

Fellowship Bible Church

Short-Term Mission Financial Policy & Guidelines ver 0.9

Introduction

This document describes FBC's short-term mission policy. Short-term mission trips are a critical part of how we as a church can obey Jesus Christ when He tells us to "go and make disciples of all nations, baptizing them in the name of the Father and of the Son and of the Holy Spirit" (Matthew 28:19-20, NIV).

This document describes:

- I. What the church believes about short-term missions, short term missionaries, and the role of the church in short-terms missions.
- II. The planning process for all short term missionaries
- III. General guidelines for raising support and the responsibilities of team leaders and of the missions committee.
- IV. Finance guidelines
- V. Templates of forms
- VI. FAQ
- VII. Appendix of useful websites

I. What We Believe and Value

Short-term missions are a tool used by the church to fulfill Jesus Christ's command to "go and make disciples of all nations, baptizing them in the name of the Father and of the Son and of the Holy Spirit" (Matthew 28:19-20, NIV). It is our fundamental belief that "it is the obligation of the saved to witness by life and by word to the truths of Holy Scripture and to seek to proclaim the gospel to all mankind." (Article 10)

They can be used to directly minister and evangelize to the unreached or indirectly by supporting the organizations and churches that do. They also serve to grow the local church and prepare some for becoming full-time missionaries. The primary beneficiaries of a trip must be full-time missionaries and those who are served in the field, not the individual or team. Ultimately, the decision of the type of short-term mission trip that qualifies rests with the mission committee.

(Currently, qualified trips do not include purely educational, political or humanitarian efforts.)

Short-Term Missionaries

We want to encourage all growing Christians to be involved in missions and to seriously consider going on a short-term mission trip. We believe short-term missions should be a widely adopted activity that causes spiritual growth and is essential for every believer. It is a great opportunity for the Lord to test, stretch, and grow youth, families, seniors, newlyweds, and people in all stages of life.

However, as an ambassador for Christ, we believe there is a required amount of spiritual maturity for all missionaries. All potential short-term missionaries must have a growing relationship with Jesus professing Him to be their Lord and Savior and believe that the Bible, being the inspired Word of God, is the final authority for faith and life.

Any FBC member or regular attendee may apply for funding from FBC. If going as part of a team, the team leader will decide if the applicant qualifies as a regular attendee if the applicant is not a member. If going on a mission trip as an individual, an appropriate fellowship group sponsor may be consulted regarding qualification as a regular attendee.

Short-Term Missions

FBC wants to encourage and support short-term missions that do not counter our fundamental beliefs. Trips that are internally organized should be under the direction of the pastors or a mission committee approved team leader. If a short term mission trip is arranged by an external organization, that organization's statement of faith should be approved by the pastors.

Though all types of short-term mission trips will be considered, FBC wants to specifically focus and encourage those that directly minister and evangelize to the unreached or those that directly support organizations that do so.

For the Church Body: Supporting Short-Term Missionaries

The Church body, specifically the mission committee, is a resource for those considering missions. Not only will the mission committee help equip those who want to go with practical advice and useful resources (e.g. see appendix), the committee can help spiritually support and discern for those considering to go on missions.

Once a short-term missionary has decided to go, the mission committee will help encourage the church family to provide physical, spiritual, and financial support. The church family needs to know how they can help, when they can help, and how they can give. To this end, one of the goals of the mission committee is to equip and educate the congregation as a whole on how they can be a useful partner to short-term missionaries.

II. Planning Process

This section describes the overall planning process for short-term missionaries. The process may be slightly different based on:

- Who is the sending organization (e.g., FBC or some other organization such as [CBM](#) or [BMW](#))
- Whether the team is applying for funding from FBC



Steps in the Process

1. **Plan:** During the planning process (preferably 6-9 months prior to departure), individuals who are considering going on missions can approach the committee for spiritual and/or practical guidance such as links to mission organizations that match the individual's desires, prayer for discernment, or knowledge of this process.
For FBC-sponsored mission trips, a team leader should develop the basics of a plan: who, when, where, how long, how much, how many, why, etc...
2. **Partner:** We encourage individuals and team leaders to notify the mission committee early so that the committee is aware of the different short-term missions and to see if they can provide any help refining their plan. For example, the mission committee will make sure the trip aligns with existing mission organizations and missionaries we support, provide guidance on fund-raising, and supply a set of templates the team leader can use to do further planning. The mission committee will assign a member of the committee to help partner with the individual/team leader to create a schedule and guide them through the rest of the process.
3. **Raise support:** Once the mission committee has approved a trip, the team can begin to raise logistical, spiritual, and financial support from the church membership, friends, family, mission organizations, and other potential trip sponsors. Additional information regarding the logistics of fundraising are detailed below.
4. **Prepare:** During the fund-raising phase, team members also prepare for the trip logistically, spiritually and practically. This phase includes preparing to travel (e.g. Visas, passports, insurance, currency exchange and immunizations), prepping curriculum, assigning roles & responsibilities, coordinating with the local church or missionaries already on the ground, etc.

