

RURAL HOME MISSIONARY ASSOCIATION POLICY & PROCEDURE MANUAL FOR MISSIONARY STAFF

- ◆ Any and all policies and procedures in this manual are subject to change by majority vote of the RHMA Board of Directors.
- ◆ This manual was officially approved by the RHMA Board of Directors in May of 1997, though many of its policies and procedures were in effect previous to that time. Any subsequent policies or revisions will include a date of approval.

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Missionary Staff Conduct and Character

RHMA expects the character of all Missionary Staff to be above reproach. All missionaries are expected to maintain the highest integrity toward those whom they serve. This is true for business, social, and ministry relationships. For example: Finances should be handled promptly, associations with the opposite sex must be handled with the utmost care, attitudes toward people must be wholesome and healthy, and dress must be neat and modest. Biblically-defined morality, sexual and otherwise, must be stringently adhered to. (E.g., sexual and emotional intimacy are only allowable between a husband and wife within the bonds of marriage.) Moral violations are grounds for immediate dismissal. Missionaries are to be students of the Word and faithful in prayer. In short, conduct must be that of a mature, spiritual, wise Christian.

1/23/14

Admission Requirements

Each person who applies to RHMA is evaluated individually and prayerfully in the light of his/her background, training, and experience. It is RHMA's intent that missionaries be qualified for the task. General and basic minimum requirements include:

- A personal profession of having trusted Jesus Christ as Savior and Lord.
- Character and conduct consistent with what is rightfully expected of a Christian leader.
- Agreement with RHMA's mission, doctrinal statement, constitution, bylaws, and policies.
- Sufficient health.
- A graduate of a recognized Bible institute, college, or seminary (Church Planters and Missionary Pastors only, not spouses).
- Commitment to a local church and the support of his/her local church for missionary service.
- Manageable financial obligations.
- An acceptable background check.

1/23/14

Administrative Fee

Nearly all Church Planters and Missionary Pastors (the exceptions being those who are not receiving missionary support that is managed by RHMA) are required to pay a \$75 per month administrative fee to help cover the Headquarters' administrative costs. This amount will be automatically deducted from support income each month and will *not* be included in the W-2 form as taxable income.

Those Associate Staff who receive missionary support that is managed by RHMA are likewise required to pay a \$75 per month administrative fee.

The administrative fee for missionaries who have transitioned to Senior Associates status shall be reduced to \$50 per month for as long as they are able to attend RHMA's annual conference. Should conference attendance no longer be possible, then this fee will be waived.

1/23/14

Associate Missionaries

The Bylaws outline those of the RHMA family who fit the category of “Associate Staff” and “Senior Associates.” This designation in no way is meant to imply secondary status. Most services provided to other Missionary Staff will be available to Associate Staff and Senior Associates, depending upon financial involvements. All will continue to receive virtually the same regular mailings from Headquarters that other Missionary Staff receive. Members of the Administrative Staff remain available to them just as they are to other Missionary Staff.

If no administrative fee is being taken, Headquarters will continue to provide a newsletter service to Associate Staff and Senior Associates for the cost of postage. (Those from whom an administrative fee is being taken may continue to have this service at no extra cost.)

If an administrative fee is being taken or if the church in which the Associate Staff or Senior Associate is ministering financially supports RHMA, then RHMA will pay their annual conference travel expenses. The conference registration fee is waived for all Associate Staff and Senior Associates.

1/23/14

Conference Attendance

All Church Planters and Missionary Pastors and their spouses (and certain Associate Staff) are required to attend RHMA's annual conference. Affiliated churches are required to allow their pastors to take this time off without salary penalties and without counting it as vacation time. Any Staff who have an insurmountable conflict with conference must notify headquarters at least a month in advance and obtain permission to be absent.

1/23/14

Conference Travel

Missionary Staff (including Associates who qualify) will be reimbursed for travel to annual conference as follows:

- 1) Thirty-five (35) cents per mile for travel by car (or the price for an airline ticket up to that amount).
- 2) Sixty-five (65) dollars for a double hotel room.
- 3) Six (6) dollars per meal per adult.

The following chart is based on the assumption that the missionary will eat breakfast at home on the day of departure and the evening meal at conference on the day of arrival.

