

## FINANCING THE TASK Revisiting the Western Church's Role in Funding Global Missions

*By Ellen Livingood*

### **The traditional Western approaches to the funding of missions** seem increasingly inadequate.

Many of the growing incongruencies involve the local church's role in supporting global ministry. As costs have soared over the past several decades, many "faith-based" agencies have watched the percentage of missionaries' funding coming from local churches sharply decrease. Often churches' undesignated agency support has declined even more steeply.

Some agencies now encourage appointees to concentrate their efforts on raising funds from individuals rather than churches. Others pay lip service to the priority of church support yet ruefully admit that funding comes more easily and quickly from individuals.

Are we satisfied to move to a model where churches' financial commitment—and potentially their overall involvement—is peripheral? What are the ramifications of such a shift? If the marginalization of the church in the funding of long-term missions efforts is not acceptable, what is being done to address the issues and define solutions that fit the current and future missions environment?

And what about the denominational pooled-support model? With the erosion of organizational loyalty, many see dwindling motivation for younger generations to support missions unless a direct connection between church and missionary can be established. How will denominations, their sending arms, and individual churches need to change in order to remain a dynamic force into the future?

I believe too little dialog has occurred between local church leaders and mission agency personnel on these issues. If significant financial realignment is needed, we need to open discussions that will guide us in negotiating change.

An intense roundtable discussion at Catalyst's fall conference will provide opportunity to dialog about these important issues. Plan now to join us. See details below.

Meanwhile, to stimulate thinking and discussion, I have summarized a few of the forces of change and listed some questions I believe we need to address together.

## Forces of Change in Missions Funding

### **Pooled funding systems**

Detachment, even distrust, describe younger generations' attitudes about institutions, and it becomes evident in the offering plate. Donors want to know "how my money is

being spent." Motivation for giving seems to be shifting, consciously or unconsciously, from "Regular giving is part of my Christian responsibility" to "I will give to what touches my heart." These factors will make it increasingly difficult for denominations to fund missionary salaries from large pooled accounts.

Recognizing the implication of these shifts, denominations

are seeking ways to connect missionaries and churches in a highly personalized manner. The changes have broad implications.

- ★ What should personalization of the church-missionary relationship look like?
- ★ How could agencies help churches and missionaries develop the kinds of relationships that serve both?
- ★ How can the benefits of the pooled-fund salary system be preserved while still developing high levels of church ownership of individual missionaries and projects?

Catalyst will hold an agency/church roundtable on  
**Shifting Financial Realities  
in Missions**

in conjunction with its  
Interchange Conference in Philadelphia  
December 5-6, 2007.

Space for the roundtable is limited. If your agency or church is interested in participating, contact us at  
[info@catalystservices.org](mailto:info@catalystservices.org)

## The support-raising model

At a recent meeting of mission agency executives, one CEO was bemoaning the lack of recruits, especially males. Another quickly spoke up and said that his organization had young men practically standing in line to apply. The difference? One required support raising; the other was built on an entrepreneurial model.

Support raising is categorically unacceptable today to many who would otherwise be potential missions recruits for at least three reasons: (1) It has a reputation of being extremely difficult, if not impossible. (2) The process of support raising is considered demeaning. (3) Some churches require applicants to complete extensive requirements in order to be considered for support and/or limit funding to those serving in church-targeted ministries.

While the growing disdain for support-raising may push the missions community to search for new funding approaches, the support-raising model is not going to be abandoned over night. How can churches and agencies cooperate to overcome the difficulties?

- ★ Many pastors and church leaders, even salaried missions administrators, admit that they would not be willing to raise support. How do we come to grips with the underlying distastefulness of this approach?
- ★ How could churches share ownership of the support-raising responsibility and the process, along with their appointees and missionaries? What would this look like? How could the agency help this collaboration?
- ★ How could the agency and church work together to build the communication skills of both appointees and missionaries so that they can stimulate passion and commitment from those in the church?
- ★ How could agencies encourage churches to commit larger amounts of support for missionaries, even if that means supporting fewer workers? Is there some way to redistribute support so that current missionaries who have 20, 40 or more churches spread over a wide geographic area could centralize their support and therefore have a greater impact on their supporting churches?
- ★ If raising support is not as difficult or onerous as often perceived, how can the agency and church change its image?

## Support raising's incongruencies with our environment of change

The support-raising model worked relatively well when (1) the amount of required funds was low (living overseas was a bargain and inflation had little if any impact), (2) almost all missionaries served for life in one ministry/country, and (3) in effect most churches signed on to support the worker "until death do us part."

