

Stakeholders in Mission

A Guide to Funding God's Work

This booklet is designed to inform you of a number of possibilities which you have to support the work of those who do mission work outside of the church. Inside are a number of different ways in which you as an individual can give, as well as tax-effective ways of doing so. Inside this guide you will find the following:

1. *How the church supports individuals*

- *How the church supports short-term workers*
- *How the church supports long-term workers*
- *What if the church does not support someone?*

2. *How I can support individuals*

- *Giving through their organisation*
- *Giving directly*

3. *How I can support mission organisations*

- *Regular giving*
- *Single gifts*
- *Single gifts for a set purpose*
- *Wills & Testaments*

4. *Tax-effective methods of supporting mission*

- *What does 'tax-effective' mean?*
- *Gift-aid*
- *Stewardship accounts*
- *Deeds of Covenant*

5. *Sources of further information*

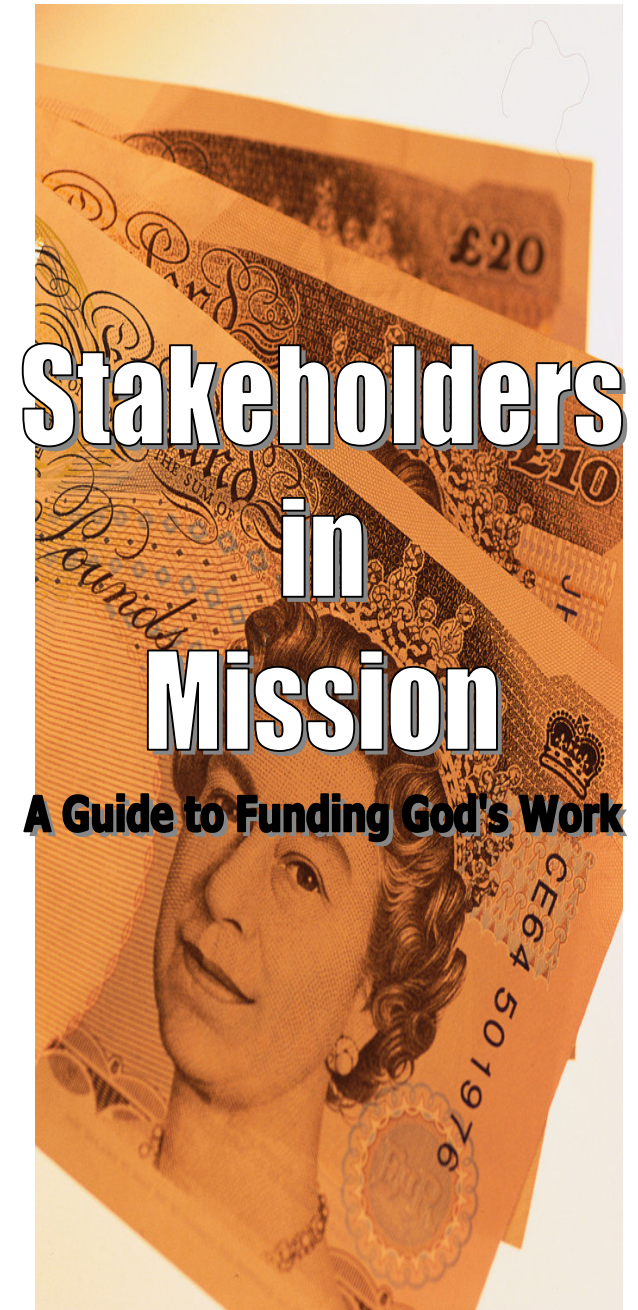
For questions relating to this guide, please contact the Mission Support Team at hbcmissionaries@yahoo.co.uk.

22% of your original donation. For example, if you give £100 using a tax-effective method, your donation is increased to £122, at no extra cost to you at all! For this to happen you need to be a UK tax payer and you should inform the organisation that they can reclaim the tax on your gift. There are two ways you can do this.

