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CHAPTER I

OUR PURPOSE

A. Under the guidance of our Lord and Savior Jesus Christ, and after much prayer, Prayer Baptist Missions International, Inc. was established on February 14, 1989. Recognized as a non-profit organization, its sole purpose is to assist missionaries and local, independent Baptist churches in fulfilling their mission to spread the gospel worldwide.

B. Prayer Baptist Missions International acknowledges that the local Church is responsible to send out missionaries and that mission agencies exist to assist the local church in this ministry. Therefore, PBMI seeks to unite Bible-believing, independent Baptist Churches with like-minded missionaries for the sole purpose of evangelizing the lost and establishing local churches around the world with the same faith and practice.

CHAPTER II

OUR POSITION

Introduction: The Statement of Faith serves as the Biblical foundation for the faith and practice of PBMI and all the ministries thereof. All Executive Board members, missionaries, workers, and all those employed by PBMI must follow this same doctrinal Statement of Faith. Any doctrine contrary to our position shall not be allowed to be disseminated in this ministry by any means. Anyone attempting to do so is subject to dismissal from this mission agency. (*Galatians 1:1-10; Romans 10:8-15; Revelation 2*)

- A) We hold the belief in the verbal, plenary, and divine inspiration of the Scriptures, and we recognize their infallibility. We believe that the Word of God is divinely preserved in the King James Version for the English-speaking people. (*II Timothy 3:16; Psalms 12:6,7; John 17:17; 2 Peter 1:21*)
- B) We believe that God created the universe in six literal twenty-four-hour periods (days) and on the seventh day God rested. We reject evolution, the Day-Age Theory, and Theistic Evolution as unscriptural theories of origin. (*Genesis 1-2; Exodus 20:11*)
- C) We believe in one God eternally existing in three persons: Father, Son and Holy Spirit. (*1 John 5:7*)
- D) We believe that Jesus Christ is eternal; was begotten by the Holy Spirit; was born of Mary, a

Virgin; and is truly God and truly man. (*Matthew 1:20; Galatians 4:4; I Timothy 2:5*)

- E)** We believe man was created in the image of God; that man sinned, thereby incurring not only physical death but spiritual death as well. Therefore, man is born with a sinful nature and is separated from God. (*Genesis 1:26; Psalm 51:5; Romans 5:12*)
- F)** We believe that the Lord Jesus Christ died for our sins as our representative and substitutionary sacrifice. All who believe in Jesus, with sorrow and repentance, and receive Him are justified on the ground of His shed blood. Salvation is not by works but by the grace of God through faith in the finished work of Christ. (*Luke 13:3-5; John 3:16-18; Acts 20:21; Romans 5:1,6,8-9; 6:23; 10:9-13; Ephesians 2:8-9*)
- G)** We believe in the bodily resurrection of Jesus, in His ascension into Heaven, and in His presence there as our High Priest and Advocate. (*Luke 24:6, 39; I Timothy 2:5; Romans 10:9; I John 2:2*)
- H)** We believe in the premillennial, pre-tribulational, and imminent return of Jesus Christ, when the Church, both those who are asleep in Jesus and those who remain on the earth, shall be changed and gathered together and shall ever be with Him. (*I Thessalonians 4:13-18; I Corinthians 15:51-58; Matthew 24:3-41; Revelation 19:11-21; 20:1-15; 21:1-6*)

- I)** We believe all who, by faith, receive Jesus Christ as personal Savior are born again by the Holy Spirit and thereby become the children of God. We believe that the Holy Spirit enters, seals, and baptizes one the moment he is born into the family of God, and that He endues, guides, teaches, sanctifies, empowers, and keeps the believer eternally secure. (*John 14:16-17; Romans 8:9; 1 Corinthians 12:13; Ephesians 1:13-14; 4:30; John 16:7-13; 1 Peter 1:3-5; Jude 24-25*)
- J)** We believe in the bodily resurrection of the just unto everlasting life in Heaven and the resurrection of the lost unto everlasting punishment in the Lake of Fire. (*John 11:25; Rev. 20:11-15*)
- K)** We believe that the Local Church (that visible assembly of Scripturally baptized believers in covenant relationship) is the institution and means by which Christ has ordained to carry out His Great Commission to reach the world with the Gospel; That Jesus Christ entrusted the Great Commission exclusively to the New Testament Churches and promised the enduring existence of His Church; that each Church is an autonomous and self-governing entity, and no other ecclesiastical body may exercise authority over it. (*Matthew 4:18- 22; 16:18; 28:19-20; Mark 1:14-20; John 1:35-51; Ephesians 3:21*)
- L)** We believe that Scriptural baptism is by total immersion and only for those who have been born again; that it is the outward sign of an inward belief. Baptism and the Lord's Supper

are the only ordinances to be observed by the local Church. (*Matthew 26:26-29; 28:19; Acts 8:12; Romans 6:3; 1 Corinthians 11:23-26*)

- M)** We believe that all the saved are called into a life of separation from all worldly and sinful practices, places, and alliances. (*II Corinthians 6:14-18; II John 10:11; II Thessalonians 3:6, 14*)
- N)** We are opposed to the modern-day philosophies of Neo-orthodoxy, Neo-evangelicalism, the Ecumenical Movement, Calvinism, Easy-believism, the modern-day Pentecostal/Charismatic movement, and the Secular Humanist movement.
- O)** Abortion: We believe that human life begins at conception and that the unborn child is a living human being. Abortion constitutes the unjustified, unexcused taking of unborn human life. Abortion is murder. We reject any teaching that abortions of pregnancies due to rape, incest, birth defects, gender selection, birth or population control, or the physical or mental well-being of the mother are acceptable. (*Psalms 51:5; 139:14-16; Isaiah 44:24; 49:1,5; Jeremiah 1:5; Luke 1:44*)
- P)** We believe that marriage and the home were instituted by God and that marriage is between one man and one woman. PBMI is firmly committed to a literal interpretation of the Bible and rejects any attempt to “reinterpret” Scripture in light of “modern” moral or psychological theories. In the Biblical account of creation, the family was the first societal institution ordained

by God. (*Genesis 1:27*) Furthermore, Scripture plainly declares that the first two humans created by God were a man and a woman. God joined the man and the woman in the holy rite of matrimony and commanded them to be fruitful, multiply, and replenish the earth. Therefore, the only legitimate marriage is the joining of one man and one woman. (*Genesis 1:28; 2:18-24; Romans 7:2; Corinthians 7:10; Ephesians 5:22-23*)

In both the Old and New Testaments, God has commanded that no intimate sexual activity should take place outside of a marriage between a man and a woman. Accordingly, all forms of homosexuality, lesbianism, bisexuality, bestiality, incest, fornication, adultery, and pornography are sinful perversions of God's gift of sex. (*Genesis 2:24; Leviticus 18:6-30; 1 Corinthians 5:1; 6:9; 1 Thessalonians 4:3-6; Hebrews 13:4*)

Since this organization believes that all sexual activity outside of a marriage between a man and a woman, including homosexual practices, are in direct opposition to God's Word and constitute a direct contradiction to God's institution of the home, PBMI will not receive as a missionary or retain as a missionary any who promote or participate in homosexual behavior or any other sexual activity outside of a Biblical marriage. This mission agency, also, will not employ or continue to employ men or women who promote or participate in homosexual behavior

or any other sexual activity outside of a Biblical marriage.

