

## DOCTRINAL STATEMENT

### WE BELIEVE:

1. That the Bible is the Word of God, and that it was written by men who were moved by the Holy Spirit and their writings, in the original, were supernaturally and verbally inspired and free from error. They are the complete and final revelation of the will of God to man, and so are the supreme authority in all matters of faith and conduct. This is preserved in King James Version of the Bible and this is the only version used by Beacon International Baptist Mission. (2 Timothy 3:16-17 and 2 Peter 1:19-21)
2. In one God eternally existing in three persons: Father, Son and Holy Spirit. (Matthew 3:16-17; 2 Corinthians 13:14; 1 John 5)
3. That man was created in the image of God and that he voluntarily sinned and plunged the whole human race into condemnation and death. All human beings are born with a sinful nature, thereby requiring a “new birth” in order to go to Heaven. (John 3:3-7)
4. That Satan, a fallen angel, is a distinct and real personality. He is the adversary of Jesus Christ and all born-again believers. His eternal destiny is eternal punishment in the Lake of Fire.
5. That Christ died for our sins as a substitutionary sacrifice, and all who believe in Him are justified by His shed blood on Calvary. (John 3:16, Ephesians 2:8-9, Titus 3:5-7)
6. That the visible local church is a company of believers in Jesus Christ, baptized on a credible confession of faith and associated for worship in Word and fellowship. To the church, were committed two ordinances: baptism of all believers by immersion, and the Lord’s Supper. The ministry of the local church is the task of preaching the gospel to every creature, the edification of its members, and the uplifting of the Lord Jesus Christ in whatever field of service available.
7. In the personal, premillennial return of our Lord Jesus Christ.
8. That salvation is by grace through faith. No work by man adds or aids in securing favor with God for salvation. All true believers, having been born again, are possessors of everlasting life and are sealed by the Holy Spirit unto the day of redemption. They shall never perish, and are eternally secure in Him. (Ephesians 2:8-9, Romans 3:21-28, John 10:27-28, 2 Timothy 1:12, John 5:24, John 3:16, 1 Peter 1:23, Romans 8:38-39)
9. That baptism by immersion is the only Scriptural mode of baptism and is for believers only.
10. That God has commanded that no intimate sexual activity should be engaged in outside of marriage between a man and a woman. We believe that any form of homosexuality, lesbianism, bisexuality, transgender, bestiality, incest, fornication, adultery, and pornography are sinful perversions of God’s gift of sex. We further believe that marriage is the joining of one man and one woman in a covenant before God and that the marriage ceremony is an act of worship. (Genesis 2:24, 19:5, 13; 26:8-9; Leviticus 18:1-30; Malachi 2:14; Romans 1:26-29; 1 Corinthians 5:1; 6:9, 1 Thessalonians 4:1-8 and Hebrews 13:4)
11. That human life begins at conception and that the unborn child is a living human being. Abortion is murder! We reject any teaching that abortion of pregnancies due to rape, incest, birth defects, gender selection, birth or population control, or the mental well-being of the mother is acceptable. (Job 3:16; Psalm 51:5, 139:14-16; Isaiah 44:24, 49:1, 5; Jeremiah 1:5, 20:15-18; Luke 1:44)
12. That every born again believer should manifest the Christ-like life by a consistent walk in the Holy Spirit, fully and constantly yielding his members to the indwelling Holy Spirit. We believe in a separated life for all believers as set forth in 2 Corinthians 6:14 and 7:1.

## POLICIES AND PROCEDURES

### **I. THE THREE-FOLD PURPOSE OF BIBM IS AS FOLLOWS:**

- a. To honor the Lord Jesus Christ in carrying out the Great Commission first and foremost;
- b. To assist churches in getting their missionaries to the field as quickly as possible;
- c. To assist the missionaries in:
  - i. Getting to the field,
  - ii. Staying on the field,
  - iii. Returning to the field.

### **II. WE ARE SERVANTS OF OUR LORD JESUS CHRIST AND THE LOCAL CHURCH**

- a. BIBM does not maintain the authority to *ordain*. This is the responsibility of the local church.
- b. BIBM does not maintain the authority to *commission*. This is the responsibility of the local church
- c. BIBM does not maintain the authority to *discipline*. This is the responsibility of the local church.

