

# The Makeup of Missionary Finances



## *An Introduction to Missionary Financing*

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### **The finances a missionary needs**

**Intro:** In regards to the finances invested in ministry which is usually far outside of oversight, we must be acutely aware of the two dynamic verses which bring weight to our involvement: 1 Corinthians 4:2 “Moreover it is required in stewards, that a man be found faithful.” And James 3:1 “My brethren, be not many masters, knowing that we shall receive the greater condemnation.” Pastors in particular, yet, anyone who is a mission’s influencer/enabler will be held to a scrutinizing judging eye before the Bema seat! In light of that, we want to have a biblical view, but we also want to have one based on evaluated experiences so that application of the biblical view can take shape without giving way to pragmatism (determining truth by the success of its perceived practical application)

#### **1. Why do we have a financial system of missional support?**

a. Ministers should be ‘honored’ by the ministries in which they work. The Bible has precepts, principles, and patterns which guide this. Mat. 28, Acts 1, Acts 13, Acts 20, 1 Cor. 9, 1 Tim 5, Phil 4.

*\* The precept: The ministry itself, in which the minister labors, provides for his needs. That’s how God designed it and how Paul explained it.*

*The Bible only gives 3 categories for NT church giving:*

(1.) For a minister’s provisions long term (1 Tim. 5:17 “elders double honor”)

(2.) For the hurting until their strength is regained—

a. Widows, orphans, (limited-long term) – 1 Tim. 5:2-5, 16 “Honor widows except they have children or nephews.”

b. Saints in a disaster, (Gal. 6:10, doing good to all men especially the household of faith refers to priority and helps not as a means for propagating the Gospel) – Macedonian churches gave out of poverty to relieve the suffering of Jerusalem believers in a drought which Agabus predicted. 2 Cor. 8, 9:1 “ministering to the

saints.” Any “doing good” to those outside of the faith is seen as a ministry of compassion and not as one for evangelism.

(3.) For the furtherance of the Gospel (Great Commission)—the church’s sent/released missionaries. (Phil 4:10 “your care of me”, “fruit abound to your account”, “God shall supply for all your needs.”

*\* The Principle: The minister labors for the Gospel’s sake not his own sake, however, his labors should lead to the ministry itself providing for him. 1 Cor. 9 “If I sow spiritual things, I reap carnal from you” , “a minister also has the right to lead about a wife/family” under the same understanding.*

*\* The Pattern: Paul tells the church Elders in Acts 20 that he labored with his hands when he was short on finances to enable travelers with him to continue ministering...this was an example to the elders to follow that same example.*

b. If a church planter/pastor in the US needs to work bi-vocationally to make up the difference, why not a missionary? In most countries missionaries either cannot logistically or legally be employed to provide for their families. In some cases he can start a church and see it grow so it supports them. But in most cases, it is illegal for even the church itself to support him. Nationals can and should work to make up the financial difference, but with the goal of growing the church to care for its biblical obligations.

c. So, should missionaries revoke American citizenship? Doubtfully! Missionaries are primarily church-planters, like Phillip, who are called to plant a church then train the people and leadership to take over the ministry before moving on. By the time they are able, a missionary should be moving on and that church should be supporting a national pastor. If the missionary himself becomes a national having sought citizenship, that shifts the biblical responsibility to financially provide for him from his state-side churches to the national church in which he labors according to 1 Cor. 9.

\* This biblical mandate (church planting) cannot be done without a financial support system which can be counted on to a higher degree. There are always exceptions to the rules; but, there has to first be a rule from which to identify the exceptions.

d. The ministries which should “honor” the missionary is not the foreign church plant, but the churches he represents. The missionary is an ordained minister of the church from where he was sent. Other churches may join hands as he represents them in their ministries where they are fulfilling the calling of the local church to make disciples of all nations. Thus, the missionary is ministering primarily on their behalf. Would we expect the pastor to be compensated by those he wins to the Lord and disciples or the church itself over which he pastors? The same is true for missionaries.