This Statement of Faith does not exhaust the extent of the faith of PBMI. The Bible is the sole and final source of all that we believe. We do believe, however, that the aforementioned Statement of Faith accurately represents the teachings of the Bible and, consequently, is binding upon all members of the organization.

CHAPTER III

OUR PHILOSOPHY

A. Regarding the High Call of God

1. The call to missionary service is a high calling of God; it is a call to be conformed to the image of Christ Jesus, our Lord and Savior. It must be a life of faith, humility, obedience, and most importantly, a life of prayer.
2. By faith, we understand that the call to missions must be a life of total dependence upon Him to lead according to His will - not by earthly wisdom, or man-made plans, but through the leadership of the Holy Spirit.
3. By humility, we understand that the call to missions is a call to be a true bondservant of the Lord. Like all other Gospel ministries, the missionary life is one of commitment, hard work, and endless toil in which ALL

the glory is given to Him. Therefore, the missionary's character must be one of true humility (*Proverbs 15:33; Philippians 2:5-8*)

4. By obedience, we understand the call to missions to be a call that demonstrates the sovereignty of God in the affairs of men and that He directs men according to His good pleasure with no obligation to justify His actions. Yet, the obedient missionary knows that the Lord will comfort with His love and direct by His Word and Spirit. The missionary must be sensitive, and obedient, to the Lord's leadership at all times.
5. Additionally, and most importantly, we understand that missionary endeavors must be first, and foremost, a ministry of prayer. The supreme example of this priority is seen in the instructions of our Savior. His first command regarding those whom He saw "*as sheep having no shepherd*" was to "*PRAY...that He would send forth laborers.*" Effectual, fervent prayer must be recognized as vital in the call and work of the missionary – "*it availeth much.*" *Prayer has a great deal to do with missions. Prayer is the hand-maid of missions. The success of all real missionary effort is dependent on prayer. The life and spirit of missions are the life and spirit of prayer. Both prayer and missions were born in the Divine Mind. Prayer and missions are bosom companions. ~E.M. Bounds~*

6. As the missionary, through faith and obedience, labors for Him in a spirit of humility and in fervent prayer, he may rest assured that while others ignore him, the Lord will not. The missionary's labor of love for Him will not be in vain. What one does in far-away, secret places and with little recognition, will some glorious day be rewarded openly.

Therefore, my beloved brethren, be ye steadfast, unmoveable, always abounding in the work of the Lord, forasmuch as ye know that your labour is not in vain in the Lord. I Corinthians 15:58

B. Regarding the Indigenous Principle

1. The indigenous principle simply means that the missionary endeavors to win souls, disciple converts and, as the Lord leads, establish a local church teaching the importance of the church being an autonomous, self-supporting body; and, as soon as the Lord allows, lead the church to call a man who has answered the call of God to pastor the church. At this point, the missionary moves to another location to repeat the process.
2. PBMI missionaries should fully understand the indigenous principle. We must guard our ministry practices to prevent newly planted churches from becoming dependent upon outside sources for their sustenance. This is neither practical nor Scriptural. The newly

planted church should be a church supported by its own membership. Which is an autonomous church .

3. We must understand that the Biblical principles for church finances are the same regardless of country, culture or available capital. The churches of Macedonia were able to sustain themselves and give to missions in spite of “*their deep poverty.*” (*II Corinthians 8:2, Philippians 4:19*) Field churches must be taught how to support themselves through tithes, offerings, and regular giving.
4. If God's people are taught properly and have reached the necessary level of scriptural maturity, they will not look for handouts, nor will they expect someone else to build their building, do their work and pay their pastor while taking no personal responsibility in these things.

C. Regarding the Faith Principle for Support

1. All Officers, Directors, Home Office staff and missionaries serving with PBMI, knowing that PBMI does not accept support from any denomination or convention, are expected to conduct their ministries by faith trusting the Lord to meet all spiritual and material needs.
2. Each missionary is expected to raise the support necessary for his ministry, as well as his family.

3. PBMI makes no charges for its services. The missionary's account is not subject to arbitrary deductions for the services of the Home Office. However, the missionary has the option and is encouraged to contribute financially to PBMI at their own discretion.

D. Regarding Cultural Issues

1. Culture is defined as *“the beliefs, customs, practices, and social behavior of a particular nation or people”*
2. To serve effectively, a missionary must learn to adjust to living in a new environment without compromising the standards he has spent years learning and adhering to. One must recognize and adapt to a different country, citizenry, cuisine, conversation, and a totally different culture. You may also have to adjust to your fellow missionaries who have learned and adjusted to living in this new environment.
3. In most cases, this new, foreign culture will be a challenge, perhaps even a confrontation, to long-held standards of separation associated with a godly, Christian lifestyle. The missionary must learn to live in this new culture without compromising these standards and principles while, at the same time, ministering to the people unprejudiced by their cultural practices.
4. To help adjust, you will need to become acquainted with the geography and history of the country to which you are called and to

the lifestyle and customs of the people.
Books regarding the various countries are available at your local library.

5. Although we are not to study the ways of the heathen, it is important to understand that the lifestyles, customs, and culture of a people are directly influenced by their religion. It may be necessary to familiarize yourself with their basic spiritual beliefs.
6. Familiarize yourself with the basic beliefs of any other religious groups (missionaries) working on the field where you plan to serve. Be prepared to discuss the differences with the local residents. By all means know what the Bible says regarding areas where you differ. When you have a Scripture for an answer, you need no other answer.
7. Become acquainted with other missionaries from your field and seek their cooperation through correspondence.
8. You should know the "best" time of the year to enter some countries. The missionaries already on your field may be a great help in this type of information. The type of equipment, clothing, transportation, etc., needed on these fields is available through various sources. Try to have enough; but do not go over equipped.
9. The more you familiarize yourself with your field the more likely you will be able to adjust. The better you adjust the more likely you will be able to remain on the field.

