agency with the lowest admin deduction may prove to be a very bad "bargain"! For a further discussion of what administrative fees cover, see our recent *Postings*: **Missions and the Mom-and-Pop Agency.**

6 If a missionary or spouse is employed or has other income, this money is considered part of their support.

Unless a worker is taking a major employment contract while serving overseas, income from outside work is seldom factored into their support. For one thing, the amount of remuneration is rarely very high. In addition to some form of outside employment, missionaries may have other sources of income such as an inheritance, social security payments, or other retirement benefits. These auxiliary income sources are often God's special supply because they begin at just the time when workers are facing extra healthcare costs and other added expenses.

Since outside income is not a factor in how much Western workers are paid by their employer, missionaries do not understand why it should be otherwise for them. Yet some churches drop or reduce support in these circumstances. Consider carefully before making decisions in this area.

7 A missionary's support is handled by their agency or church, but it belongs to the worker personally.

By US law this is not the case. All funds contributed to a charitable organization become the property of the organization to be distributed as they determine. This is true even if the support is designated by the donor for an individual worker. Other countries may vary in how they view tax-deductible contributions.

The control of funds can become a major issue, especially if a missionary decides to leave their organization and join another. They and their donors may assume that all funds in their account as well as retirement funds held by the agency in their name should be portable to their next place of ministry. While many agencies believe it is proper and ethical to pass the funds on to a similar organization the worker is joining, some do not. It is wise to know the agency's policies before the worker joins.

8 As a sending church, we should wait until they have most of their support and then help make up the remainder.

A sending church's decision to postpone making a specific support commitment can make fundraising much harder for their new worker. Other potential church and individual donors will gauge the sending church's confidence in the worker based on their eagerness to give. This means you should make a faith-stretching commitment as soon as possible after your new worker is appointed. You may choose to escrow the accumulating funds until they actually depart, but it is important to announce your pledge early.

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9 Missionaries get wise financial guidance from their agency in order to prepare well in advance for retirement.

Some mission agencies offer extensive financial planning counsel for workers. Others offer none. A church should provide workers with access to the services of an experienced financial advisor long before they anticipate retirement to help them better prepare for their later years. If your worker feels retirement planning is unnecessary or insists "God will provide," are they clear as to what responsibility your church will or will not take for continued funding in their later years?

10 Missionaries who have paid into a retirement plan will have sufficient funds to support them during their senior years.

Forty-plus years ago when most agencies began requiring their members to pay into a retirement account, churches felt a surge of relief that they would not need to devote funds to underwrite retirees. Such assumptions have proven overly optimistic.

Retired missionaries face cost-of-living increases and skyrocketing healthcare expenses like the rest of your congregation but also have additional financial challenges. Since many never purchased a house, they have not benefited from accumulated home equity. And while in the past many retirees lived in subsidized missionary housing, today they more often want/need to live near their children, grandchildren, or elderly parents where housing usually is more costly. These and other factors can mean that missionary retirees struggle financially. Regardless of modest lifestyles, some will need ongoing support.

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HOW CAN LEADERSHIP TEAMS BE WISE ABOUT MISSIONARY FINANCES?

- **Compare support requirements carefully.** If your potential missionary is still in the process of selecting an agency, work with them to compare the financial packages. Money certainly is not the only criterion in agency choice, but it is very important. Find out how any special circumstances (for example, a special-needs child or serious health issue) may impact finances.
- **Get up-to-date, detailed information.** Regularly ask all of your missionaries for a detailed breakdown of their support requirement and the various categories of expenses it covers. Remember that support packages change frequently for all sorts of reasons. Ask whether your workers have a reasonable surplus cushion for emergencies.
- **Contact the agency directly for information.** Some missionaries are well versed in financial aspects of their support package, but many are not. Take the initiative to get answers directly from the agency's finance staff—it will reduce the likelihood of unwanted surprises later on! Don't be afraid to query the agency about what is and isn't covered.

- **Demonstrate to your workers a desire to be generous not begrudging.** Yes, you should expect your missionaries to be good financial stewards but that should never lead them to feel that they must account for every penny spent. No worker needs that kind of pressure. Perhaps you can bless them with a generous, extra gift they can spend freely on a "splurge" just because you want them to know you are so thankful for their hard work and partnership with you.

> **We should refuse to send global workers into challenging ministry contexts financially under supplied.**

"The worker is worth his keep," Matthew 10:10 records as part of Jesus' sending out of the 12. We rightfully cringe at the idea of sending out an army without sufficient supplies. Likewise, we should refuse to send global workers into challenging ministry contexts financially under supplied. It's our job to provide for them! Let's do it well.