- *Gift-aid*
With gift you make either one donation or a series of donations to a registered charity and instruct the receiving organisation to reclaim tax on them.
- *Stewardship accounts*
These are accounts held by registered charities which receive your donation, reclaim the tax and then forward the donation with the reclaimed tax to the organisation or individual to whom you wish to send it. To qualify for this scheme an individual recipient must be a full time Christian worker or Bible College student. Additionally, the organisation or individual must have a UK bank account. Sovereign Account and the Charities Aid Foundation operate stewardship accounts. Please see below for contact details.

5. *Sources of further information*

HM Revenue and Customs is a good source of information on all forms of tax-efficient giving. Please call your local tax office or see <http://www.hmrc.gov.uk/charities/index.htm> for more information.
For more information in stewardship accounts through Sovereign Accounts see <http://www.stewardship.org.uk/>. They can also be reached by phone on 08452 26 26 27.
The Charities Aid Foundation can be reached at <http://www.cafonline.org/Default.aspx> or by calling 01732 520 055



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1. How the church supports individuals

- *How the church supports short-term workers*
Some members of the Mission Support Team administer the Christian Service Fund along with some of the deacons. This fund exists to support the work of any regular attendee of the church who is going on mission. Half of their costs, up to a limit of £300 may be paid. For more information about the Christian Service Fund, please contact the Mission Support Team.
- *How the church supports long-term workers*
Long term workers are supported financially directly from church funds if they fall into one of the following three categories:
 - a. They are members of the church;
 - b. They are serving through the European Baptist Federation's Indigenous Mission program;
 - c. They are the church's link missionaries through the Baptist Missionary Society.The recommendation to support long term missionaries financially is normally made by the MST before being agreed by the deacons and the church Business Meeting.
- *What if the church does not support someone?*
Generally the church will only financially support missionaries who fall into the three categories mentioned before. However, this does not mean that the church does not recognise the ministry of other missionaries or that they will discourage church members from supporting anyone else. There are several missionaries who are actively supported in prayer in the church, but whom

the church as a whole does not support financially. Members are free to support financially whoever they wish.

1. How I can support individuals

There are three principle ways in which you can financially support an individual missionary:

- *Giving through their organisation*
If you send a cheque to a mission organisation along with a note stating that it is for a particular missionary then they will pass the money on. This can be a tax-effective way of giving if the mission organisation concerned is a registered charity as they can reclaim tax on your gift through Gift Aid. Please note that in some cases the organisation might take some of the money to pay for the banking charges incurred in sending it to the missionary concerned.
- *Giving directly*
You can also send the money directly to the missionary. However, this is not a tax-effective way of giving as giving through an organisation as tax cannot be reclaimed.
- *Giving through a third party charitable organisation*
This method of giving involves making your donation through a third party which is able to reclaim your tax back and then add this reclaimed tax to your donation before passing it on to a full-time Christian worker. This is a tax-effective way of giving. However it can only be used if the full-time Christian worker you are supporting financially has bank account in the UK.

2. How I can financially support mission organisations

- *Regular giving*
The vast majority of mission organisations will support giving by standing order, which will take money directly from your bank account at regular intervals determined by you. Money can also be donated directly from your pay before tax is levied, which reduces the amount of tax you will have to pay. Please contact the mission organisation concerned for further information.
 - *Single gifts*
Mission organisations will always accept single gifts given to help them in their work, either by cash or cheque. Tax can also be reclaimed on these donations through Gift Aid.
 - *Single gifts for a set purpose*
Under UK charity law, you have the right to make a donation and nominate a set purpose for this donation (e.g. for a certain missionary or cause). Once you do this the organisation is under an obligation to respect this. If they wish to change the purpose of your donation, they must contact you for your permission.
 - *Wills and Testaments*
A charity or individual can also be the beneficiary in your will. Of course, the only problem with this is that they will not receive the support until you die, and you might not want them to wait that long!
- ### 4. Tax-effective methods of supporting mission
- *What does 'tax-effective' mean?*
Tax-effective means that when you give, the organisation receiving your donation has the opportunity to reclaim tax you have already paid to the Government, which will be least