

## **The High Cost of Mission Agencies: Is It Justified?**

### **By Jeff Boesel**

This is a significant question, well deserving of an honest answer. You might anticipate, since this article appears on a mission agency website, that the answer is “Yes, of course!” For certain, those who have chosen to partner with an agency along the mission path have come to understand the reasons for the cost and have, at least, accepted it to be part of their walk of faith. It is, after all, an issue of obedience. But I would recommend you not swallow the price tag without at least being aware of the ingredients. The following are questions to ask as you consider various agencies. Match the answers you get with your own personal and family values and your understanding of God’s path for you. Partner with the agency with which you find the best fit.

#### 1. Is there an itemized list of what is included in the monthly support requirement (MSR)?

This is, without a doubt, the most important question you can ask in the area of finances. (It may be good to look through this list with an agency rep so that you fully understand the meaning of any agency jargon used.) What is or is not included will directly affect your ability to live and minister effectively in another country and/or culture. Let me suggest some examples so you will understand why this is so important.

- If you have school age children you should make sure tuition is included in your MSR. Depending on your field assignment and number of children this total could run into the thousands of dollars each month. Even if you choose to homeschool there will be costs involved you should plan for.
- Are funds included for the costs of ministry and travel within the country? Is money set aside for travel home when the time comes? Will you have funds to use to travel around the U.S. to give reports on the progress you are seeing in ministry?
- Is money put aside for medical insurance? Does that insurance cover you all over the globe at adequate levels? Does it include emergency evacuation costs if necessary?
- Does the agency have a retirement plan (if you are considering longer term service) other than Social Security? If you are opting out of Social Security, make sure those funds are being invested elsewhere. Many churches’ mission budgets are weighed down by continuing to support retired missionaries who did not plan ahead.
- Are the legal costs of maintaining residency in another country included?
- Who covers the cost of language study, producing and sending prayer letters, renting an office, paying local employees, etc.? You get the idea.

#### 2. How much money is taken from your support income to cover agency overhead?

You should fully expect this. If there is no assessment taken from support income, ask how the agency pays for itself. Ask how those overhead funds are used. Don’t assume that just

because the overhead costs seem high, they are unnecessary or bad. Find out what services you gain from the agency headquarters for the money taken.

### 3. What level of living will your MSR provide for you?

It is important that you are not too far to either extreme. If you are forced to live without things that you consider necessary for too long you will have trouble focusing your energy and passion on ministry. If you are wondering about how you are going to pay this month's electric bill, you are not wondering about how to be the "light in the darkness." If you have too much discretionary income, you may put yourself at a disadvantage in trying to minister to people below your financial status. Don't underestimate the effect of status on potential ministry in other cultures.

### 4. How are donations toward your account handled?

Will the money given by your supporters be used specifically for your expenses and ministry or pooled with all other income to cover the combined expenses of the entire mission family? Please understand that the IRS requires all donations to a 501c3, tax exempt organization to become the property of the agency, to be used in accordance with the policies of that organization. Neither the donor nor the missionary has any claim on how that money is used. However, most agencies will honor donor intent to the extent possible. The real question here is, "Is the level of my MSR directly related to my costs for life and ministry in my country of assignment?" or "Are all MSRs generally the same within the organization?" meaning that the costs of missionaries in more expensive places are partially covered by the extra support required to be raised by missionaries in lower cost areas.

There are certainly more questions that could be asked but I believe if you begin with these you will be able to both understand the rationale behind what an agency is asking you to raise and find an agency that fits with your priorities and values in this area. If you happen to call me, I will be sure to have my answers ready!