

BEACON INTERNATIONAL BAPTIST MISSION, INC.

CHARTER and Missionary Handbook 2010 Edition

(This edition supersedes all other editions)

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BEACON INTERNATIONAL BAPTIST MISSION'S 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 that 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 the King James Version and that is the only version used by BIBM. (*2 Timothy 3:16-17; 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, the Word, and fellowship. We believe that, 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 lifting up the Lord Jesus Christ in whatever field of service is available.

7. In the personal, premillennial return of our Lord Jesus Christ.
8. That salvation is by grace through faith. No work by man, in any means, adds or aids in securing favor with God for salvation. All true believers, having been born again, are possessors of everlasting life, sealed by the Holy Spirit unto the day of redemption and shall never perish, and are eternally secure in Him. (*Ephesians 2:8-9, Romans 3:21-28, John 10:27-29, 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, bestiality, incest, fornication, adultery or pornography, are sinful perversions of God's gift of sex. (*Genesis 2:24; 19:5,13; 26:8-9; Leviticus 18:1-30, Romans 1:26-29, 1 Corinthians 5:1, 1 Corinthians 6:9, 1 Thessalonians 4:1-8, 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 PURPOSE OF BEACON INTERNATIONAL BAPTIST MISSION IS THREEFOLD:

- A. Honor our Lord Jesus Christ in carrying out the Great Commission first & foremost
- B. Assist churches in getting their missionaries to the field as quickly as possible
- C. Assist the missionaries in:
 - 1. Getting on the field
 - 2. Staying on the field
 - 3. Returning to the field

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

- A. We do not maintain the authority to *ordain* ...this is the local church's job!
- B. We do not maintain the authority to *commission*...this is the local church's job!
- C. We do not maintain the authority to *discipline*...this is the local church's responsibility!
- D. We **MUST** maintain Biblical standards
 - 1. Where one goes, all of us go! **THIS IS OF CRUCIAL IMPORTANCE TO UNDERSTAND!!**
 - 2. Our actions influence others' attitudes and actions toward missions yesterday, today and tomorrow!
- E. We **MUST** maintain working relationships:
 - 1. **BIBM** with missionaries
 - a. Gather information
 - b. Contact the sending pastor in case of discipline problems and obtain his course of action with the missionary. If he will take no action, there must be a separation of ways
 - c. A missionary candidate may be permitted to work under a veteran missionary for up to one year. Both veteran missionary, **BIBM** Director and missionary candidate must be in agreement.

- The candidate is under the direction of the veteran and must not upset his work or interfere in any way.
- d. The missionary's sending church is encouraged to take care of most of his personal needs
2. Missionaries with missionaries
 - a. Inter-relationships are the #1 problem with missionaries
 - b. On the field, molehills become mountains quickly and weaknesses become big problems.
 - c. You **MUST** keep things right with the Lord and with other missionaries if you are going to make it
 - d. Anytime anyone comes to you with gossip, work related information or idle talk about a fellow missionary, you need to immediately notify your Director and the missionary immediately. This is Satan's #1 tool and if you do not nip-it-in-the-bud at once, it will become a major problem and everyone's work will be hampered.
 3. Missionaries with Beacon Int'l. Baptist Mission:
 - a. You are required to attend the annual candidates' school if you are in the States. Veteran or rookie . . . this is a time of rest and getting to know each other and an opportunity to get, first hand, any changes that are being made
 - b. In the event you desire to change your field, **YOU MUST NOTIFY THE DIRECTOR AND YOUR PASTOR IMMEDIATELY FOR APPROVAL.** Any unapproved change will result in immediate dismissal!
 - c. In the event that you wish to resign your work and come home for any reason, **notify the Director and your pastor immediately.** Keep in mind you are not dealing with just yourself, but with other missionaries that

follow you, your supporting churches, and the field you are serving. If you do not take this step carefully, you will destroy everything you have done on that field *and* do tremendous damage to God's work. No less than 60 days should be considered as ample notice