## 2. What are the financial systems we have?

a. Denominational funded and sent – The International Mission Board (IMB) funds Southern Baptist missionaries partly from their denominational budget and partly from two yearly special offerings—Lottie Moon and Annie Armstrong. They report to their immediate supervisors within the framework of their denomination which functions primarily as a Global Unit deciding and making policies for mission practices and giving freedom to individual missionaries to operate autonomously.

**Benefit:** There's no support raising, and they can concentrate more heavily on advanced missionary training for going to the field as well as the field of service itself and the ministry there.

**Problem:** Authority is in the 'government' of the organization (like a business) so autonomy is not inherent but 'granted', thus, it can be taken away. With the shift of authority and financing, missionaries *may* come home and report of their ministry in some local churches who indirectly help support those missionaries (equally along with every other IMB) but they are not uniquely invested and regularly involved.

b. Local churches cooperatively funded and sent – Most IBC's follow the pattern of support raising where missionaries are often called to the field and or trained primary for missions in Colleges and, though they make the claim to be sent from their local home church, financially they are supported by an average of 50 local churches.

**Benefit:** The home sending church is relieved of the burden of full or primary support of their missionary, especially smaller churches. The missionary can be sent from that church but not necessarily be recognized as an evangelist/minister sent and supported from that church, like a staff pastor, so there is freedom to act autonomously on the field, to change churches to another ministry easily if disagreement and problems arise, and to have little oversight (no staff meetings and ministry is not under anyone's eye).

**Problem:** Many things that present themselves as benefits, also can be seen as problems. Ex. 1.) IF the home church is relieved of the burden, it is also relieved of its biblical responsibility. But, God does not relieve us from being judged for what should be our responsibility. 2.) Acting autonomously on the field is a main cause of spiritual dangers for unsupervised and unaccountable lives.

c. Home church funded and sent with secondary help from other local churches – Some IBC churches and missionaries have this set up where they are the missionary's primary supporter, ordain the missionary, the missionary has come from their ministry itself as a proven instrument having been under observation by both the pastoral staff and the church people. Thus, he is "worthy of hire." 1 Timothy 5:18

**Benefits:** There is a sense of connectivity, accountability and closeness with this church and people as they see and invest directly into their church's mission program to enable

the missionary to “do the work of evangelism” and the “work of the ministry” on their behalf. 2 Tim. 4:5, Eph. 4:12

**Problems:** All other missionaries become an exception to the rule, therefore, when one comes along who would follow that rule, the budget is weighted down with all those who are the exceptions.

A quick summation:

Denominational funded and sent.

- 😊 Maximized training. No support raising .
- 😞 Loss of autonomy. No local church connectivity.

Local churches cooperatively funded

- 😊 Minimal home church burden. Maximum missionary autonomy.
- 😞 Loss of accountability. Increased support raising. Low connection.

*Each missionary: 50 supporters. Each of his Churches: 20+ missionaries.*

Home church funded & sent. Secondary help from other local churches

- 😊 Maximized home church connection, closeness, & accountability, not control.
- 😞 Minimizes exposure to other missionaries. Home church budget full.

### 3. Why is so much missionary support needed?

a. Salary vs hourly – Someone who works on salary is paid the same salary no matter how much he works. A missionary can’t simply decide to work more **hours** or see more results in order to help meet a financial need or save for the future.

However, a missionary is really not “salaried” as we think of it in the States. Someone who is salaried usually has a sense of financial surety. Instead, a missionary is “supported” which depends on the cooperate giving of many at a predetermined set amount. So, he cannot do more to make up the lack, but, there is a chance he will get less as time passes.

b. Self-employed vs organizationally employed – A missionary must take into account not only his personal living expenses, but his ‘professional’ work expenses. The Apostle Paul looked for both his personal and ministry expenses to be met by the local churches for whom he was ministering on behalf. The missionary of today is dependent on the same system. He is not a part of an organization to which he appeals; instead, he is a part of at least 50 different individually operating local church ministries.

*\*For Paul and modern missionaries, ministry expenses are those expenses, different than personal life, that are meant to enable him to do ministry—travel, eat, sleep, etc. Phil. 4:10 “...your care of me hath flourished again...” Vs. 17 “...but I desire fruit that may abound to your account.”*

c. Three long term expenses to keep in view.