E. Regarding Church Planters

1. The term “*Missionary Church Planter*” is intended to apply to a missionary who desires to plant more than one church either home or abroad and seeks to maintain support indefinitely. He has as his goal to plant a church, and to call a permanent pastor. The missionary church planter will then move to another location and proceed to plant another church.
2. The term “*Pastoral Church Planter*” is intended to apply to a preacher who has as his goal to plant a church and remain as the permanent pastor of that church and seeks to raise temporary support.
3. A man desiring to raise support through PBMI as a pastoral church planter must agree to the following guidelines:
 - a. It is to be understood that as he does deputation, he will make it clear as to his status and intent to be pastor of the church which he starts.
 - b. At such time as the church is financially able to support him, he must notify his supporting churches to discontinue financial support.
4. The missionary, with his sending church, will determine when the mission church is strong enough to be constituted as an independent Baptist church. It will then possess its own title, constitution, by-laws, and property. The mission board and field directors will assist as needed.

F. Regarding Helps Ministries

1. Purpose

The purpose of any *“helps ministry”* through PBMI will primarily be to aid or assist in the goal of establishing independent Baptist churches.

2. Areas of Helps

- a. Teaching, i.e. Bible Schools for nationals, schools for missionary children, correspondence course programs.
- b. Preaching, i.e. furlough relief, mission evangelism.
- c. Aviation, i.e. pilots, mechanics.
- d. Literature, i.e. printing, writing of Sunday School material, training materials.
- a. Medical, i.e. doctors, dentists, nurses.
- b. Mechanical, i.e. carpenters, mechanics, electricians, plumbers.

3. Qualifications

- a. In order to maintain the high standard of PBMI, those desiring to assist in a ministry of helps must comply with the set standard of qualifications regarding salvation, marriage, personal appearance, and conduct, etc. Each candidate must have sufficient training in the particular area in which he or she will be working. Along with the specialized or vocational training, the candidate must have at least two years of Bible College education or

equivalent. The candidate does not have to have a call to preach to serve in this capacity.

- b. For the benefit of proper recognition and administration, those working in a *“helps ministry”* will have missionary status and be accountable to his sending church and this mission agency.
- c. Along with the specialized work, those working in a helps ministry are also expected to work in the local church(es), assisting in areas of preaching, teaching, soul-winning, etc.

G. Regarding Literature and Publications

- 1. All missionary related literature including prayer cards, letter heads, periodicals, and promotional material must display the PBMI Logo and address.
- 2. All literature that is used by the missionary serving with PBMI must be approved by the mission board through the field directors.
- 3. Should a missionary use any version other than the Authorized Version of Scripture in his or her own published, English literary work and no effort is made to rectify, that missionary will be dismissed from PBMI.

CHAPTER IV

OUR PERSONNEL

A. Description and Qualifications of the Executive Board

1. The entire work of this Agency shall be managed by an Executive Board, which shall have not less than five (5), or more than fifteen (12) members.
2. The Executive Board may elect new members by a two-thirds vote of those present at any Executive Board meeting.
3. The qualifications of an Executive Board Member are:
 - a. Executive Board Members must give evidence of having had a personal experience in the new birth of Jesus Christ.
 - b. Executive Board Members must be in complete agreement with the position and practice of PBMI and must sign a statement of their loyalty to such annually.
 - c. An Executive Board Member must be a male, ordained minister of the Gospel of Jesus Christ. He must be commissioned to serve with PBMI by an Independent Fundamental Baptist church in accordance with the board's position and practices. Furthermore, he must either currently serve or have previously served in the pastoral

ministry of an Independent Fundamental Baptist church.

- d. Any Executive Board Member who fails to attend three (3) consecutive Executive Board meetings without good excuse shall thereby automatically forfeit his position, and a vacancy shall be declared by the Executive Board.
- e. A proxy vote may be allowed in the absence of an executive board member. This must be done in writing before the scheduled meeting.

B. Executive Board Meetings

- 1. The Executive Board of this Agency shall meet every quarter or as deemed necessary, and the date of each meeting shall be set by the General Director. Each member of the Executive Board will be notified by the General Director or the PBMI office, including the time, place, and date of the meeting.
- 2. Fifty Percent (50%) of the active members shall constitute a quorum for all meetings of the Executive Board.
- 3. Items on the agenda at any meeting of the Executive Board shall require a two-thirds vote of the members present in order to be adopted as policy.
- 4. The minutes of the previous meeting shall be presented at each Executive Board

meeting, and a vote shall be taken to approve the minutes.

5. An unscheduled Board Meeting may be called by the President or the General Director for a specified purpose. Each member of the Executive Board shall be contacted with the giving time, place, date, and purpose for the unscheduled meeting. At least Fifty percent (50%) for the Executive Board members shall constitute a quorum for all meetings of the Executive Board.

C. Administration

1. General Director

The General Director shall have oversight of the office staff, other Representatives and Missionaries, and shall have the liberty to carry out the wishes of the Executive Board in the daily operation of PBMI.

2. Assistant Director

The Assistant Director will assist the General Director in managing PBMI business affairs and implementing Board policies. In the General Director's absence, the Assistant Director will assume the General Director's responsibilities.

3. Field Representatives

Field Representatives may be appointed as the need arises. Their duties shall be determined by the Executive Board at the time of their appointment.

Periodically, as time permits, directors or field representatives should conduct surveys of the missionary's field and work to maintain open communication and continuity. Additionally, these

surveys should provide opportunities to encourage and assist the missionary in addressing their needs.

4. The Office Manager

The Office Manager shall maintain all records and do the necessary clerical work. This includes processing support and managing the financial operations of PBMI.

5. The Assistant Office

The Assistant to the Office Manager shall assist in all office activities or any are of need!

CHAPTER V

OUR PREREQUISITES

A. Missionary Qualifications

1. Because the caliber of the messenger directly impacts the message delivered, excellent personal character, a Spirit-filled, Christ-honoring life, proper training, and the call of God are necessary to effectively minister as a missionary. Missionaries are to be examples in appearance, actions, and attitudes.
2. Such qualifications are found in the life of that great missionary, the Apostle Paul. He was a well-educated, humble, and devoted servant of his Lord and Savior. Most importantly, he was set apart and called by the Holy Ghost – *"As they ministered to the Lord, and fasted, the Holy Ghost said, Separate me Barnabas and Saul for the work whereunto I have called them"* (Acts

13:2). This same combination of Spiritual preparation is needed today. Without Scriptural and Spiritual preparation missionaries will not be able to endure the rigors associated with missionary endeavors.

B. Personal Standards

God's people should not be conformed to this world in their dress and appearance. Therefore, the missionary should give great attention to his or her personal appearance. Missionaries should be spiritually mature enough to discern appearance which is considered worldly and refrain from it.

