



Understanding Missionary Support

By Daryl Anderson

The average cost to support a missionary family from North America is \$10,338 per month. However, support needs range from a low of \$4,000 a month up to \$16,000. Factors which influence this variation include: the cost of living on the field of ministry, number of family members, choice of school for children's education, ministry expenses, and start-up costs.

ReachGlobal requires each missionary to raise 100% of this financial support to cover anticipated costs for personal support and ministry. The amount of support needed is determined by calculating the salary level for the missionary family according to size, tenure and the cost of living for the field of service, plus the cost for medical assistance, retirement, field ministry expenses, and travel to and from the field.

When a candidate is accepted for missionary service, there are two types of support needed to be raised: monthly and start-up costs.

Monthly Support:

Monthly support is the amount needed to cover salary, housing, medical, retirement benefits, service allocation, and field ministry expenses for each month (see support schedule worksheet).

Start-up Costs:

The following items need to be raised once in order to cover:

- Travel to Field: plane ticket costs.
- Shipping: expense of shipping to field.
- Relocation: costs to set up home in new country of ministry.
- Vehicle Fund: To develop a revolving fund to purchase a vehicle on the field. These funds are not the personal funds of the missionary, but are used by the missionary to purchase a vehicle.
- Training: this includes mission training (Readiness Evaluation Event and Pre-Field Training) as well as Program in Language Acquisition Techniques for candidates.
- Ministry/Computer: computer and office equipment or other one-time ministry start-up costs.

ReachGlobal Long-Term Missionary Support

The pie chart on the following page provides an example of how the support for ReachGlobal long-term missionaries is allocated. Actual percentages will vary for each missionary according to family size and the field of service.

Salary	54%
Housing	6%
Benefits	5%
Administration	10%
Ministry expenses	12%
Medical	12%
MK Education	1%



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Salary covers all personal items such as food, clothing, household supplies, and savings.

Housing is for rent and housing costs for the missionary on the field and on Home Assignment.

Benefits include our self-funded medical aid plan and a contribution to Missionaries' Retirement Plan.

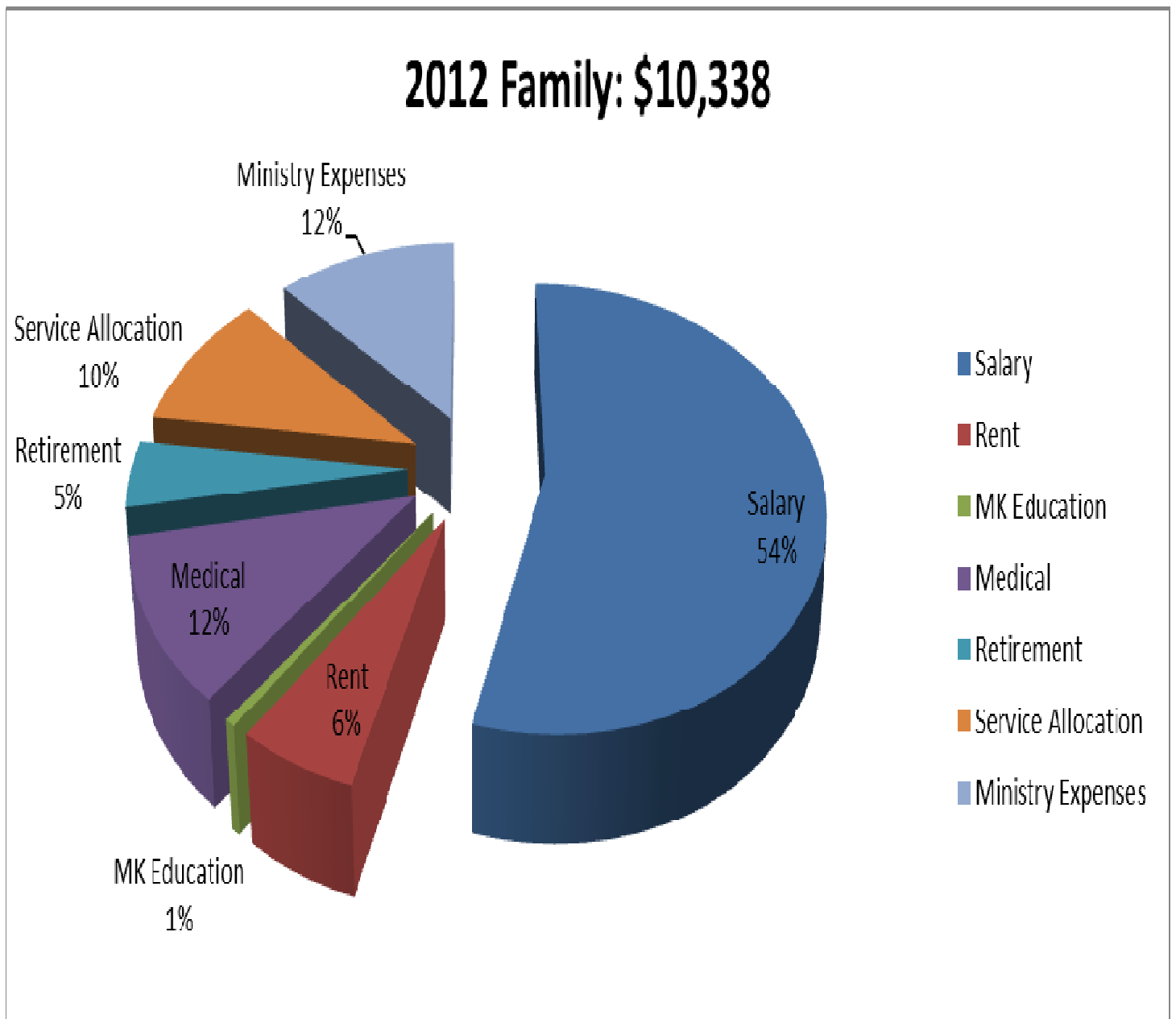
Administrative costs are a set amount to cover the services of donor receipting, accounting, payroll, administration of benefits, communication and publicity, equipping and care of our missionaries, and partial funding for area office expenses.