### **III. WORKING RELATIONSHIPS**

- a. BIBM & the Missionary Family:
  - i. BIBM to the Missionary Family
    1. The BIBM Office is a great benefit to the missionary family. BIBM's Office responsibility to the missionary is to take care of the missionary requests, such as paying bills as requested, paying insurance, retirement, and to get monthly support to the missionary family accurately and on time.
    2. Gather information to assist the missionary family.
    3. In the event of a disciplinary problem with the missionary family, the sending pastor will be contacted and informed of the problem by BIBM. In the event that no action has been taken by the sending pastor after ample time has passed, BIBM will sever the relationship with the missionary family immediately.

4. A missionary candidate may be permitted (after approval) to work under a veteran missionary for up to one year. The veteran missionary, the missionary candidate, the BIBM Director must be in agreement with one another. The candidate will be under the direction of the veteran and must not upset his work or interfere in any way.

#### ii. The Missionary Family to BIBM

1. All missionary families are required to send the BIBM Office a prayer letter no less than once every quarter.
2. All stateside missionary families are required to attend the annual summer meeting in July. Whether the missionary is an experienced veteran or a rookie on deputation, this time of rest and networking with other missionary families is crucial. At this meeting, any updates to BIBM policies or procedures will be announced.
3. In the event that a missionary family decides to change their field of service, they must notify the director and their sending pastor immediately for approval. Any unapproved change will result in an immediate dismissal from BIBM!
4. In the event that a missionary family decides to resign from their work and come home for any reason, they must notify the director and their sending pastor immediately. Any decision made by a BIBM missionary has the potential to affect all BIBM missionaries. Before any life-changing decision is made, the missionary family should seek the Lord in prayer, fast, and seek godly council. No less than 60 days should be considered as ample notice of such a move.
5. This 60 day notice will allow BIBM time to attempt to find a replacement. Remember, BIBM is here to assist missionary families,

not to harm them! The missionary family is required to notify the director when they plan to return to the United States for any reason.

6. If you are contacted by the director for any reason, you are expected to respond back to him within 24 hours.
7. The missionary family's responsibility to BIBM is to be ethical! The missionary family's testimony is crucial! Leaving a good testimony is critical for the sake of those coming behind them. This is of crucial importance to understand! The missionary family's actions influence others' attitudes and actions toward missions today and tomorrow!
8. The missionary family should only take support from churches whose ministry they can duplicate. They should not solicit support from churches that are not Independent Baptist.
9. In the event money is given to a missionary family for any type of work fund; local or international; special projects, printing, orphanage work, etc., it must be turned into the BIBM Office immediately for accounting purposes. There are no exceptions to this policy! It is for the missionary's protection as well as BIBM's. The office will send the missionary's funds to them at their request, however, the money must be accounted through the office.
10. If the missionary is involved in any type of BIBM's Humanitarian work, they are required to submit a monthly report of their activities and accomplishments. This should be completed and sent to the BIBM Director by the 28th of each month. There are no exceptions to this policy.

b. The Missionary Families & Supporting Churches:

i. Sending Church:

1. The sending church has the primary responsibility of meeting their missionary's personal needs.
2. The missionary family must remember that they are members of their sending church and they are accountable to that church and pastor.
3. All missionary families are required to send their church a prayer letter no less than once every quarter.

ii. Supporting Churches: All missionary families are required to send their supporting churches a prayer letter no less than once every quarter.

c. The Missionary & His Family:

- i. The missionary is responsible for his family and is encouraged to take care of them.
- ii. Nothing is more important than the family God has given.
- iii. The missionary must keep and maintain a good relationship with his family.
- iv. Take time to sightsee. Enjoy your deputation and what the mission field has to offer.

d. Missionary Families & other Missionary Families:

- i. One of the biggest problems that missionaries face is inter-personal relationships with other missionaries. The missionary should not allow Satan to hinder their relationship with other missionary families. This can create many problems on the field and divert attention away from what God has called them to do.
- ii. The missionary must daily keep his relationship with the Lord right. Other missionaries can be a HUGE help on the mission field.