	TRAVEL TO CONFERENCE	TRAVEL HOME
Miles	Nights	Nights
0-500	0	1
500-1000	1	2
1000-1500	2	3
1500-2000	3	4
2000-2500	4	5

Miles	Meals*
0-300	0
300-500	1
500-800	2
800-1000	3
1000-1300	4
1300-1600	5
1600-1900	6
1900-2200	7
2200-2500	8

**One person, one way. For singles, times 2. For couples, times 4.*

9/24/15

Credentials

RHMA is not a licensing or ordaining body. We encourage our Church Planters and Missionary Pastors to consider pursuing such credentials through their home church.

1/23/14

Deputation Furlough

RHMA allows deputation furloughs after serving for four (4) years. These furloughs may last two to three consecutive months and may be taken every four (or more) years. An alternative would be to take a week or two every year (after the initial four years).

All deputation furloughs must be approved by the RHMA office. The following issues will be taken into consideration:

- 1) A full itinerary schedule.
- 2) Pulpit supply secured in the missionaries' absence.
- 3) Six months advance notice given to RHMA Headquarters.

Doctrinal Statement

While we believe in the pre-tribulational rapture of the Church, we recognize that godly people differ on this issue and, therefore, we do not elevate this doctrine to the same level as the fundamentals of the faith. However, we expect our staff to support this doctrine in their conversations and teaching, and not knowingly foster differing beliefs. Should a staff member develop leanings toward another position, we ask that he or she make that known to RHMA Headquarters.

5/28/98

Educational Assistance Program

Missionaries who are receiving their maximum support and have additional funds in their support account are eligible to receive assistance toward educational expenses. The money for reimbursement will come out of the missionary's support account and will not count as taxable income up to the maximum IRS designated amount per year in accordance with IRS guidelines. Expenses must be approved by Headquarters and receipts are necessary for any reimbursement.

Educational assistance benefits include payments for tuition, fees and similar expenses, books, supplies, and equipment.

It does not include payments for the following items:

- Meals, lodging, or transportation
- Tools or supplies (other than textbooks) that you can keep after completing the course of instruction
- Education for spouses or other family members
- Courses involving sports, games or hobbies unless required as part of a degree program

1/25/18

Housing Allowance

All missionaries who are licensed, ordained, or commissioned ministers are allowed by law to designate a portion of their salary as a housing allowance. A housing allowance approval form, available from Headquarters, must be completed annually for presentation to the Board of Directors for its approval.

It is strongly recommended that housing allowances be secured from the church which the missionary is serving whenever possible.

Missionaries are responsible to substantiate their housing expenditures with the state and federal tax authorities.

8/30/18

Insurance Requirements

RHMA does not require any of its staff to carry insurance (health, life, auto, home, etc.). However, it does *strongly* recommend it. Because a lack of insurance could be construed as an act of irresponsibility toward one's family by many of RHMA's constituency, it is unlikely that funds could be solicited through Headquarters to help with insurance-related emergencies if the particular family is uninsured.

1/23/03

Internships

Each person who applies to RHMA for an internship is evaluated individually and prayerfully in light of his or her background, training, and experience. Interns will be held to the same standards as RHMA missionaries.

If they desire, interns may raise support. The support goal will be established by RHMA headquarters. It will be a minimum of 125% of the minimum wage of the state in which the internship is being served and based upon such things as the length and location of the internship, ministry experience, and level of education. RHMA considers an intern to be an employee and will issue paychecks through direct deposit the same as our missionaries. Taxes and payroll deductions will be taken out and a W-2 issued.

An administrative fee of 10% is required, which will help pay for Payroll Liabilities and other office expenses. This amount will be automatically deducted from support income and *not* included on the W-2 form as taxable income. RHMA will work with interns in sending letters for support raising and other communication to family and friends.

Professional expenses and mileage may be submitted and reimbursed from support income per RHMA's policy on professional expenses. This will not be included on the W-2 form as taxable income.

Interns whose service with RHMA extends more than three months, and whose service overlaps RHMA's Illinois conference time, are required to attend conference per RHMA's conference policy for missionaries. Travel expenses to and from conference may be handled like other professional expenses. RHMA will provide food and housing for interns during conference and waive the conference registration fee.