Ministry expenses are those expenses incurred by the missionaries as they serve on the field. These expenses include evangelism, leadership training, discipleship materials, language study, field travel, and children's education.

Base salary is in accord with the average salary of an EFCA associate pastor.

ReachGlobal gives every missionary a support schedule similar to the one you see here. This schedule is for a family with three children ministering in Germany. The intent of this schedule is to help clarify how ReachGlobal determines actual support needs. Note from this schedule the three major categories in the columns on the left side of the page: salary, benefits, and field expenses. The two columns on the right are for expenses when the missionary is on the field and on home assignment. If the support schedule is for a candidate, there would be start-up costs noted on the bottom of the page.

Average Support Schedule for a Family



SUPPORT SCHEDULE WORKSHEET

Name _____ Field: Germany

Duration of Term: Months on field: 48 Months on Home Assignment: 12

All calculations are to be made in monthly amounts and rounded to the nearest dollar. Salary and benefits items should be taken from the current rate chart provided by the national office. Field expenses are determined on the field and approved by the country leader and area director.

SALARY AND BENEFITS:

BASE PAY	Field	HA	Comments
1 Base (x2 for couples)	2,500	2,500	\$1,250 is allotted for each adult
2 Child Allowance	350	350	\$175 is allotted for each child
3 Single Allowance			A single receives an additional \$350
4 Tenure Increment	80	80	\$80 per year of service
5 Sub-Total Base Salary	2,930	2,930	
6 Cost of Living Adjustment	1,758		Adjustment for local cost of living difference
7 College Allowance	500	500	\$500 per college student per month
Taxable Benefits			
8 Rent	1000	700	Actual cost of rent on the field and on home assignment
9 Child's Education	100		This figure is based on personal educational needs
10 Foreign Income Taxes			
11 Tax Allowance	180	115	Tax allowance adjusts salary for Social Security costs
Total Gross Pay (total of lines 5-11)	6,468	4,245	
Non-Taxable Benefits			
12 Medical Aid Plan (MAP)	1265	1265	(\$495/adult, \$240/child, \$1265 Family Max)
13 FICA for Employees (.0765 x total gross pay)			For non-self employed missionaries
14 FCMM Contribution	500	500	Retirement plan :\$500/family, \$375/single)
15 Service Allocation	1,130	1,130	Administrative costs (\$1,130/family, \$1,050/couple, \$630/single)
16 Other (please explain)			
Non-Taxable Field Expenses			
17 Field Ministry	110	75	Evangelism and discipleship activity
18 Conferences	62		Field and area conferences
19 Field Travel	212		Ministry related travel while on the field
20 Field Administration	75	75	
21 Communication	60	60	Prayer letter costs
22 Language Study	125		
23 Travel to/from USA	208		Travel costs to return home
24 Home Assignment Travel in USA	300		Visiting churches/supporters while home
25 Other Expenses			
TOTAL MONTHLY EXPENSES	10,515	7,350	
Candidate Inflation Factor (.05 x total monthly expenses)			
TOTAL EXPENSES			
A Total Monthly Expenses (field x months on the field)			504,720
B Total Monthly Expenses (HA x months on HA)			88,200
C Total Monthly Expenses in the Term (add A and B)			592,920
D Average Monthly Support in Term (C ÷ total months in term)			9,882
E Amount of Annual Support Required (D x 12)			118,584

START UP COSTS (candidates only)

Travel to Field	
Shipping	
Vehicle Funds	
Relocation Funds	
PILAT/PLANTS	Language acquisition training for Long-term and Fixed-term only
Orientation and Candidate School	\$550/person and \$150/child
One Month Family Reserve	\$8,000
Computer	As necessary and preapproved
Other	
Total Start-Up Needs	