1.) Increasing family needs. A missionary must prepare for increasing needs sooner rather than later. Growing family, homeschool materials, insurance rates, car replacement needs (cars usually must be purchased by cash not by loan), airline tickets for every 2-4 years (one-way both ways).

2.) Pension for retirement. MANY local churches are weighted down with continued support of missionary couples or widows who have no other substantial support other than that of local churches.

In the 1960's & 70's at least, it was preached that missionaries should go to the field without retirement plans. “If” they returned, the churches will support them! “Just have faith in God,” they were told. What happened was that a new generation of churches emerged who did not make those promises; yet they inherited the missionaries. Then, missionaries started coming home and living longer (into their 80's and 90's) than what was expected. Supporting them, therefore, uses a large percentage of missions monies. However, dropping their support is unfair and does not ‘honor’ them for their faithfulness. The only answer is for new missionaries to prepare now to not burden local churches later by raising and saving money for retirement.

3.) World inflation factors. The stable trend is 10% inflation of the USD every 5 years. That means that what could be purchased for \$100 today will require \$110 five years from now. A missionary who takes 3-5 years to raise support, by the time he reaches the field, and certainly before he returns for his first furlough, if he loses no other support will already have lost 10% of his support. If support is \$6,000, he will need to raise an additional \$600 to make that up! Preparing for inevitable inflation during deputation will help them spend more family down time and reporting to supporting churches on furloughs.

**Conclusion:** As good stewards, we must be found faithful to God's Word, way, will, and wisdom.

# Finances for indigenous Missions

## Different cultures view money and missions differently

**Intro:** From a Judeo-Christian Biblical Worldview, we have largely been raised in a democratic-Republic, free-market, capitalistic society. Therefore, American Missionaries have certain sub-conscience assumptions about truth. We expect nationals to understand and adhere to what and how we view morality, integrity, and finances, because they think them to be inherent or inalienable in the nature of all mankind. Truth itself is absolute. However, people are not. Views of different peoples are assimilated through how their societies are educated and governed.

Similarly, nationals, both lost and saved, have assumptions, and thus expectations, they believe the missionary should adhere to based on what they see as the general goodness of human nature for the function of society. *\*Nine-tenths (9/10) of the world view these expectations from one or a combination of three perspectives: fascism, communists, socialists (tribalism).* Socialism governs society based on majority rule; two wolves and one lamb voting on what's for dinner. Communism governs by government rule, and, fascism by dictatorship.

The US was established on a democratic republic which is rule by the impartial 'negative' laws based on unalienable rights. Thus, the government is not the final voice of authority—natural rights based on 'negative law' are. Freedom of self defense, private property, the right to bare arms and defend private property, speech, etc. 'Positive rights', then, are ascribed by the government and can be denied and redistributed as it deems necessary. A right to housing, health care, money, property, etc being provided to all by all is a bogus 'positive right.' Fascism, communism, and socialism govern based on a positive right view. Because of this, the American missionary is destined to collide with the culture of the people to whom he ministers.

### 1. What is our purpose?

In short, the biblical pattern for missions is that which is patterned by local church 'disciple-making.' We are making disciples via seeing people saved and discipled and local churches started as God leads locally here and locally there. But, making disciples, planting churches and training leadership must be done in a way which does not violate key Bible doctrines which have also traditionally been Baptist distinctives, like the autonomy of the local church.

a. Local church autonomy. A church is commanded in Scripture and set up to be:

--self-supporting: Able to rely on itself for faith and finances trusting God to grow both as they demonstrate growth. The pastor relying on the faithfulness of the giving us his people and his people relying on the faithful ministry of their pastor is a symbiotic relationship (a mutual relationship with benefits for both). *There is never a problem of finances in ministry, but one of faith.*

--Self-propagating: Able to rely, not only on their own giving, but their own involvement to run the ministries and do the work of the ministry, as Ephesian 4 calls for.

--Self-governing: Able to lead their own work and ministries without having control and oversight coming from outside obligations. With money provided from outside sources (outside the local church), the people and ministry become one of two things: subjects or mercenary.

