

OPERATIONS POLICIES

1. FINANCIAL POLICY

Baptist World Missionary Outreach Ministries, Inc. (BWMOM) was incorporated in the state of Delaware in 1976 as a non-profit organization. As stated in Section B, Article 2 of the bylaws, the financial purpose of the mission is to "...assist local churches and individuals by accumulating and forwarding their support funds to the designated missionary personnel for their intended purposes."

Financial services provided by BWMOM are under the authority of the Board of Directors and supervision of the Executive Director.

A. Disbursement Procedures

1. Monthly missionary statements are prepared by the Financial Secretary to provide details of all receipts, disbursements and deductions. The secretary will also provide an itemized listing of donor's names and addresses.
2. Donor's receipts: All funds received by the Home Office are promptly acknowledged with receipts to each donor. Only donations payable to BWMOM "for" a particular missionary name may be accepted for processing and tax-deductible receipting.

B. Tax Procedures

1. It is the responsibility of each member of BWMOM to properly account to the IRS for the total income accumulated to his or her account during the tax year. Missionaries are expected to keep themselves informed of applicable tax regulations, including their responsibilities to the Social Security Administration.
2. Every missionary is considered an employee of the mission and their salary is reported via IRS form W-2.

C. Missionary Finances

1. It is a matter of good stewardship for each missionary to enlist support sufficient to meet the needs of his family and to cover

necessary expenses. One hundred percent of support monies sent for the missionary's account will be forwarded to him/her. Only authorized deductions are ever subtracted, and each of these are itemized on the monthly statement.

2. Support level -- Recognizing the wide variation in the cost-of-living around the world and the inadvisability of limiting God's choices in supporting His missionary, BWMOM had declined to set any specific requirements for missionary support. When each missionary begins deputation, he/she and the Executive Director will work together to prayerfully set a deputation goal for his/her particular mission field. That goal will serve as a guideline through the deputation process for percent of support raised and length of time required for deputation.

D. Office Finances

1. The BWMOM general fund covers operational expenses incurred by the Home Office. This includes printing, equipment costs, rent/mortgage payments, utilities, insurance, secretary salaries, etc.
2. Support -- the general fund receives monies from:
 - a) Local church support designated for mission support.
 - b) Gifts or offerings received by mission members for the support of the mission.
 - c) Voluntary contributions from our missionaries -- all missionary personnel are encouraged to designate some contribution to the general fund.
3. Expenses -- Personal ministry expenses may be paid by the Home Office from a missionary's support funds provided such arrangements are made in advance with the approval of the Executive Director.

II. ACCEPTANCE POLICY

A. Educational/experience requirements

1. All missionary candidates are expected to meet the following minimum requirements:
 - a) Bible training. Candidate should have a minimum of at least two years of approved Bible school/college training relative

to the Christian ministry. Local church Bible institutes and extensive ministry experience will be considered for meeting this requirement.

- b) At least one year of faithful service in a local fundamental church.
- c) Recommendation from the pastor and willingness of the church to commission the candidate from their church.

A. *Application Process*

1. Any potential or active missionary desiring to unite with BWMOM should obtain an applicant's package. After reviewing the mission policies and other information therein, he/she should complete the preliminary application and send it to the BWMOM Home Office in Chattanooga, Tennessee.
2. Simultaneously, the candidate should distribute the three recommendation forms as described on the forms and have those sent to the Home Office.
3. After the receipt of the preliminary application and recommendation forms, BWMOM staff will review these documents and invite the candidate to the Chattanooga office for a one-day orientation session. Orientation subjects include doctrine, operations policies, mission philosophy, finances, deputation and public relations. Following this orientation, the staff will make a recommendation to the Board of Directors concerning each candidate. This preliminary screening process may include requests for additional information.
4. Those candidates recommended to the Board of Directors will be sent the formal application form and invited for an interview at the semi-annual Board of Directors meeting. These meetings occur in the spring and fall of each calendar year.
5. In addition to the formal application form, candidates should be prepared to answer questions about or discuss the following issues:
 - a) Call to ministry
 - b) Philosophy of ministry, including goals and methods
 - c) Area of potential ministry
 - d) Doctrine
6. Acceptance by the Board will be granted upon a $\frac{3}{4}$ (75%) approval

vote of the Board of Directors present and voting at the Board meeting where application is made.