- (1) This 60 days notice will allow BIBM time to attempt to find a replacement for you and your work
 - (2) REMEMBER, BIBM is there to help you, not hurt you in any way
- d. You are required to notify the Director when you plan on any return to the States, for any reason
 - e. If you are contacted by the Director for any reason, ***you are expected*** to respond back to him within 24 hours

III. ALL OF US ARE SUPPORTED THROUGH BIBM. NO EXCEPTIONS!!! ALL FUNDS MUST BE CHANNELLED THROUGH THE MISSION OFFICE

- A. We, the missionaries, are accountable for the funds
 1. To the Lord, within and without
 2. This is an absolute; if a missionary or pastor cannot accept this and cooperate, there must be a separation of ways
- B. We are fellow helpers in supporting the BIBM Office
 1. The money belongs to the missionary, but the IRS sees it as BIBM'S money until it is disbursed to you.
 2. You MUST keep records to save yourself. The BIBM Office can only do what you tell us concerning your money.
 3. There is a 5% Administration Fee for all contributions. This is to help defray the expenses of the mission office and everyone shares the same. This 5% is deducted from all funds effective January 1, 2010.

IV. RELATIONSHIPS

- A. The *commissioning church* has the primary responsibility of meeting their missionary's needs.
- B. The missionary must remember that he is a member of that local church, and that he is accountable to that church and pastor. He is required to send a prayer letter to the church, as well as BIBM Director no less than every other month.
- C. BIBM's Office responsibility to the missionary is to take care of the missionary requests, such as paying his bills as requested, paying his insurance, retirement, and to get his money to him accurately and on time.
- D. You are responsible to your family! Take time for them!
 - 1. Nothing is more important!
 - 2. You must keep and maintain a good relationship with them,
 - 3. Take in the sights and make your work enjoyable
- E. The missionary's responsibility to BIBM is to be ethical!
 - 1. Your testimony is crucial! Leave good tastes with those whom you have been with for the sake of those coming behind you.
 - 2. Take support only from churches whose ministry you can duplicate. You are asking for trouble if you go into churches that are not Independent Baptist.
 - 3. In the event money is given to you for any type of work fund, local or international (coin cards, special project funds, printing funds, orphanage funds, etc.), it must be turned in to the BIBM Office immediately. There are no exceptions to this! This is for your protection as well as BIBM's. The office will forward the funds to you at your request.

4. If involved in BIBM's Humanitarian work, you are required to submit a monthly report of your activities and accomplishments. This should be completed and sent to the Director the 28th of each month. There are no exceptions to this.

V. BIBM's POLICY REGARDING:

- A. **Return Passage.** Return passage is required to be in the bank or be guaranteed *in writing* by the home church. There are *No exceptions to this!* This is for your safety.
- B. **Insurance.**
 1. Medical insurance is required for all missionaries and their families.
 2. Life insurance is encouraged.
 3. No missionary will be cleared to depart the US without Medical Insurance on self and family. This must be continued as long as you are with BIBM.
- C. **Retirement.** Retirement accounts are encouraged greatly. 7% will do wonders for a retirement plan.
- D. **Bible Translations.** The policy on Bible translations is very simple: *we use only the King James Version!* Overseas printing will use only Textus Receptus translations and the Received Text manuscripts for all printing material.
- E. **Before leaving for the field, you need to:**
 1. Have a will
 2. Have a living will
 3. Have plans for a legal guardian for your children in the event of the death of you and your wife
 4. Have a power-of-attorney made up which names BIBM'S Director as your representative; this must be on file at the Office before you depart for the field. **A dual power of attorney is not acceptable.**
- F. **Furlough:** Furlough is a time of rest and in some instances, a time to raise additional funds. When considering furlough, there should be a strong communication between yourself, your pastor and the BIBM Director. Careful planning is a necessity for a good furlough.
 1. Careful discussion needs to be done with BIBM's Director

about furlough and the length and time of year. Each missionary's furlough will be considered on an individual basis and the length of furlough will be considered as well.

2. A replacement or fill-in should be carefully chosen to prevent a loss of your work while you are absent. Early planning is the key to a good furlough.

G. Unsanctioned Meetings: No unauthorized meetings will be tolerated or allowed and any participation in such a meeting, or your having knowledge of such a meeting and not reporting it will result in your being brought home immediately.