5. **Go:** With the support of the local church body, the team goes into the field to share God's glory and good news.
6. **Share and Teach:** The team returns to FBC to share and teach what they experienced and learned. This is a critical step in the short-term mission project, and both the team and the church body are richly blessed with the two-way interchange.

III. General Guidelines

This section describes general guidelines that apply when FBC is the sending organization. If FBC is not the sending organization, the team/individual should abide by those guidelines that apply to them in addition to understanding and using the guidelines of the sending organization.

Raising Support

We strongly encourage teams to partner with FBC's mission committee even if FBC is not the sending organization. The mission committee can help support the trip and is a useful gateway to the church's knowledge, funding pool, and experience in short-term missions.

We require the mission committee to explicitly approve all mission trips where the team/individual is going to solicit FBC attendees for financial support. Mission teams cannot begin raising support at FBC (e.g. sending out a support letter) without an explicit "green light" from the mission committee.

- We believe that raising financial support for a short-term mission trip is part of the faith journey. Paul, a model missionary, both worked as a tent-maker and raised support from the churches he planted (1 Cor 9:1-22, 2 Corinthians 6:3, Philippians 10-20) to support his missionary work. The church encourages fund-raising based on this model. Practically, this means the team should:
 - Raise support from friends, family, the church, and other organizations. It is important that missionaries build partnerships with their community and provide opportunities for their community to get involved. Because of this, all missionaries are required to write and distribute support letters describing the mission trip and requesting support. (Support does not only comprised of monetary support though that may be part of it)
 - Apply for funding from the FBC's short-term mission budget. Upon review and approval by the Mission Committee, **short-term missionaries may apply for up to 1/3 of the cost of the trip but because there is no guarantee these funds will be approved, teams should attempt to raise 100% of support.**
 - Pay for trip expenses out-of-pocket based on the ability to do so. Short-term missionaries should target at least 1/3 of the total cost of the trip from their own funds. One's financial situation should never prevent him/her from considering mission. Though the committee feels it is a blessing to be able to partially support one's own mission trip, it is never seen as a requirement.

FBC believes this model of distributing the cost of the trip 3-ways encourages the missionaries' faith journey, sense of accountability and responsibility and allows the church family and friends to be blessed via participation through the whole process of the trip.

FBC maintains a short-term mission budget as part of the mission fund (a fund separate from the general fund). The mission committee may use funds from that budget to help cover the costs of any particular trip. While team leaders may apply for up to 1/3 from the mission fund, the mission committee is under no obligation to provide the total amount applied for; indeed, there is no guarantee that any funds may be available in the budget for any given trip.

Benefits of Raising support

We believe that raising support benefits both the donor and the recipient.

Benefits for the donor

- People want to invest their money in things that yield a high return. Giving to short-term missions enables someone to invest their money eternally where no person or circumstance can take it away (Matthew 6:19-21).
- God has promised to bless those who give generously for His sake (Malachi 3:10; 2 Corinthians 9:6; Luke 6:38).
- Supporting short-term missions helps individuals personalize their giving. They will see how their money is being spent and see their investment pay off for both the mission team and the people the team ministers to.
- A person's heart naturally follows where they invest their money (Matthew 6:19-21). People who contribute to missions have the opportunity to develop a deeper love for people outside of our church as God works through our mission team to their benefit.
- People will be challenged to consider going on a short term trips themselves. They will also learn about the places the short-term mission teams go and be encouraged to use their resources to further God's kingdom around the world.
- In the apostle Paul's mind, supporting God's work was an honor and a privilege -- "for I testify that according to their ability, and beyond their ability they gave of their own accord, begging us with much entreaty for the favor of participation in the support of the saints" (2 Corinthians 8:3-4).

Benefits for the receiver

- Each team member will develop a deeper relationship with God as they pray and trust God to supply their needs.
- Each team member will develop a prayer base for the trip, both here at FBC and at the church or mission organization you are going to.
- Each team member will develop accountability to those who have supported their trip.

- Raising support is Biblical. Both the Old and the New Testament support the concept of financial giving to support the work of the Lord.
 - 1 Timothy 5:18 says, "A laborer is worthy of his wages".
 - 1 Corinthians 9:14 sums up several verses referring to financial support by saying, "So also the Lord directed those who proclaim the gospel to get their living from the gospel".
 - Also see 2 Corinthians 8,9; Philippians 4; and Malachi 3:10.