Modesty should be the rule regardless of the occasion. Worldly styles and fashions should be avoided at all times. The same standards should be taught to the missionary's children with the expectation that they observe these standards. And should be observed by all those who wish to cooperate with us in our field ministry.

a. Men's Appearance:

- a. **Clothing:** must not wear shorts, tight-fitting trousers; should not go without a shirt.
- b. **Hair:** should not be over the ears or collar. Sideburns and mustaches, if worn, must be conservative, neatly trimmed; not extreme. Men's hair style should be manly, never feminine, in appearance.
- c. **Unisex trends** (i.e.: long hair, wearing of women's clothing or jewelry, body-piercing, etc.): must be avoided at all times.

b. Ladies' Appearance

a. Clothing:

- i. Should not be suggestive or revealing either at the neckline or the hem
- ii. Should not be form-fitting or give the appearance of worldly styles
- iii. Unisex trends (i.e.: wearing pants, pantsuits, jeans, shorts, etc.) must be avoided at all times.
- iv. See-through clothing or other body-revealing apparel should be completely avoided.
- v. On occasions where culottes are worn, they should be full at the waist and not tight fitting.

b. Hair Styles -

- i. In *I Corinthians 11:14-15*, God makes a distinction between the male and female hairstyle.
- ii. Ladies should style their hair in a way that is not exaggerated or flamboyant.
- iii. Hair styles should reflect their femininity; they should never be manly in appearance.

c. Makeup –

- i. When used, it should be applied in such a way that it does not draw undue attention.
- ii. Ladies should give careful attention that they are not noticed because of flashy clothing, extravagant hair styles, gaudy jewelry, or heavy makeup.

C. Spiritual Standards - All missionaries and applicants must:

1. Have a clear testimony of salvation followed by baptism by immersion and a consistent Christian life and character.
2. Have a definite and convincing call from God.
3. Must be a member of a local, independent Baptist Church and authorized, commissioned, or ordained by the church for missionary ministry.
4. Not have more than one living spouse.
5. Have the man as the spiritual head of the home with children in subjection to the parents.
6. Have a standard of living that is free from worldly pleasures and habits that dishonor Christ.
7. Abstain from the use of alcoholic beverages, narcotic drugs (except those prescribed by a qualified physician) and tobacco products.
8. Have a life of daily devotion to the Savior.
9. By faith and prayer, rely upon God as a means of guidance in missionary endeavor.
10. Desire a daily filling of the Holy Spirit for power to witness.
11. Have the anointing of the Holy Spirit for wisdom in ministering the Word.

D. Educational Standards - Missionaries with PBMI:

1. Should have a minimum of three years of Bible College training. (This does not

suggest that missionaries should limit their education to three years.)

2. Maturity, age, and/or ministry experience may be suitable substitutes for educational credit.

E. Ministry Standards- Missionaries with PBMI must have:

1. A clear and convincing call of God to missionary service.
2. A genuine love and concern for lost souls.
3. A belief in the authority and trustworthiness of the Scriptures using only the KJV when ministering in English.
4. A willingness to submit to PBMI's policies and practices as outlined in The Handbook.
5. Knowledge of, and agreement with, historic Baptist principles and practices.
6. Active involvement in soul-winning efforts.
7. Separation from ecumenism, liberal theology, neo-evangelicalism, modern-day Pentecostal/Charismatic/tongues movement, Calvinism, Arminianism, and Humanism.

F. Other Requirements

1. Must indicate, by signature, their full agreement with PBMI's policies
2. Must be scripturally sound in convictions, faith, prayer life, and must be totally surrendered to the Lord.
3. Must attend the Annual Institute of Missions while on deputation or furlough (See

CHAPTER VI - OUR PARTNERSHIP

PBMI's priority is partnering together with well established, local churches and pastors and with missionaries under the authority of these same churches and pastors focusing on evangelizing at home and abroad. Primarily, our missionaries come from local, stateside churches seeking to evangelize in distant or foreign places.

We believe the local church is instituted by God to evangelize the world. Therefore, we must maintain a right relationship with the local Church in order to bring glory to the Lord Jesus Christ. We will not sacrifice the purity of the church nor compromise the Word of God to improve external relations or widen our fellowship. Accordingly, we oppose any spirit of error that would disrupt the Scriptural unity of the Church and weaken its testimony.

A. PBMI's Relationship to the Local Church:

1. Our goal is to challenge local churches and individual Christians:
 - a. To gain a renewed vision for reaching the world for the Savior.

- b. To make greater efforts in reaching the lost.
 - c. To incorporate faith-promise missions in the local church mission program and to be obedient to the Lord's command to be witnesses "both in Jerusalem, and in all Judaea, and in Samaria, and unto the uttermost part of the earth." (Acts 1:8)
- 2. Our hope is to conduct mission conferences in local churches emphasizing the Great Commission and Faith-Promise Missions giving.
- 3. Our obligation is to keep local churches informed about the missionary, his field, and his needs. PBMI meets this obligation through:
 - a. Its online web site
 - b. Its quarterly newsletter, Looking on the Fields.
 - c. Various brochures and pamphlet
 - d. Regular correspondence (at least quarterly), by the missionary to supporting churches and the mission office.
 - e. Preachers who represent the Mission and its missionaries' informing churches about the activities of PBMI missionaries. Also, mission representatives make occasional visits to the various fields to provide first-hand updates.

B. The Local Church's Relationship with PBMI

1. Given that the Mission Board exists for the sole purpose of aiding the local church in its commission and operates on a faith basis; and given that, for the most part, all monies to support missions comes from local churches, it is incumbent upon local churches to help the Mission Board function on their behalf.
2. Prayer Baptist Missions International concentrates its efforts on helping missionaries on the field; and endeavors to keep its operating costs at a minimum. However, it does take substantial funds to operate a mission agency. Therefore, local churches should be willing to financially support the Mission Board as an investment in the total cost of accomplishing the Great Commission.
3. Pastors, churches, and missionaries alike should be aware that the Mission Board requires regular support on the same faith-basis as the missionary. Costs for the Mission Board can include office facilities, utilities, clerical staff, telephone bills, postage, paper, advertisement, etc. As the missionary relies on regular monthly support from local churches so, too, does the Mission Office. The Mission Office relies on local church support for its monthly operating budget.