H. Background Check: Each missionary man and wife must submit to a police background check and a recent credit report. These reports are at the missionary's expense and needs to be submitted with the application.

VI. ATTITUDE

A. Toward Dress and appearance: Dress and appearance help to maintain a good testimony. Dress to please God, not self. Let the older ladies set the precedent to the younger ladies, and 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 the BIBM leadership: remember they are here to help you. You are expected to co-operate and remember those in authority over you (*Hebrews 13:7, 17*). Disrespect to BIBM's leadership will not be tolerated; neither will disrespect toward fellow missionaries.

D. Toward Preparation

1. No novice, carnal-minded person, or self-centered person has a place with BIBM or with missions in general!
2. Guard the use of your computer! Let it be a tool!

E. Toward Separation

1. We are not neo-evangelical, charismatic or ecumenical! Beware of modern movements and unequal yokes.
2. Dress must be modest with both men and women at all times.
3. Music must be guarded at all times.

F. Toward Governments

1. Stay out of it! This is not your area of responsibility! BIBM's leadership is responsible for government talks, negotiations, etc. You do your job and let BIBM's leadership do their job. If a problem should develop, notify the Director immediately.
2. Never be derogatory of government officials. You never know who is listening and you could destroy any hope of your work or a team member's work progressing.
3. REMEMBER, God has called you to these people so behave that way toward them. God loves them and you should too!

G. While on deputation, encourage the pastor and his family. When reporting to churches, deliver your soul and leave your burden. Be careful of the time allotted and do not take extra. You are in his pulpit and privileged to be there.

VII. BIBM's OFFICE HOURS (Eastern Time) The office hours vary, therefore the Director and office workers have cell phones for your convenience. Do not hesitate to use these phones. If necessary, leave a message on the office phone and your call will be returned as soon as possible.

FINANCIAL PROCEDURES

Our desire is to have the very best financial system possible for our missionaries. The BIBM Office is located at 2014 Indian Ridge Road, Johnson City, Tennessee and the following procedures are followed by everyone that is a part Beacon International Baptist Mission.

- In order to be classified as a missionary, the missionary must be ordained or licensed. Each missionary is then assigned an account number, and from that number all their accounting is handled. Within each account, there are 5 funds:

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

VERY IMPORTANT! The missionary is responsible to let the Missions Office know where he/she desire his/her funds to be entered. In order to do this, there is a “Missionary Book” for each missionary. In this book are entered the instructions of the missionary about what he/she desire the Office to pay for him/her from his/her account. The Office will pay what they are told to pay, and nothing more! It is the missionary’s responsibility to make sure that the Office has this information. These directions will be followed by the Office. When the support deposits are made, a printout will be sent to you, showing the payments and credits. In the event of insufficient funds, you will be notified, and naturally something is not going to get paid. Again, only those things entered in the Missionary Book and signed by the missionary will be paid. It is crucial, therefore, that care be taken to make sure the Office knows *in writing* the missionary’s desires. Once on the field, email is accepted for changes to your Missionary Book.

Each missionary has 2 accounts at the bank; one is for general support

and one account is for a work account for missionary 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, not for personal use. These 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 28th of the month as possible, and the printout of supporters sent out.

You need to make a decision as to whether or not you will turn in your love offerings to the office. If you do not, you are responsible to the IRS for the love offerings. If you are not using your funds entirely each month, it would be wise to send all love offerings to the Missions Office, and have a fixed amount sent to you each month. However, you cannot send a note saying that you kept part of an offering and sent part to the Office. It is all or nothing. Churches are required by law to issue 1099s for all amounts over \$600. If you send your love offerings to the office, the 1099s need to come to the office. If you keep the love offerings, and you receive a 1099, you have to show it on your 1040 tax return. If you do not show it on your tax form, you will have to answer to the IRS.

BIBM will issue a W-2 tax form at years' end, reflecting the funds that have been paid to you and on your behalf from your account. You may have money in your account, but only take out a portion; therefore, only the amount taken out will be reflected on your W-2. All the money is yours, but you only have to report that which has been paid out to you and for you from the office.