**IV. EVERY BIBM MISSIONARY IS SUPPORTED THROUGH THE BIBM OFFICE: THERE ARE NO EXCEPTIONS TO THIS POLICY AND THIS POLICY IS NON-NEGOTIABLE. ALL FUNDS MUST BE CHANNELLED THROUGH THE BIBM MISSION OFFICE!**

- a. Accountability
  - i. The missionary, as well as BIBM, is accountable to the Lord, to supporting churches, and to the IRS for all funds.
  - ii. All funds must be channeled *through* the BIBM Office.
  - iii. The missionary must agree with this policy. There are **no exceptions** and this is **non-negotiable**.
- b. Supporting the BIBM Office
  - i. All funds sent to the BIBM office to support the missionary belongs to that missionary.
    1. The IRS holds BIBM responsible for all funds until they are dispersed to the missionary.
    2. The missionary must keep proper financial records.
    3. The BIBM Office is only permitted to use a missionaries funds the way that missionary directs them to do.
  - ii. To help offset the expenses of the BIBM Office, a 5% administration fee is applied to **all** contributions. This policy went into effect as of January 1, 2010.

**V. BIBM'S POLICY REGARDING:**

- a. *Return Passage:* Return passage is required to be in the bank or to be guaranteed, in writing, by the sending church. This is for the safety of the missionary family and there are no exceptions.
- b. *Insurance*
  - i. Medical insurance is required for all missionaries and their families.
    1. Stateside missionary families must have insurance. Proof of insurance must be on file at the BIBM Office by the 15<sup>th</sup> of April each year. No matter how it is paid, the office

must have the proof of insurance for the missionary's file. The office will pay this from the missionaries account for them if they provide the necessary information to do so.

2. Foreign missionaries are required to have the BIBM Group Insurance with Medical Evacuation that is provided in the plan. The premium will be deducted from their account.
  - ii. No missionary will be cleared to depart the USA without Medical Insurance with the Medical Evacuation Plan. This must be carried as long as the missionary is with BIBM.
  - iii. In the event the missionary was on the field when this requirement was adopted on January 25, 2016, they will have until the end of their next furlough to get the insurance. This should prevent any financial hard ship on behalf of the missionary.
- c. *Retirement:* Retirement accounts are encouraged greatly by BIBM. BIBM encourages that each missionary family invests 7% of their support into a retirement account.
- d. *Bible Translations:* The policy on Bible translations is very simple: In English, we exclusively use the King James Version. In other language translations, we will only use translations of the Hebrew Masoretic Text (O.T.) & the Greek Received Text (N.T.). There are **no exceptions** to this policy!
- e. *Pre-Field Departure:*
  - i. The missionary must have a will.
  - ii. The missionary must have a living will.
  - iii. The missionary must have plans for a legal guardian for their under age children in the event of the death of both parents.
  - iv. The missionary must have a Power of Attorney made up for both spouses that names BIBM's director as the POA. This must be on file at the BIBM Office before clearance is given to depart for the field.

f. *Furlough*

- i. Furlough is to be a time of rest and, in some instances, a time to raise additional funds. When considering furlough, the missionary must communicate with both the sending pastor and the BIBM director.
- ii. Careful planning is necessary for a good furlough. The missionary must communicate with the BIBM director about the length of furlough, as well as the time of year the furlough is to be taken.
- iii. The missionary should carefully choose a replacement or fill-in to encourage stability in their absence. Planning is the key to a good furlough.

## VI. ATTITUDE

- a. *Toward Dress and Appearance:* Dress and appearance helps to maintain a good testimony. Dress to please God. Let the older ladies set the precedent to the younger ladies and the older men to the younger men.
- b. *Toward other Missionaries:* Be a help! Encourage! Do not discourage, criticize or gossip! Always be positive!
- c. *Toward BIBM's Leadership:* BIBM's leadership is here to help the missionary family. The missionary is expected to co-operate and remember those in authority over them (Hebrews 13:7, 17). Disrespect to BIBM's leadership will not be tolerated; neither will disrespect toward fellow missionaries.
- d. *Toward Preparation:*
  - i. No novice, carnal-minded person, or self-centered person has a place with BIBM.
  - ii. Guard your computer! Let it be a tool!
- e. *Toward Separation:*
  - i. We are not neo-evangelical, charismatic, or ecumenical! Be aware of modern movements.
  - ii. Dress must be modest for both men and women at all times.
  - iii. Appropriate music is expected at all times for any BIBM missionary family.
- f. *Toward Foreign Governments:*
  - i. Stay out of local or national politics. This is not the responsibility of the missionary. The Leadership of

BIBM is responsible for dealing with the local government, negotiations etc. If a problem should arise, notify the director immediately.