C. The Missionary's Relationship to the Local Church

1. Given that the local church was instituted by God to carry on the great work of world evangelization, all missionary efforts are dependent upon the local church. The local church has been given the Great Commission and is responsible to see that it is carried out.
2. Therefore, all PBMI missionaries must be a member of a local, independent Baptist church of like faith and practice (See Chapter II: Our Position).
3. Changing church membership:
 - a. Whenever a PBMI missionary feels it necessary to change their membership from their sending church, they must write a formal notification to PMBI, explaining the reason behind the decision.
 - b. The new pastor and the sending church must notify PBMI in writing regarding the acceptance of the missionary into the church. Both the church and the pastor must agree with the position and policies of PBMI.
 - c. The Mission Board will not interfere with the Lord's leadership in this matter but, at the same time, must ensure that there are no conflicts between pastors, churches, and missionaries that may adversely affect the parties involved and that the gaining church is one in full agreement with the policies and practices of PBMI.
 - d. The Mission Board may be questioned about this from supporting churches; therefore, the Board must be notified, in

writing, during the transition period and prior to any notifications being sent to supporting churches. The Mission Board can help with the transition to a new church but must ensure that all things are done decently and in order.

- e. Failure to follow these procedures will result in the missionary's immediate dismissal from PBMI.
- f. Should the sending pastor and church withdraw their recommendation, appropriate action will be taken in regard to the missionary.
- g. Should the missionary be Biblically disciplined for any reason by the sending church, the missionary will be automatically dismissed from PBMI.

D. The Missionary's Relationship to the Mission Board

1. Permanent Records

- a. The Mission office is the central location where home churches, supporting churches and families can expect to get up-to-date information on their missionary friends and/or loved ones. Therefore, it is important that all PBMI missionaries maintain current, up-to-date files at the home office.
- b. The Mission Office must be able to contact you in case of death, sickness, or other similar emergencies. All contact

information must remain up to date at all times.

- c. Missionaries must, as soon as possible, notify the Mission Office of the following:
 - i. Changes of address for yourself, your parents, children, next of kin, etc.
 - ii. Of the death of any of your immediate family.
 - iii. Information regarding new births in your family, i.e. name, date, place of birth, etc.
 - iv. Changes in citizenship or residence status. All missionaries serving in a foreign country is well advised to register with the American consulate nearest their place of service. This will be advantageous in cases where evacuation of US citizens is required because of political unrest, natural disasters, or armed conflict.

2. Personal Correspondence

All mail received for the missionary by the Mission Office will be handled as follows:

- a. All mail except those specifically identified as “Personal for (“Missionary’s Name”) will be opened by the office staff to determine if support funds are enclosed. This is done solely for security reasons. In many foreign countries, mail theft is not unusual especially for mail that appears to

be Birthday cards, greeting cards, etc. Many people know that this sort of mail often contains checks or money orders making them easy targets for theft or pilfering.

- b. Any contributions will be processed and properly accredited to the missionary's account.
- c. Any other correspondence included in the letter will be forwarded to the missionary in the end-of-month statement. Additional postage, if required, will be charged to the missionary's account.
- d. To prevent delays in receiving correspondence, missionaries should encourage their supporting churches to mail all contributions to the PBMI office and all personal correspondence to your local mailing address.

E. The Missionary's Relationship to Supporting Churches

All missionaries should realize that they have been deputized by their supporting churches and, thus, become an extension of that church's ministry.

Inherent in this relationship is the responsibility to be a faithful steward of their financial support and to be accountable to them for your activities.

Therefore, regular correspondence with these churches is the missionary's responsibility.

1. Corresponding with Supporting Churches

- a. The name and address of the Mission Board must be included on all prayer cards,

prayer letters and stationery. Also, the PBMI logo, website, and instructions in receiving.

- b. Should any of these materials be updated, a copy of each should be on file at the Mission Office.

2. Letters of Acknowledgment:

- a. This is a vital part of your ministry, an important line of communication. Any missionary who is not a faithful steward in this matter dishonors the Lord!
- b. Supporters have every right to expect a personal letter from you thanking them for their support and informing them of any updates or changes.
- c. After the meeting, a “*thank you*” card ought to be sent to the church thanking them for whatever food, lodging or love offering was provided. This is a good time to remind the pastor that you are seeking support for your ministry.

3. Prayer Letters:

- a. Your prayer letter is the main link between you and those who prayerfully and financially support your work. This letter can be one of the most significant means of encouraging others to become involved in supporting missions.

- b. Failure to faithfully correspond with your supporters may not only cost you financially but will cost you in that most important area - prayer. Churches that don't hear from you regularly will ultimately terminate your financial support. Also, how can they know how to pray for you if they do not regularly hear from you? The prayer support of friends at home is vital, and it largely depends upon your consistent contact with them
- c. The Missionary **MUST** correspond with all supporting churches and individual contributors, your home church, your field directors, and the Mission Office. Failure to do so may result in a delay in receiving your support from the home office.
- d. The following are some basic things to consider when preparing your prayer letter:

i. Who should I correspond with?

- Churches you have visited and any other that you know which may be interested in missions and that have not yet supported your ministry.
- Pastor friends and other missionaries
- Friends who express their desire to receive your letters
- Any others for whom there is a special reason

ii. **How often am I required to send my prayer letter?**

- At least quarterly and more often if pastors require
- When special prayer needs arise.
However, do not become a habitual beggar for money. Raise the support you need before you leave for the field.
- If financial needs arise after you arrive on your field and you feel the need to raise additional funds for special projects, write personally to the pastors - not to the churches. When sending correspondence to raise additional funds, it is advisable to include a letter from your pastor or the mission, or both.

iii. **What media should I use to send my prayer letter?**

- Printed, mailed correspondence is still the preferred method for many. If you use a prayer letter service, it is your responsibility to keep your mailing list accurate and you should give final approval before your letter is mailed.
- E-mail is also acceptable if pre-approved by the receiving church. Social media is another avenue to

share what the Lord is doing in your ministry.

- Whatever media you choose, make sure it is presentable. Most churches will post your letter in a public place. It should be well written, grammatically and structurally correct. If you're writing and grammar skills are weak, don't be afraid to get some help. An incoherent letter will fail to convey your message effectively and can be embarrassing. Instead, strive for an attractive, legible, and informative letter.
- Don't preach; don't give a Bible study. Report on your work, activities, conversions, and make your prayer requests known. You should make regular requests, by individual names, for the salvation of souls.
- Keep your letter to a maximum of one page. Pastors are busy people. If your letter is too long, it may not be read at all. If you feel you need to give more details, then you might consider publishing a quarterly Newsletter and include it along with your prayer letter. This way, the pastor hears from you, and he can decide when he has time to read your Newsletter.

V. **What should be included in my letter?**

- Date of letter

- Your complete name. You may feel comfortable just signing your first name, but your full name should be somewhere on the letter.
- Your personal identification, your field of ministry, and your points of contact (i.e. phone #'s, field address, email address, and sending church info.)
- Your association with the Mission including the mission address, contact information, and the Mission logo.
- Interesting facts, current events, other activities regarding your ministry, updates on your family, and prayer request - be specific.