After you have been on the foreign field 330 days, you are Federally Tax exempt for up to \$80,000. YOU MUST PAY SOCIAL SECURITY unless you have opted out. It is **highly recommended** that you pay the SS Tax on a quarterly basis. This will save you many problems and penalties at year's end.

You are allowed a housing allowance up to 45%, if needed. BIBM has an accountant that does most of the missionaries' taxes. This housing allowance is dependent upon several things and you need to get council on this before taking it. It is subject to SS tax.

PASTOR'S RECOMMENDATION LIST OF THINGS TO DO
FOR THEIR MISSIONARY

1. It is a must for the missionary to 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 there are no breaks.
2. **Support your missionary as soon as possible!** Pastors will ask about this, and they will not support your missionary if you don't.
3. Help set the missionary's support level and keep a monthly accounting as to how he is doing; encourage him and his family as they progress. He is your missionary, representing your church; so encourage him all you can.
4. If possible, do the missionary's prayer letter and handle the postage for it. This is a great way to get your people involved in the missionary's ministry. This letter should go out no less than every other month.
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 he gets ready to go to the field, the money will be there ready and waiting. It is also good to let him know that you will take care of any emergency travel should the need arise while he is on the field.
7. Keep an itinerary of the missionary so that he can be contacted at any time. This is very important.

INDIVIDUAL MISSIONARY RESPONSIBILITIES

1. Give the BIBM Office your and your wife's (if married) power of attorney. This is crucial in order for your business to be conducted once you are out of the country.
2. Quarterly tax payments should be set and paid. 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 income; but when on deputation, it can go as low as 10%.
3. Be sure your pastor understands your need to be licensed or ordained before you start deputation.
4. When questions arise, do not hesitate to contact the Director or the Missions Office for answers.
5. Generally speaking, you 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 your support level. You need to check with a good accountant that is very familiar with ministers, evangelists and missionary's taxes before doing your taxes.
6. Make sure Missionary Book is up to date and signed, email used if on the field.
7. Be sure bank accounts are open and operative, with BIBM's Director and/or Office Manager on the accounts with you. This will save you many headaches later.
8. Make sure your Bank Card is activated and in good standing. Make sure the date is current and expiration date is at least 2 years from your departure date.

BASIC APPLICATION REQUIREMENTS FOR BEACON INTERNATIONAL BAPTIST MISSION (Adapted 1-1-01)

1. Outstanding Christian Character and of good reputation among the brethren.
2. Must be a member in good standing of an Independent Baptist Church.
3. Candidate's pastor must highly recommend the candidate and be willing to work with Beacon International Baptist Mission in the candidates endeavor to go into missions.
4. Missionary Candidates must be in a single marriage status for husband and wife or single.
5. Educational requirements:
 - a. If under age 25, must have a bachelor's degree and serve at least one year internship under an Independent Baptist Pastor.
 - b. Age 26-30, must have a minimum of an associate degree with emphasis in missions; however, a bachelor's degree is preferred. At least one year ministry experience is required or one year internship under an Independent Baptist Pastor.
 - c. If over age 30 must have at least 3 years ministry experience as a Pastor, Associate Pastor, Assistant Pastor, Youth Pastor or Pastor of Evangelism and be willing to take an approved mission course recognized and approved by the BIBM Council.
6. Missionary Helps Candidates will be considered on an individual basis.
7. After submitting an application and being accepted, you and your spouse, if married, must make your survey trip and have your field of service settled before deputation is started.
8. Any exceptions must be submitted to the BIBM Director and approved by the BIBM Advisory Council.
9. Must agree to a background check and a recent credit report at your own expense.

10. After your acceptance into the mission and you happen to change your mind, your calling, or your direction or area of service, you **MUST** come back before the Advisory Council and explain the reason for the change and be approved for your new direction of ministry. Your Pastor must be in agreement with the change. All the requirements for the basic application are applicable and must be the standard.

11. ALL CANDIDATES must complete at least one of BIBM's Candidate School's and Missionary Training School conducted by Good Shepherd Baptist Mission. This should be done the first April after your approval into the mission. MTS is paid for by BIBM.