The first is a welfare program which enables them to rely on an outside source other than the one the bible describes, as a substitution. The second is a business transaction which may jump from donor to donor until they settle on those who give them the most freedom to act as they will without having to answer back on how it is used.

## 2. What is everyone's view of money?

a. It depends on the needs. Upon what do societies turn? **Three needs are what holds a society together: provision, protection, and personal relationships.** "Who provides what?" is the question. "Personal relationships" are typically "built" around who provides and protects.

*Ruling Governments are built on one (or combination of) three main authorities: shame, pain, or law.*

--By "Shame" I means an honor-based society where sin is understood by the embarrassment it causes those in authority—shame.

--By "Pain" I mean a fear-based society where favor is based on obeying the will of those in charge in order to appease their wrath.

--By "Law" I mean a legal based society where guilt and innocence are based on an external, impartial and unbiased justice system which protects rights and punishes evil doers justly.

The people in a society which is built on "Honor/Shame", for example, may agree with the Bible based "guilt/innocence", but in order to ensure their protection and provision continues, they are not willing to count the cost of abandoning one authority for the loyalty of another in which they cannot trust to provide. If they believe the missionary and his agency can "provide and protect" they will make the switch...even if it is just long enough to grab what they can until it dries up, after which, they are willing to "repent" and return to their former cultural master. If they cannot believe the missionary can sustain these two needs, they do one of two things: Either they make a hybrid society where their leaders assume the role of Christian...or they reject it straight out.

b. It depends on education. Upon what are societies educated? *From the hand that rocks the cradle to the one which confers the degree.* In nine-tenths of the world (9/10)

they are socialists. In one-tenth (1/10) it is Judeo-Christian. When a communist hears of freedom, he thinks rebel. When a socialist hears freedom, he thinks selfish. In tribalism they think both. When a capitalist hears freedom, he thinks liberty.

Who is god? In communism, government is god. In Socialism, the majority is god. In tribalism, the elders (dead and alive) are god...thus tradition. In Capitalism, the individual is god. But, in Judeo Christian value, nature's laws are god. In Biblical Christianity, God alone is God. In missions, when whole groups make decisions for Christ, it is almost always based on the behest of those in authority, thus it loses its individuality. Without individuality, there is no personal responsibility and no salvation.

c. It depends on corruption. When either government or elders rule, they have the unchallenged right to publicly or privately take what they want without giving an account for it to those under them. Their need/want supersedes yours. Their power and plans supersede yours.

d. It depends on expectation. When a regular guy gets paid, those who are in authority over him, parents, grandparents, village elders, etc, have a right to his money regardless of his immediate family needs. He could leave work with \$100 but arrive home to his wife with \$10 for groceries for the month.

### **3. How do we deal with cultural demands? In short, we do three things:**

a. We sure up our biblical understanding. Man's nature is sinful. We should not be surprised when he makes decisions not based on 'goodness' but on what is most likely to gain himself favor with those who have the money. Finances typically equal loyalty. Where there's a wallet, there's a sway.

b. We do ministry with biblical principles. Ministry is easier when there is money to do it with. Also, bigger ministries attract more people. But, if we follow three principles to guide our ministries as missionaries, then we do not throw a stumbling block of finances before the feet of faith:

--By targeting-through evangelism-the conscience of the sinner first and not their societal circumstances.

--By planting churches which from inception are independent in name and nature, not just an eventual goal.

--By using reproducible patterns for nationals so they rely on their own faith and funds for complete ministry.

c. We disciple with biblical doctrine. Jesus confronted an honor shame society (the Jews) as well as an appeasement-fear government (Romans). Nevertheless, his call to salvation and discipleship was away from the fear of man and to the fear of God. In



other words, away from fearing what man can do unto me by forsaking father and mother, and my own life also, for Christ's sake and the Gospel.

**Conclusion:** It is vital for the triangle missionary ministry (local church, missionary unit, and foreign society) that a thoroughly well thought through Biblical world view be established, the foreign world view be understood, and a discipleship making ministry be developed. That discipleship program must range from presentation of salvation to perfecting leadership. Without this, should we really anticipate God welcoming us with a truthful "well done my good and faithful servant" reception?