CHAPTER VII

OUR PROCEDURES

A. Application Procedures

- 1. Requesting Applications:** - Applications may be requested from the Home Office by phone, US Postal Service, email, or through PBMI's web site.
- 2. Submitting Applications:**
 - a. Applications must be filled in completely and to the best of the applicant's ability. Individual applications are required for both husband and wife.

- b. Applications must be accompanied by a letter of recommendation from the applicant's pastor, a recent photo (one photo is sufficient for married couples or families), and individually signed copies of the Declaration of Agreement.

3. Processing Applications:

a. PBMI's office staff will:

- i. Process all applications.
- ii. Create a personal file folder and indicate the date and time application was received.
- iii. Submit questionnaires to personal references listed on the application.
- iv. Make copies of the applications and questionnaires and distribute to all Executive Committee members.

b. PBMI's Executive Committee will

- i. Review each application.
- ii. Review the recommendation received from the applicant's pastor.
- iii. Review recommendations provided by the references contacted.
- iv. Discuss any issues concerning the applicants at the quarterly Board Meeting.
- v. Have final approve/disapproval of all applications.
- vi. Notify applicants of final decision.

B. Furlough Policy

1. Missionaries *MUST NEVER* depart their field of service without first notifying the Mission Office and General Director.
2. Furloughs should be scheduled at the end of each term of field service (every 3 or 4 years).
3. Furloughs should be limited to 12 months barring extenuating circumstances.
4. Short-term furloughs may be approved but are highly discouraged. Frequent returns to the U.S. will justifiably cause supporting pastors to question your ministry.
5. Requests for furlough:
 - a. Should be submitted, in writing, for the General Director's approval.
 - b. Should be submitted thirty days prior to furlough start date. If help is needed to find a fill-in missionary, requests should be submitted six months prior.
6. Furloughs for bona-fide emergencies will be processed according to the nature of the emergency.

C. Dismissal Policy: Being a missionary with PBMI is a privilege and not a right. Therefore, it may become necessary to terminate the relationship between PBMI and a missionary.

1. The following actions WILL result in immediate dismissal:
 - a. Dishonoring the Name of Christ, the sending Church, and/or PBMI by deliberate dishonesty, negligence of ministry (both on deputation on the field), and finances.

- b. Participating in Ecumenical endeavors, embracing liberal theology, neo-evangelicalism, the modern-day Pentecostal/Charismatic/tongues movement, Five-point Calvinism, Arminianism or Secular Humanism or any doctrine which is contrary to Scripture and the Doctrinal Statement of PBMI.
 - c. The use of or involvement with alcoholic beverages, narcotic drugs (except as directed by a physician) or tobacco products.
 - d. Sexual misconduct including but not limited to adultery, incest, fornication, homosexuality or lesbianism.
 - e. Failure to maintain prescribed standards (See: Chapter IV Our Prerequisites)
2. The following actions MAY subject the missionary to re-evaluation by the Executive Committee and possible dismissal:
- a. Failure to pay all debts or make arrangements for their payment.
 - b. Failure to attend the Annual Institute of Missions (*see Chapter VII: Annual Institute of Missions*).
 - c. Unreasonable delays in raising support resulting in a delayed departure to the field.
 - d. Failure to correspond with supporting churches and the Mission Office on a regular basis.

- e. Failure to make accurate reports to supporting churches and the Mission.
- f. Failure to maintain family health insurance. Some governments require assurances that foreigners will not become a liability to their governments.
- g. Failure to maintain liability insurance on vehicles registered in the name of PBMI. Proof of insurance on such vehicles must be provided to the mission office.
- h. Failure to notify the Mission of changes in marital status. Newly acquired spouses must make an application, and be approved by, the Executive Committee, as missionaries.
- i. Failure to obtain PBMI's approval before affiliating with services agencies, fellowships and religious counsels. Many of these organizations are not in agreement with PBMI's policies and practices.
- j. Failure to maintain loyalty to the Mission in word and/or action.
- k. Failure to agree with PBMI's policies. Should the mission adopt a new policy the missionary cannot agree with, the missionary will be allowed to resign in good standing. Churches that have been supporting the individual will be notified and provided with an explanation for the resignation or dismissal.

1. Conviction, in court of law, for crimes other than misdemeanors such as traffic violations.

D. Resignations:

1. Before making a final decision, and only after contacting your Pastor, please contact the General Director to fully discuss your situation.
2. After making the decision to resign, a letter of resignation should be submitted to PBMI before notifying supporting churches.
3. A letter notifying your supporting churches should be drafted and a copy sent to PBMI for preview before sending to supporting churches.

CHAPTER VIII OUR PREPARATION

A. Annual Institute of Missions

The Annual Institute of Missions serves as a crucial component of your preparation for your ministry and a continuous source of refreshment while you're on the field. The exact dates of the annual institute will be established by the Executive Committee and announced as early as possible. Missionaries required to attend as outlined below are expected to attend the entire Institute. All other appointments and meetings should be rescheduled.

1. Course of Study

- a. The curriculum includes, but is not limited to, studies in our Mission's policies and practices as outlined in The Handbook.
- b. It also covers the history and objectives of the work, adjustment to missionary life, survey of the various fields, New Testament Churches, New Testament Missions, Deputation, and other related subjects. Evening services will include special music, testimonies, and inspirational preaching.
- c. Furloughing or veteran missionaries may be called upon to instruct a class, give a testimony, provide special music, or preach.

2. Required Attendance

- a. All applicants are required to attend the entire Annual Institute of Missions as a condition of their acceptance by PBMI. They are required to attend each year while on deputation.
- b. All applicants entering service with Prayer Baptist Missions while already on the field are required to attend the entire Annual Institute of Missions during their first furlough.
- c. All furloughing missionaries, and those returning to the States for additional deputation work, are required to attend during this time.
- d. Missionaries ministering within the continental United States are required to attend the entire annual Institute at least once every four years.

3. Accommodations

- a. While accommodations remain the attendee's responsibility, every effort will be made to provide accommodations for all those required to attend.
- b. We suggest that each missionary:
 - i. Put aside funds in an escrow account to cover this cost, or
 - ii. Contact your Pastor, to see if the church would be willing to provide these funds from their mission budget or through special love offerings, or
 - i. If funds are not available, contact the Mission as soon as possible. The Office will do all it can to help.

B. Deputation

1. Deputation is a Ministry

- a. Deputation is asking churches to appoint you as an official representative of that church's ministry. You are literally asking to become a deputy to that pastor and represent his ministry in a region beyond his church's influence. Therefore, you have a responsibility to minister on behalf of that church.
- b. Missionaries who view deputation as a "necessary evil" or a detriment to their ministry are overlooking an excellent opportunity to minister to local churches. You not only have the opportunity to present your burden to other believers, but you also have an opportunity, and responsibility, to witness and preach to lost souls, to challenge others to surrender

to God's call, and to help provide opportunities for others to get involved in reaching the world who may not otherwise have an opportunity.