Responsibilities of Team Leader and Mission Committee

The mission committee's job is both to be an advisor to missionaries and be accountable to the church body. It is the team leader(s) who is responsible for organizing trips and maintaining clear communications between him/her and the committee liaison.

Shared responsibilities

- Potential trip members are screened according to qualifications established by the mission committee and team leader.
- Though the ultimate decision lies with the team leader, the committee prefers that teams raise money as a unit for a particular trip rather than as individuals though the team leader. It encourages unity within the team. This should be decided early in the process.
- All funds collected will be tracked at the individual level, if applicable, by the missions committee and will be disclosed to the team leader. Should a particular team member raise an excess amount of funds, the excess will be re-distributed to other team members at the discretion of the team leader.
- The team leader will review reimbursements from the team before submitting to the committee for approval. (see below)

Team Leader responsibilities

- The team leader will need to create a timeline and a schedule. He/She will set milestones and report to the mission committee on the progress of the trip periodically. (see below)
- The team leader is responsible for giving meaningful training, development, and supervision to trip members.
- The team leader assigns trip members to programs and project locations based upon its assessment of each individual's skills and training, and the specific needs of the organization.

Mission Committee responsibilities

- The mission committee is responsible for approving reimbursement of legitimate ministry expenses, pursuant to the governing body's guidelines.

IV. Expense and Reimbursement Policies

How money flows in

Funds allocated to a particular short term missions trip can come from three sources:

1. Funds directly given from the team member. These funds will abide by the general tests which determine whether a gift is tax deductible
 - Funds can NOT be returned to an individual in the case he/she does not go on the trip.
2. Support raised by the team. Donors can contribute tax-deductible dollars to FBC, earmarking the funds for a particular trip (and optionally a preference for a particular person).
 - The money flows into the mission fund to be used at the discretion and control of the mission committee.
 - Donor receipts inform donors of the organization's full control and discretion over its programs and funds.
3. Funding allocated by the mission committee from the short-term mission budget (in the mission fund). The mission committee can approve short-term mission monies be allocated for a particular trip assuming there are sufficient funds in the short-term mission budget:
 - The mission committee can approve up to *\$2,500 per person without board approval.*
 - The FBC Board can approve up to *\$5,000 per person.*
 - Expenses above \$5,000 must be approved by majority approval of the FBC members at a business meeting that has achieved quorum.

We recommend that the 90% of the support be raised for a particular trip at least 2 weeks before the trip begins. This, however, is strongly based on the type of trip. Schedule of funding should be set by the team leader and based on requirements of the team. For example, if airfare is needed, the funds needed for the airfare should be collected before the airfare purchase. Regardless of how much money is raised, each member of the team must understand that they will pay out of their own pocket for any expenses not covered by the amount raised. In other words, the church cannot be the funder of last resort if there are not enough funds to cover a trip.

How money flows out

This is the process for how expenses are paid out for a particular trip:

- Upon approval of the team leader and mission deacon, FBC can purchase any pre-trip expenses (e.g., airfare) on the church credit card.
- Team members incur expenses during the trip, initially paying for those items out-of-pocket.
- After the team has returned from the trip, each team member submits expenses reports itemizing reimbursement requests for approved expenses to team leader (see below of list of the church will and will not reimburse).

- The team leader must approve and sign all expense reimbursement requests.
 - Individuals must have attended and participated in the trip to submit reimbursement requests.
 - Individuals must keep and provide original receipts for all their purchases along with details on what it was used for
 - Individuals are to complete a reimbursement form with all attached receipts and obtain appropriate signatures
 - The team leader is further responsible for making sure the reimbursement requests do not exceed the available funds for the trip.
 - If reimbursement requests exceed the available funds, the team leader needs to work with the team to figure out how to handle the shortfall.
- The mission deacon must approve and sign all expense reimbursement requests.
- Once approved, the accounts payable clerk will generate and mail reimbursement checks to each individual.
- Excess funds in the trip budget are returned to the Short-Term Mission budget -- not to the team.

Covered Expenses

- Airfare
- Vehicle rental, public transportation costs and gasoline
- Housing costs (including thank-you gifts for hosts)
- Food
- Materials, books and curriculum to be used as part of the mission project
- Visas
- Travel or other expenses for children who are providing material services for the short-term mission project
- Any medicine that is necessary and specific to the mission trip shall be covered

Uncovered Expenses

This is not an exhaustive list.