Today, the cost of living in many parts of the world starts high and constantly escalates, making the goal of full support frustratingly ephemeral for many workers. Meanwhile, a growing number of missionaries make major, mid-service assignment changes. Support, especially from churches, may

not follow to the new role. Others return to their sending country and "go off" missionary support, then find it too overwhelming to think about raising funds again when they are available to return to the field.

- ★ How could agencies help appointees and missionaries come to grips with the fact that raising additional support will likely be a part of their assignment throughout missions service? How can we adjust expectations in order to be realistic about the demands of ongoing fundraising?
- ★ What are the benefits and drawbacks of developing a written covenant or contract between church and missionary spelling out both parties' expectations and commitments?

## The rise (or resurgence) of the entrepreneur in missions

Many potential cross-cultural workers are looking for opportunities to engage business skills in endeavors with Kingdom purpose. Why has the business as missions (BAM) model become so popular? Besides being "turned off" by the support-raising concept, younger adults tend to be committed to holistic solutions. They believe that business enterprises run on Christian principles can be transformational forces in a postmodern world where Christians need to demonstrate their faith by serving the poor and disadvantaged. Businesspeople are being challenged to view their vocation as a highly effective setting in which to carry out ministry, and some are exploring ways to use business in a global context both to benefit underprivileged people economically and to practice powerful, incarnational evangelism.

- ★ Should churches and agencies assume a role in finding the start-up capital for such endeavors?
- ★ Should agencies create one or a number of new categories of worker in order to welcome and integrate these "non-missionary missionaries"?
- ★ Will churches view BAM workers as traditional missionaries or do they also need to develop new categories with new guidelines?
- ★ How can agencies assist support-raising "full-time" workers to accept as equals those who spend the majority of their time in a business setting?
- ★ Who should determine how much and what kind of training BAM workers need?
- ★ Should agencies develop an advisory team of entrepreneurial businesspeople from churches who can assist in the development of new BAM models? Perhaps persons on such a team could also help the agency present BAM opportunities in terminology that fits the marketplace audience.

## Exploring other alternative funding systems

What other approaches to funding global outreach does God want to use today? Are churches and agencies ready to experiment with creative approaches?

- ★ Could a church approach part or all of its missions funding as a capital funds campaign? What would that look like?

- ★ What if one church or a group of churches chose to designate their funds for a major initiative rather than for individual workers? Personnel could be “hired” with the pooled funds and added and released as their gifts were needed and they were available.
- ★ What if agencies/churches recruited ministry teams made up not only of workers who would reside on site but also those who would engage in a marketplace role in the sending country to fund the project but also spent significant time on site as part of the team? Membership would be based on commitment rather than location.
- ★ What other creative approaches could churches and agencies envision together?

### Churches’ proactive approach to missions financing

Local churches increasingly are funding according to their strategic priorities which means they are no longer taking on workers merely because of their relationship to the church or committing to a worker “for life.” Adopting strategic priorities often means that an increasing percentage of funds now go to projects directly related to these priorities.

- ★ As churches realign their funding priorities, how can agencies help connect missionaries and projects to congregations that share the same passion?
- ★ Should agencies’ church connections staff learn more proposal-writing skills from financial development personnel in order to engage churches in projects related to their areas of priority?
- ★ How should agencies approach the issue of appointing missionaries who feel called to a ministry that doesn’t fit within their church’s priorities and therefore are denied funding?

### The support-raising system complicates personnel and financial management

Sadly the vagaries of the support system can mediate against both effectiveness and efficiency. Once missionaries have raised support, there are multiple pressures to keep them on the field, regardless of productivity. For many workers, especially the older generation, there is shame in being told that your services are no longer needed, and agencies also find it difficult to explain to churches which have the “once a missionary, always a missionary” mindset why it is good stewardship for a worker to leave missionary service.

Other subtle reasons push agencies to keep workers. Once established on the field, they cost the agency little and usually contribute both to pooled field funds and headquarters overhead. Contrary to a business where managers must weigh whether the work being accomplished is worth the employee’s salary, missions leaders have no option to select an alternate use of support funds. They have no leverage to apply the funds to a project or use them to “hire” a different, perhaps more effective worker. For them the missionary comes “free,” so any productivity can be considered better than sending a worker home.

- ★ How can agencies and churches accurately evaluate whether supporting a particular missionary in a particular role represents the best possible stewardship?
- ★ What would happen if all missionary support were committed for a limited period of time, say a term or a 2-4 year period? Would it be easier or harder to get the right people in the right roles?