- ii. Never be derogatory of government officials. The missionary should be respectful to all government officials.

## VII. BIBM's OFFICE HOURS

The BIBM Office operates in the Eastern Time Zone. The office hours may vary. If you do not get an answer when contacting the office, please call the director's cell phone. Do not hesitate to call when you deem it necessary. Please leave a message and your call will be returned as soon as possible.

## FINANCIAL PROCEDURES

*The Desire of BIBM is to have the Very Best Financial System Possible for Missionaries.*

The BIBM Office is located at  
2014 Indian Ridge Road in Johnson City, Tennessee.

The mailing address is  
P. O. Box 5907, Johnson City, TN 37602-5907.

*The following procedures are to be followed by everyone that is a part of the BIBM family:*

In order to be classified as a missionary, the missionary must be ordained or licensed. Each missionary is then assigned an account number by BIBM, and from that account number all their accounting is handled.

Within each account there are five sub-accounts:

- 0 – Support
- 2 – Love Offerings
- 3 – Passage Fund
- 4 – Miscellaneous
- 5 – Special Projects

**VERY IMPORTANT!** The missionary is responsible to let the BIBM Office know where they desire their funds to be entered. In order to do this, there is a “Missionary Book” for each missionary. This book contains the missionary’s instructions about how the BIBM Office is to handle their money. This is to be filled out upon approval at the office or via email. The BIBM Office will pay what they are told to pay in the book and nothing more! It is the missionary’s responsibility to make sure that the Office has all the correct information.

When support deposits are made, a print-out will be sent to you showing the payments and credits. In the event of insufficient funds, you will be notified. This may result in something not getting paid. Please understand that only those things entered in the Missionary Book or emailed to the BIBM Office will be paid. It is crucial, therefore, that care be taken to make sure the BIBM Office knows, IN WRITING, the missionary’s desires. Once on the field, an email is accepted for any changes to your payment schedule.

Each missionary has two accounts at the bank: one is for general support and one for missionary’s work endeavors. You MUST inform the BIBM Office of how much of your funds are to go into each account. The work account must be used for your work and not for personal use. The work account funds are not taxable. A debit card will be given for each account and all account deposits are made on or as close to the 28<sup>th</sup> of the month as possible. A print out of supporters will be sent to you each month.

Before deputation, each missionary must decide whether or not they will turn in love offerings to the BIBM Office. If the missionary family decides to not channel their love offerings through the BIBM Office, then they are responsible to report love offerings to the IRS. If the missionary is not using all their funds each month, it would be wise to send all love offerings to the BIBM Office and have a fixed amount sent to you each month. Once the missionary makes the decision about how to handle love offerings, the missionary cannot change their mind. It is every love offering or none. Churches are required by law to issue a 1099 for all amounts over \$600. If the missionary turns in love offerings to the BIBM Office, the paperwork that is issued by the office will account for the 1099. If the missionary does not turn in their offerings, they MUST turn in the 1099 when they file their taxes.

BIBM will issue a W-2 tax form at years’ end, reflecting the funds that have been paid. The missionary may have money in their account, but only take out a portion. Only the amount paid out will be reflected on the W-2. All the money in their BIBM account is the missionary’s, but they only have to report that which has been paid out to them and for them from the BIBM Office.

After the missionary family has been on the foreign field for 330 days, you are tax exempt (from Federal Tax) for up to \$80,000. SOCIAL SECURITY MUST BE PAID regardless, unless the missionary has opted out. It is highly recommended that the missionary pay the SS Tax on a quarterly basis. This will save the missionary many problems and penalties at year’s end.