PART TIME MISSIONARY

1. Must submit a preliminary application.
2. A short term missionary is one that has a desire to work on the mission field in a non-career status.
3. He/She must have the ability or means in which to support and/or raise their own funds. This is subject to the Director's recommendations for dollar amounts needed to make it.
4. Must submit to, and be under the authority of the resident missionary. **Absolutely no exceptions to this!!**
5. Understand that the first term is not to be more than one year. After one successful term, applicant can be reviewed and the term extended another year.
6. Part time workers are subject to same procedures as stated above, and have a missionary with which they will be working to recommend them to come and work for and with them.

BEACON INTERNATIONAL BAPTIST MISSION CHARTER

Beacon International Baptist Mission is hereby chartered for the following purposes:

To honor our Lord Jesus Christ in carrying out the Great Commission first and foremost, to assist churches in getting their missionaries to the field as quickly as possible and to assist missionaries in getting on the field of their calling, staying on the field of their calling and returning to the field after furlough and home visits.

BIBM does not maintain the authority to ordain, commission or discipline missionaries. These authorities are left to the home church of the missionary.

BIBM Missionaries must co-operate and work together in the work of gathering information for new fields of service in the various countries. The missionaries are expected to work together with each other and exalt the Lord Jesus Christ in all areas of work.

BIBM is organized exclusively for charitable, religious and educational purposes, including for such purposes, the making of distributions to organizations under section 501(c)(3) of the IRS Code, or the corresponding section of any future Federal Tax Code.

No part of the net earning of Beacon International Baptist Mission shall insure to the benefit of or be distributed to its members, trustees, directors, officers or other private persons, except that Beacon International Baptist Mission shall be authorized and empowered to pay reasonable compensation for services rendered to make payments and distributions in furtherance of section 501(c)(3) purposes. No substantial part of the activities of Beacon International Baptist Mission shall be the carrying on of propaganda, or otherwise attempting to influence legislation, and Beacon International Baptist Mission shall not participate in or intervene in any political campaign on behalf of or in opposition to any candidate for public office.

Notwithstanding any other provision of these articles, Beacon International Baptist Mission shall not carry on any other activities not permitted to be carried on: a. by a corporation/organization exempt from Federal Tax under section 501(c)(3) of the IRS Code or corresponding section of any future Federal Tax Code. b. by a corporation/organization, contributions to which are deductible under section 170(c)(2) of the IRS Code or corresponding section of any future Federal Tax Code.

In the event of dissolution of Beacon International Baptist Mission, all assets shall be distributed for one, or more, exempt purpose within the meaning of section 501(c)(3) of the IRS Code or corresponding section of any Federal Tax Code, or shall be distributed to the Federal Government or to a state or local government for public purposes.

DEPUTATION PROCEDURES

(Adopted January 2009)

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

At the end of the first 6 months submit a report of percentage of support and a goal of when you plan to attain full-time status. About 30% is needed to go full-time and a full schedule.

At the end of 12 months, submit a report of your level of support and a goal of leaving for the field. You should have a full schedule by this time. If not, be prepared to explain why you do not.

At the end of 18 months, submit a report of your level of support and your plans for the next 6 months. This is a critical stage of deputation and at least 75-80% needs to be raised as well as a full schedule for the next 6 months. If not, a re-evaluation needs to take place as to why your deputation is not progressing as it should.

The 24 month level is approaching a maximum limit! At this point, REASONS, NOT EXCUSES are needed as to why you are not finishing deputation in a reasonable time. Get in touch with the director for some council.

30 months is just too long, unless you are going to a high dollar country or in unusual circumstances. This will demand a very careful evaluation of the problem between you and your director.

Missionaries must make phone calls to get support. If no phone calls are made, you will not make it to the field. An average of 5-10% of calls result in meetings and only 25% of those meetings result in support, therefore days have to be spent on the phone. The support is there, you just have to find it! BIBM will do all within our power to help and assist you, but you must call! Make deputation your 8-9 hour-a-day job until you get it finished.

NOTES