### Funding home staff and overhead

Mission agencies are expected to supply high quality leadership and a widening range of support services to both missionaries and churches. At the same time, overhead expenses and salaries for support personnel are climbing.

Yet raising funds for off-the-front-lines work and workers is increasingly difficult. Churches cringe at supporting missionaries now sitting behind a desk in the agency headquarters because regardless of their sympathy for the strategic nature of the administrative role, it is tough to excite the congregation about supporting office personnel.

While churches value quality care for their workers, there is growing concern about the price tag. Questions are being raised about the efficiency of “missions management,” especially in light of the proliferation of mission agencies.

Another funding challenge for Western agencies results from the growing time and effort invested in the development and maintenance of partnerships and networks. While most agencies are happy to contribute their efforts to help form and nurture these connections, they often demand considerable time from highly valuable veteran workers without a structure for reimbursing their work on such projects.

Compounding the problem, field project funds traditionally flowed through agencies where a service fee was levied to help cover administrative overhead. Now new global connections are bypassing the agency coffers and going to national initiatives.

- ★ Should agencies step back and reevaluate their entire resourcing structure? Given current and projected giving patterns, is the balance between various income streams logical? Could churches help agencies to determine the best ways in which to raise various types of funds?
- ★ How could agencies better educate churches as to the range and cost of services and their efforts to minimize administrative costs? (For one idea, see the March 2007 issue of *Postings* on pastors’ summits.)
- ★ Should there be some sort of objective standards by which the quality and efficiency of agencies’ management could be evaluated? ECFA reports offer only limited criteria.
- ★ How could agencies use church members’ professional and management expertise? Could an “executive service corps” of management-level leaders serve as volunteer advisors? Could churches more actively identify Finishers who could serve in key administrative roles as totally or partially self-funded staff?

- ★ Should churches be concerned enough about economies of scale and administrative efficiency to pressure agencies to consider greater cooperation and even merger?

### Addressing remuneration equity

Two areas of growing frustration plague churches which support faith-based missionaries. First, in many agencies, missionary wives are not directly remunerated for their service. In fact in some organizations, a family with children where the wife is a full-time homemaker may have a higher salary than the couple with no children where the wife is involved full time in ministry. Many younger people—both missionaries and those in church leadership positions, especially women—find this unacceptable.

Second, the disparity in the way agencies present support requirements and the way line items are defined make it almost impossible for churches to compare support levels.

- ★ Would multiple employment options better address the issue of equity for all missionaries?
- ★ Should agencies move toward one standard format for clearly presenting support requirements that would allow churches to compare the financial situations of missionaries from different agencies?

### Customizing missions services

Most agencies have functioned on the membership model, i.e. individuals “join” the mission and automatically receive all rights and services, and contribute equally to their organization’s overall overhead expenses. But as some local congregations opt to assume a greater role in sending their missionaries, they want to negotiate special arrangements.

For agencies, this becomes a two-edged sword as such customizations, even those that eliminate certain services for some workers, can increase administrative work at the same time as the church expects fees to be reduced because they are handling aspects of missionary sending themselves. Other churches are looking to send their own people while still “buying” certain services from agency experts. Until recently, few agencies have had systems to offer “a la carte” services.

- ★ How can agencies and churches work together to determine a fair system to underwrite the cost of services?
- ★ Could several agencies set up a task force to determine the best way to customize services efficiently?

### Funding non-Western ministry

As churches partner directly with national ministries, thorny funding questions arise. What should be funded from outside and how? What are the implied expectations? What does biblical accountability look like? How do we respond to the

lack of financial parity between Western and non-Western coworkers?

- ★ How can churches and agencies work together to grapple with these tough questions?
- ★ How could agencies help churches not repeat some of the mistakes from the past in terms of creating dependencies, launching non-reproducible models, etc.?
- ★ Should agencies create more conduits for funding nationals?

### Faith promise loses momentum

Some of the greatest missionary-sending churches of the late 20<sup>th</sup> century raised large amounts of funds via the faith commitment method. Now many of those programs are fading, both because they don’t connect with younger generations and because churches want to unify giving and spending from one budget.

- ★ Can agencies help churches define new models of giving that will challenge 21<sup>st</sup> century donors?

### Avoiding and dealing with personal debt

With the escalating cost of education, particularly in the United States, many potential missionaries leave school deeply in debt. Missionary service is postponed years, if not permanently, while young adults whittle down their debt load. Paying off various types of loans also limits the giving potential of many young adults.

- ★ How could agencies assist churches to challenge young adults to avoid huge debt burdens?
- ★ What is the best way for churches to assist those who want to enter missions service but are saddled with large loans?



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