2. Deputation is a Measure

- a. The factors that affect your deputation ministry are your burden, zeal, dedication, and determination to do the work God has called you to do.
- b. The duration and the success of your deputation will be measured by these factors. It will either be a rewarding experience or drudgery. The choice is yours.
- c. Your deputation ministry will, most likely, be a measuring stick for how you will perform in your field ministry.

3. Deputation requires Good Management

a. The Missionary

- i. Must understand that deputation is a personal ministry for which he is solely responsible. In order to make it to his prospective field of service, he must demonstrate the necessary effort to raise the required funds.
- ii. Must remain on deputation until the support goal that has been agreed upon is reached. One of the main reasons for failure on the field is a lack of proper financial support. Exceptions to this policy **MUST** be approved by PBMI's Executive Committee.

b. The Executive Committee, Directors and Office Staff will

- i. Do all it can to assist those on deputation.
- ii. Work with the missionary to determine the amount of support required for each field of service.

c. The Mission office:

- i. Can provide contact information for churches that already support PBMI missionaries.
- ii. Will provide Deputation Critiques for pastors to evaluate each missionary's presentation. These reports will be used to evaluate your deputation ministry with the aim of helping you improve your presentation, if necessary. Fill in as much of the church's pertinent information as you can and leave the Report with the pastor for him to critique your presentation. It is advisable to present the Report to the pastor in a self-addressed, stamped envelope addressed to the Mission Office. The report also asks the pastor to indicate the probability of you receiving support. As you near the end of your deputation ministry, these reports can be helpful in contacting churches you may have visited but from whom you are not yet receiving support. The Report can also help

identify problem areas missionaries may be experiencing on deputation.

4. Deputation Requires Good Manners

a. Some DO's:

- **DO be neat** – first impressions are lasting impressions. Your appearance is important! This applies to the whole family.
- **DO be prompt** - be on time for every meeting. If it is a speaking appointment, arrive in time to check with the pastor, he may have a meal planned. You should be in the auditorium at least 15 minutes before the service begins. Study your route, be sure of the directions, and allow time for travel and emergencies.
- **DO be interested** - show an interest in the people to whom you are to speak. Ask the pastor questions which will indicate your concern for his work. Encourage him----he probably needs it.
- **DO be in prayer** - the preparation of your message should be bathed in prayer. Make it a point to have a time of prayer with the pastor before the service.
- **DO be Obedient** – the pastor is in charge. Do what he requires of you; no more, no less.
- **DO be sincere** – communicate your burden to the church. If you fail to demonstrate a burden for your work,

they will not be burdened by your work either.

- **DO be knowledgeable** – know as much about your place of ministry as possible. There is no excuse for ignorance of your field. Familiarize yourself with the local population, including notable demographic statistics and historical facts. Additionally, be aware of the presence or absence of churches in the area.
 - **DO be creative** -there are numerous ways to add interest to your presentation. A good video is always a great tool. Practice telling the stories, illustrations, or experiences about which you are going to speak.
 - **DO be Biblical** - there are many Scriptures applicable to missions.
 - **DO be humble**- there is no place for arrogance in the life of a representative of the Lord. “...*before honor is humility.*”
 - **DO be ethical** - where financial matters are involved, be open, accurate, frank and honest. requested to present a project, financial, or personal need, be specific, but do not beg.
- b. **Some Don'ts:**
- **DON'T be late** – if its looks like you're going to be late, call the Pastor!

- **DON'T be controversial** –do not bring up issues that are irrelevant to your presentation or deputation ministry. Your primary focus should be in the area of missions.
- **DON'T get involved** – internal church matters are just that. You're a visitor.
- **DON'T exceed your allotted time** – the Pastor knows what he's doing and how much time he has available; you don't. If you're the first presenter, or preacher, don't forget about the man coming behind you. The first speaker ought always to be the briefest!
- **DON'T presume** – the pastor may have forgotten that you are coming; call ahead to verify. It might save you a long trip. Keep the pastor informed.
- **DON'T assume** – the pastor may not have planned what you think he has. Get. information.
- **DON'T refuse the pastor's advice** – you might not think you need it but don't embarrass him; at least, listen.
- **DON'T double-up** – if your testimony and audio-visual presentation are the same then introduce your presentation and let it do the work. Showing your presentation and giving a verbatim testimony of your presentation gets boring and takes up too much time. Do one or the other; not both.

C. Departure

- i. Before scheduling a departure date, it is mandatory to meet with the General Director and complete the pre-departure checklist. (see Appendix-B)
- ii. The missionary **Must** meet with the Executive Committee prior to departing for the field.
- iii. The missionary is responsible to make the proper arrangements in order to move to the field.

CHAPTER IX

OUR FINANCIAL POLICY

A. Contributions

- 1. All funds should be handled through our Finance Office.**
 - a. Supporters should be notified to send their contributions to the Mission Office designated for you.
 - b. If the Church has any reservations about sending support to the Mission Office, assure them that all funds designated for you will be deposited to your account.
 - c. A receipt is sent for each contribution received. Only official receipts, from our office, are accepted by the government, in support of tax deduction claims. A personal receipt from you to your

contributor is valueless, as far as tax deduction is concerned.

2. Funds Sent Directly to the Missionary

- a. The Mission cannot give a receipt when money is given directly to the missionary.
- b. To ensure they qualify for tax exemption, all contributions sent directly to you should be forwarded to the Finance Office for processing.
- c. If equipment or high-value gifts are contributed, for tax purposes, we can issue a letter of receipt for the value of the contribution. These items, then, become the property of your ministry. When you leave the work, they must remain with the work. If you take them with you after you leave the work, they must be declared as income.

B. Accountability –

1. Receipt of Funds

- a. All offerings will be properly recorded, given a receipt, and deposited by the Finance Office.
- b. All funds will be dispersed as designated by the donor. All undesignated funds will be used for the expense of the Home Office, to help missionaries in times of hardship or bona-fide emergencies, or as determined by the President and/or Directors.
- c. The General Director will provide a quarterly financial report to the Executive Committee.
- d. Audits will be conducted by an outside agent at the discretion of the Executive Committee

2. Monthly Support.

Supporting churches view their support as an investment of their funds. They have entrusted us with the offerings God has provided through their people. Missionaries **MUST** be faithful stewards of all monetary and material gifts received. We must hold ourselves accountable to the Lord and to those who help us in our ministries.