Missionaries are allowed a housing allowance up to 45%, if needed. BIBM has an accountant. He has a history of completing tax returns for BIBM missionary families. Please seek council from a tax accountant before taking the housing allowance. The housing allowance is subject to Social Security Tax.

## HOW CAN THE SENDING PASTOR HELP?

1. Every missionary must either be licensed or ordained in order to get the necessary tax breaks, housing allowances, mileage, etc. If he is not licensed, he is not a missionary and he will not receive any tax breaks.
2. **Support your missionary as soon as possible!** Missionaries will be asked whether or not their sending church financially supports them. Many churches will not support a missionary who is not supported by their sending church.
3. Help your missionary set his support level and keep a monthly update on how he is doing. Encourage him and his family as they progress. He is your missionary, representing your church, so encourage him.
4. If possible, print, stuff, and mail out the missionary's prayer letter. At the very least, help them out with the postage. This can be a source of encouragement for the missionary family. It's also a great way to get your church involved in the missionary's ministry. The prayer letter should go out no less than once every quarter.
5. It is a blessing if the church can pay for their missionary's prayer cards.
6. If possible, set up a travel account for your missionary; so that when they get ready to go to the field, the money will be there. It is also good to let him know that you will take care of his emergency travel, should the need arise while he is on the field.
7. Keep an itinerary of the missionary family's travel. Suggest local places of interest. It is important for the missionary family to not feel alone while on deputation. It also provides accountability that the missionary family is travelling and presenting the ministry in different churches.

## INDIVIDUAL MISSIONARY RESPONSIBILITIES

1. The missionary must give the BIBM Office both spouses Power of Attorney. This is crucial in order for your business to be conducted once you are out of country.
2. Quarterly tax payments should be set up for the Office to pay. Generally this will only amount to Social Security; however, Federal Tax estimations should be checked out and kept within \$500 to avoid penalties. This is normally 20% of your income; but when on deputation it may fluctuate to as low as 10%.
3. The missionary must be either licensed or ordained before they can start deputation.
4. When questions arise, do not hesitate to contact the Director or the BIBM Office for answers.
5. Generally speaking, missionaries are allowed a housing allowance for tax purposes. It is only good for income tax and is taxable for Social Security. It is set each January for 45% of support level. The missionary must check with a good accountant that is very familiar with ministers, evangelists, and missionary's taxes before doing their taxes.
6. The missionary must make sure their missionary book is up to date and signed.
7. The missionary must make sure their bank accounts are open and operative, and that BIBM's Director and/or Office Manager is on the accounts. There is no exception to this policy.
8. The missionary must make sure their debit card is activated and in good standing. Make sure the date is current and the expiration date is at least two years from departure date.

## **BASIC APPLICATION REQUIREMENTS FOR BIBM**

1. The missionary candidate must have outstanding Christian character and have a good reputation among the brethren.
2. Be a member, in good standing, of an Independent Baptist church.
3. The candidate's pastor must highly recommend the candidate and be willing to work with BIBM in the candidate's endeavor to go to the mission field.
4. Missionary candidates must be in a single marriage status.
5. Educational requirements:
  - a. If under the age of 25, the missionary candidate must have a Bachelor's Degree and serve an internship of at least one year under an Independent Baptist pastor.
  - b. Age 26-30, the missionary candidate must have a minimum of an associate's degree with an emphasis in missions; however, a bachelor's degree is preferred. At least one year of ministry experience is required or a one year internship under and Independent Baptist pastor.
  - c. If over the age of 30, the missionary candidate must have, at least, three years of ministry experience as a Pastor, Associate Pastor, Assistant Pastor, or Youth Pastor and must be willing to take a missions course approved by BIBM.
6. Missionary "Helps" candidates will be considered on an individual basis.
7. After submitting an application and being accepted, the missionary candidate and his wife must be settled on their field of service and must make a survey trip before deputation can begin.
8. Both the missionary candidate and his spouse must attend the BIBM Deputation Training for Excellence program at the next available session. This training is provided at no expense to the missionary, except transportation to and from the training location.

