MONEY FOR MISSIONARIES

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Some thoughts on missionary support and what it's like to be on the receiving end of it.
Category: Observations

In 1984, Sue and I left our jobs and set off for Bible college with a regular income that wasn't enough to cover the rent on our flat in Bournemouth, but we didn't go hungry. Since then, we've brought up two children, lived in France, Ivory Coast and various places in England and occupied a variety of roles from Bible translator to mission CEO. In all of that time, we've not had a salary, but we've always been able to pay the bills. God has provided for us.

However, it is important to realise that God's provision has come through the generosity of family, friends, churches and complete strangers who have provided regular support, irregular support and some one-off gifts. We are constantly amazed at the generosity and faithfulness of the people who support us. Thank you!

I thought that it might be helpful if I wrote a few thoughts about missionary support and what it's like being on the receiving end of it.

Some Principles

There is no one system of missionary support, different organisations do things in different ways. Some will argue that their method is more biblical than others, but I'm never convinced by their arguments. Broadly speaking there are three systems:

- **Agencies Pay salaries**. The agencies receive donations from friends and families and then pay a salary to their member. There may be no relationship between the donations coming in and the amount of money that the employee receives. It can be tempting to say that there is no need to support workers in this sort of situation because they will get their money whatever happens. However, the agency can only pay salaries if the money continues to come in, so if you believe in what the person is doing, support them financially.
- **Agencies Top Up Income**. In this case, the agency channels the money that comes in for the missionary directly to them. However, if the support is too low for the missionary to function, they will top this support up from central funds. Likewise, if the missionary receives more money than is required, the excess will go into central funds to help support those with less income.
- **Agencies Channel Funds**. In this case, the agency channels the funds directly to the missionary and doesn't generally intervene if income is too high or too low. If the individual's income drops significantly, there may be some sort of fund to help dig them out of a hole, but this will just be a temporary measure. In this system, unlike the other two, the missionary has no idea how much money they will receive month by month.

There are infinite variations on these themes, but these three ideas broadly catch what is going on. The other thing which varies is the way in which the missionaries income is calculated.

- **Salaries**, when agencies pay salaries, the missionary's income depends on the role they occupy, seniority and all of the other factors that are normal in any other job. Some agencies

pay relatively generous salaries, others less so.
- **Quotas**, some agencies calculate the amount that the missionary should receive by looking at the size of their family, the cost of living in the place that they work, the sort of work they are doing and the need for medical insurance and such like. Support quotas can sometimes seem enormous, but living and working in some places can be remarkably expensive.
- **What Comes In**, in some cases, agencies don't calculate what people need, they just send on the money that comes in for the missionary and don't worry about it.

Our system is a variation on the theme of agencies channelling funds combined with a quota. We have a spreadsheet which calcualates our needs and then send us the money that comes in in our name. If our income falls below a percentage of what we need, then we can tap into a temporary fund for a short while. However, if the income stays low, we would be expected to do embark on a period of deputation (polite word for fund-raising).

I would recommend that anyone who supports a missionary on a regular basis should understand how their system works.

So what does it feel like to be a missionary receiving support?

- **It's a Privilege**. It is remarkable to see the way that God's people give generously to support mission work. Nothing gives you a better insight into the commitment of Christians to what God is doing around the world than being on the receiving end of people's prayers, interest and financial support.
- **It's a Pain in the Neck**. That being said, there are times when I just wish that I had a salary like normal people. Being continually aware of the need to raise funds and not knowing what our income will be fromÂ week to week isn't a bundle of laughs.
- **It Can be Awkward**. With the best will in the world, it can change your relationship with people when they transition from friends to donors. For the most part, the initial embarrassment wears off pretty quickly, but sometimes it lingers. It can also be difficult when you think that people are unhappy with some of the things you are spending money on. It's also awkward when travel for mission work means that you can have the sort of exotic holidays that the friends back home, who are sacrificially supporting you, can only dream of.
- **You Forget It**. Like anything else, living on support becomes routine and you just accept that the monthly cheques are coming in. It is easy to lose sight of the generosity and sacrifice of the people who are doing so much to keep you going. One of the reasons that I value writing a regular newsletter is that it reminds me that we are dependant on our supporters for our income.

A couple of last thoughts. If you support missionaries, let them treat you, sometimes. If you meet for coffee regularly, let the missionary take their turn in paying for the cappuccino and cake. Missionaries like to do nice things for people, too! If you perform a professional service for a

missionary, let them pay for it like anyone else. If you'd like to support them, consider giving them a gift equivalent to the amount they paid you for the service. This might sound convoluted, but when tax-return time comes round it can actually be a lot simpler for everyone concerned.

If you want to know more about the system that Wycliffe works with, you can follow a link from the sidebar on this blog and if you'd like to contribute towards the cost of running it, we'd be more than grateful.