The Finance Office:

- a. Will record all relevant data for each contribution received.
- b. Provide receipts to each contributor monthly.
- c. Provide each missionary with a monthly statement listing all contributions received and status of the missionary's accounts. Any discrepancies should be reported to the Finance Office as soon as possible but no later than 30 days from the statement date.

3. Disbursements

a. Funds Transfer

- i. The Home Office can help with recurring transfers from your PBMI bank account into another bank account if the amount to be transferred remains constant from month to month. (Contact the Finance Office for more information.)
- ii. You can also transfer funds from your PBMI banking account through the Bank's online banking service.

b. Bill Paying

- i. The Home Office can make payments for your personal bills from your contributions before the end-of-month close-out.
 - ii. These bills should be mailed to the Home Office with written authority from the missionary to make the transactions.
 - iii. You can also pay bills through the bank's on-line bill payment services. There are not usually any fees incurred unless you exceed a certain monthly limit.
- c. Disbursements can also be made directly from your account to**
- i. Support other PBMI missionaries
 - ii. Support the Home Office account

4. Field Expenses.

- a. Each missionary is expected to pay all expenses incurred on his field from the support received for his ministry.
- b. The missionary should not owe large debts nor borrow large amounts of money without the approval of the Mission Board.
- c. The missionary should never divulge his support level to his people and should never loan money to his people.

C. Banking Policy

- 1. The Mission Office will open an account for each missionary at the same bank used by the Mission Board (If needed). All monthly support will be deposited into the missionary's account at this facility. (PBMI currently uses First Citizens Bank of Boiling Springs, SC.)

2. Those not electing to use the same facilities as PBMI will have their funds electronically transferred by FCB to their bank of choice. The missionary will be responsible for any transfer fees incurred.
3. If you require modifications to your account, such as altering the bank utilized or the method of receiving support, a two-step verification process is implemented to confirm any changes. Any changes must allow 30 days to process.
4. Overdrafts
 - a. Continual over-drafting of bank accounts is unacceptable. The Board understands there may be an occasional slip up, but habitual over-drafting will lead to a bad testimony.
 - b. Continual, habitual financial irresponsibility may result in dismissal from the Board.

D. Furlough Funds

1. Furlough Accounts

- a. PBMI missionaries are required to maintain a furlough account at all times.
- b. Furlough accounts are reserved for travel to and from the field and for bona-fide emergencies only.
 - i. Each missionary family, in collaboration with the Mission Board, must establish the minimum amount needed for furlough.
 - ii. Factors, such as family size, field of service, estimated travel expenses,

- etc., will be used to determine the amount each missionary family needs.
- iii. Funds will be deducted from the missionary's account each month and held until needed
 - c. Monthly deposits will be automatically deducted as follows:
 - i. For stateside missionaries - \$50.00/month will be held for furlough.
 - ii. Overseas missionaries –
 - When support level reaches \$ 750.00/month automatic deposits will be \$75.00/month.
 - When support level reaches \$1,500.00/month automatic deposits will be \$125.00/month.
 - As the monthly support increases, deposits will need to increase to ensure that sufficient funds are available for the required travel expenses.
 - d. The money held in these accounts belongs to the missionary. However, to ensure furlough funds are available when needed, the Mission Board will control the release of these funds. Only the President, General Director, or Assistant General Director can authorize release of furlough funds.

E. Escrow Accounts

- 1. If missionaries need to “*lay aside*” funds for taxes, vehicles, school supplies, etc., additional escrow accounts to hold these

funds can be established. (See sub- paragraph F-3, below: *Understanding Your Statement*)

2. These funds may be released at the missionary's discretion.

F. General Procedures for Processing Support

1. Processing Contributions

- a. Transactions are recorded daily, or as they are received.
- b. At the end of the month statements are sent to each missionary giving a full account of all the funds received and dispersed by the finance office.
- c. Processing of support closes no later than the 27th of each month, deposits are made into individual bank accounts, and statements are mailed to each missionary. If the 27th falls on a weekend or a holiday, accounts will be closed on the first workday prior.

2. Processing Support for missionaries no longer serving with PBMI

- a. For resigning Missionaries:
 - i. Support will be processed and forwarded for a period of 90 days.
 - ii. After 90 days, contributions will be returned to the sender
- b. For missionaries dismissed without prejudice:
 - i. Support will be processed and forwarded for a period of 90 days.
 - ii. After 90 days, contributions will be returned to the sender

- c. For missionaries dismissed with prejudice:
 - i. Support will be returned to the sender
 - ii. An explanation of the circumstances will be provided if requested by the sender.

3. Understanding Your Statement -

- a. Your monthly statements are in two parts:
 - i. Part One (First page of the statement)
 - Summarize all your accounts at PBMI. Contributions are deposited into these accounts as designated by the contributor.
 - Account numbers are designated as follows:
 - 0 – Personal Support (salary) Account
 - 1 – Work Fund Account
 - 2 – Travel/Transportation Account
 - 3 – Personal gifts
 - 4 – Misc. Contributions
 - 5 –Vehicle Account
 - 6 through -9 – Reserved for other accounts as requested by individual missionaries, i.e. taxes, school materials, etc.
 - 10 – Christmas love offerings/contributions
 - Furlough account information will also be provided on the summary. Review this section and adjust as necessary to ensure that you will have enough

furlough funds available when the time comes.

- ii. Part Two (remaining pages)
 - Gives a detailed listing of all the contributions received since the previous statement.
 - Sometimes contributions arrive after the end-of-month close-out. Consequently, you may not see a particular church's contribution on your current statement if it comes in after the "cutoff" date. It will not appear on your statement until next month. Therefore, it is best not to contact supporters about missing support until you've had the opportunity to review at least two or three statements.
- b. Reporting Errors. Contact the Mission Office:
 - i. If you receive support that does not belong to you. Sometimes, mistakes are made. These need to be corrected ASAP; so, don't hesitate to call or email the Mission Office regarding errors.
 - ii. If you notice errors in deductions, contact the Mission Office ASAP. We will work to correct them.
 - iii. If you have any questions concerning your statement, do not hesitate to contact the Mission Office. The Office Staff work diligently to make sure all errors are kept to a minimum. We

process thousands of contributions each month and some errors will occur. We do ask for your patience and that you to be courteous and forgiving with the Office staff.

Appendix Definitions

The Indigenous Principle is the mission's strategy that is based on establishing churches within a culture that are fully self-governing, self-supporting, and self-propagating—led, sustained, and multiplied by local believers—while remaining faithful to biblical doctrine.

Autonomous - The local church is an independent body accountable to the Lord Jesus Christ, the Head of the church. The church is autonomous, or self-governing. No religious "hierarchy" outside the local church may dictate a church's beliefs or practices. (Colossians 1:18, Ephesians 3:21, 1 Corinthians 11:3, 12:12)