9. The missionary must appear before the advisory council if the missionary makes any changes regarding their ministry (change of field, change of service etc.) to explain the reason for the change. The sending pastor must be in agreement with the change. **No exceptions!**

## **SHORT TERM**

1. The missionary candidate must submit an application.
2. A short term missionary is one that has a desire to work on the mission field in a non-career status.
3. The candidate must have the ability or means in which to support and/or raise their own funds. The candidate must submit to the director's and their pastor's recommendations for the dollar amount needed.
4. The term of the short term missionary is no more than one year. After one year, if the applicant desires, an additional year of service may be possible if the director, sending pastor and veteran missionary request it. Each case will be determined on an individual basis.
5. The candidate must agree to work under the authority of a veteran missionary. **ABSOLUTELY NO EXCEPTIONS TO THIS!**
6. Short term workers are subject to the same procedures as stated above. The missionary with whom they will be working must extend an invitation in writing to the candidate for the time period needed and this invitation must be approved through the BIBM advisory council and filed in the BIBM Office. Any misconduct or conflict of interest with the candidate, will result in immediate suspension of the invitation.



## **BENCH MARKS & DEPUTATION PROCEDURES**

Each missionary is subject to the following procedures and bench marks while on deputation.

- At the end of the first six months of deputation, the missionary must submit a report of percentage of support and a goal of when you plan to attain full time deputation status. About 30% of your support level and a full schedule is needed to become full time. This report needs to be sent to the BIBM Office.
- At the end of 12 months, the missionary must submit a report of your level of support to the BIBM Office as well as a goal date for leaving for the mission field. You should have a full schedule by this time. If not, the missionary must be prepared to explain why they do not.
- At the end of 18 months, the missionary must submit a report of their support level and their plans for the next six months to the BIBM Office. This is a critical stage of deputation and at least 75% or 80% of their support needs to be raised. The missionary must have a full schedule for the next six months. If the missionary is not at this level, they need to be prepared to explain why their deputation is not progressing as it should. Reasons, not excuses, need to be given.
- Deputation should not last much more than 24 months. If the missionary is not close to completing deputation by this point, a meeting with the BIBM director will be scheduled.
- Thirty months to complete deputation is too long, unless the missionary is going to an expensive country or there are unusual or unforeseen circumstances. A careful evaluation is needed to discover the problem. The missionary candidate must schedule time with the director for an evaluation and direction.
- The BIBM advisory council meets each July during the summer meeting. Missionary families are asked to set aside time to meet with them. This is a time for the missionary to give an update as to where they are on deputation.
- BIBM will do all within our power to help and assist missionary families while on deputation, but the missionary must make the calls!!! Make deputation your full time job until you finish. The whole success/failure ratio is up to the missionary.

**THE END IS IN SIGHT:** Once 70-75% of needed support has been raised, **THE MISSIONARY MUST SET UP A MEETING WITH THE DIRECTOR TO DISCUSS DEPARTURE!**

Here are a list of things that must be done. *This list is not all inclusive.*

1. Residence permits and/or visas must be applied for and secured.
2. At this point in time, the shipping container must be purchased or plans made for shipping personal items to the field.
3. Vehicle plans completed...buy here or there? The missionary must have their research done at this point. How old a car will the country allow to be imported? Find out! What is needed to register a vehicle? Can insurance be purchased in the country? How much is it?
4. The missionary must make arrangements for setting up their home, make living arrangements, and think through schooling options for their children. Both spouses must be part of the decision making processes. An unhappy wife will bring the missionary home!!
5. Airline tickets must be purchased or money put aside for them.
6. Research language school: Where? How long? How much will it cost?
7. The missionary must make sure their health insurance is active.
8. The missionary must have their return passage in case of emergency, set aside in the BIBM Office or a letter of promise for their return tickets from their pastor.
9. Every field is different. The missionary is to make sure all research is done. Ask missionaries on the field, ask the director, do research online. There are many resources to assist the missionary that are available at no charge.
10. The missionary must make sure that their funds are in their project account at the BIBM Office.

Good planning is the key to successful departure for the field. **NEVER** announce that deputation is finished! The missionary should keep a full schedule until they leave for the field. It is better to have meetings down to the last day than to have to go back and call churches and beg for help when good planning could have prevented it.

*1 Corinthians 14:40*

*“Let all things be done decently and in order.”*