- Passports / passport photos
- General medical exams
- Personal meals separate from the team
- Any events, side trips, lodging, food, etc. not related to purpose of the trip
- Travel or other expenses for minors who are not providing material services for the short-term mission project

Tax Guidelines for funds

To meet the IRS's two general tests which determine whether a gift is tax deductible -- the intended benefit test and the discretion and control test. Donors may indicate a preference that their donations be used for a particular individual, but FBC (and in particular, the mission committee) has no obligation to honor the preference and retains full discretion and control over all donations.

- The individual benefit test determines whether the contributor's intent in donating is to benefit an organization rather than an individual. Gifts intended to benefit specific individuals are not tax-deductible.
- The discretion and control test determines who has control over the money: the organization or an individual. We can demonstrate that the FBC in general and the Mission Committee specifically has control over how the money is used by doing the following (as described in the [EFCA's guidelines on short-term mission](#)):

Since the organization should not commit contributions to a particular person, potential trip participants should never imply the opposite, verbally or in writing. A donor may indicate a preference that the charity use a gift to support the trip of a certain individual, and the charity may track the dollars based on that preference.

However, the organization and the potential trip participant should refrain from any inference that the contributions will be paid as expenses to or for a particular worker. This is a fine line, but one that should be carefully observed.

No excess funds will be refunded to donors. If the individual is unable to go, the funds collected on his or her behalf will go to offset shortages by other team members or be re-allocated as determined by the Mission Committee and Church Board.

Contributing to short-term mission projects

- For those who are able to contribute to a particular short-term mission trip, you may do so by writing a check made out to FBC with the memo line indicating short-term mission: [Trip Name]
- These contributions are tax-deductible.
- You may also contribute directly to an individual by writing a check to them, but this not a tax-deductible expense. You may wish to do this to help parents pay for the cost of children who are going on the trip but cannot yet contribute actively to the mission project.

Resources and Links

- FBC conforms to [short-term mission guidelines](#) published by the [Evangelical Council for Financial Accountability \(EFCA\)](#)
- IRS links
 - [IRS publication 526](#)
- [Church and Nonprofit Tax & Financial Guide](#)
- [RoundTripMission.com](#), a resource guide for those planning or going on short-term mission trips

V. Templates and Forms

Support Letter Guidelines

We encourage individuals to send support letters to family and friends requesting both financial and prayer support at least 3 months prior to the trip.

In order to comply with IRS guidelines and regulations which can be very complex, contributions are considered tax-deductible for short-term mission trips when:

- The donor understands that the financial gift is an irrevocable transfer; that is, any excess funds are rolled into the Short-Term Mission budget and not returned to the donor.
- The church at all times maintains administrative control of the trip and the expenditures related to the trip
- The mission trip is consistent with FBC's Short-Term Mission Policy and the trip is not recreational in nature.

Support letters should contain this statement: *“Contributions to short-term mission trips are tax-deductible, however in accordance with IRS regulations, these designated funds are subject to the Mission Board’s control and discretion. The church does not provide any tax counsel or guidance to a donor, nor does it assume any responsibility other than that required by law.”*

The support letter should also include a pre-addressed envelope and donation slip for the donor to fill out and mail back to the church. Please address the envelope as follows:

Fellowship Bible Church
2710 Ralston Avenue
Belmont, CA 94002

Acknowledgement receipt form

TBD

Expense reimbursement request for individuals

Reimbursement forms can be requested from the missions committee

Expense summary for team leader

Expense report forms can be requested from the missions committee

VI. FAQ

Q. Can someone from a non-CBM church participate in an FBC mission trip?

A person from an FBC sister church may accompany an FBC sent team but must arrange for funding through his or her home church. A person who is not from an FBC sister church (e.g. friend of an FBC team member) may accompany an FBC sent team but must arrange for his or her own funding.

Q. What about minors going with parents?

Parent(s) must be members/regular attendees. In general team leader can offer recommendations on whether a minor can go, but final authority is mission's committee and elder board. Age is on case by case bases.

Q. Is there an age requirement?

FBC encourages families with young kids, seniors, students, couples and single young professionals to participate in short-term mission. All age groups should consider experiencing a mission trip firsthand.

VII. Resources for team leader

- 1) Health checklist
 - a) Immunizations
 - b) CDC website (<http://www.cdc.gov/vaccines/>)
 - c) Pills (malaria, Cipro, etc.)
- 2) Travel
 - a) Political stability
(http://travel.state.gov/travel/cis_pa_tw/cis_pa_tw_1168.html)
 - b) Visas (http://travel.state.gov/visa/visa_1750.html)
 - c) Passports (http://travel.state.gov/passport/passport_1738.html)