Other missionary policies and procedures that apply to interns whose service with RHMA extends more than three months are: (1) Staff Conduct and Character, (2) Monthly Reports, (3) Newsletter Services, (4) Pay Period, (5) Professional Expenses, and (6) Vacation.

In some situations, housing may be provided at no cost to interns, an added benefit to the interns' support income.

Churches are free to take love offerings for interns. Such gifts are over and above the interns' support income.

RHMA churches may directly offer internships rather than working through RHMA Headquarters. Churches are encouraged to treat interns as employees, withholding payroll taxes and issuing W-2 forms.

9/18/14

Leaving RHMA

Missionaries who desire to terminate their affiliation with RHMA must give at least a sixty- (60) day notice to Headquarters.

The Personnel Committee has the authority to terminate a missionary's affiliation with RHMA. It must give a ninety- (90) day notice to the missionary, unless the reason for termination is a moral (or similar) issue.

1/23/14

Marriage Policy

The Bible clearly identifies marriage as a God-ordained institution uniting one man and one woman. It is intended to endure until it is broken by the death of one of its partners. (Genesis 2:24, Matthew 19:3-6)

It is required of all RHMA headquarters and missionary staff to agree to and promote this biblical doctrine in their personal lives and ministries.

Also, all RHMA headquarters and missionary staff are prohibited from officiating a wedding ceremony that does not conform to this biblical teaching.

9/24/15

Monthly Reports

Staff should be in constant communication with Headquarters in regard to major decisions and difficulties in ministry. Openness, frankness, honesty, and a spirit of cooperation are the best ingredients toward a good relationship between the field and home office.

Church Planters and Missionary Pastors (and certain Associate Staff and Senior Associates) are required to fill out monthly reports. These forms allow Headquarters to keep abreast with the progress of the ministry and also to be aware of current prayer requests. Missionaries who are delinquent in sending in their reports for more than three (3) months will be subject to review by the Personnel Committee.

1/23/14

Moves/Placement

Any changes in fields of service for Church Planters and Missionary Pastors (and certain Associate Staff) must be cleared by the Personnel Committee. Any desired change needs to be initially discussed with Headquarters Staff.

If a Church Planter or Missionary Pastor feels constrained to resign from his church, he must consult with Headquarters at least fifteen (15) days prior to submitting such resignation to the church.

1/23/14

Moving Expense

Missionaries who are moving to a new church plant (with no established core group to help with expenses) may submit a request to be reimbursed by the Headquarters for up to 50 per cent of the moving cost. Headquarters will do its best to assist with these expenses, as finances allow.

1/23/14

Newsletter Service

Headquarters makes available a newsletter service (using US Postal Service and E-mail) for each RHMA Church Planter and Missionary Pastor (and certain Associate Missionaries—see the policy under “Associate Missionaries”) with the following parameters: (1) Each missionary’s newsletter postal mailing list is limited to 175 recipients. Should this limit be exceeded, RHMA will bill the missionary’s account for the cost of postage exceeding the 175 limit. There is no limit on the E-mail list. (2) Newsletters will be mailed out quarterly.

1/23/14

Online Donation Fee

For donations of \$300 or more that incur a fee of 3-5% by credit card and Automated Clearing House (ACH) companies, and for which the donor does not provide an additional amount to cover the 3-5% fee, RHMA will deduct 3% from the total donation and deposit the balance in the donor-preferenced fund.

1/24/19

Pay Period

Missionary paychecks are directly deposited into their accounts. Every effort is made to have the money deposited into their accounts on the 15th and the last day of each month, unless those days fall on a holiday or weekend. If possible, the payroll will be processed for deposit on the Friday prior. However, if this shortens the pay period too much (allowing less time to receive funds for missionaries), payroll will be processed the day after the holiday or weekend.

1/23/03

Paycheck Continuation

In case of a medical leave of absence or long-term disability, RHMA will continue to process contributions to that missionary for a minimum of six months. This must be approved by the Personnel Committee.

1/23/03

Payroll Category

For IRS purposes, all missionaries who receive paychecks from RHMA fall into the same "missionary support" payroll category.

1/23/03

Professional Expenses

Missionaries who have not yet entered their field of service, or who are in a new church plant and are therefore not yet affiliated with an incorporated church, or whose church is financially unable to reimburse professional expenses, are eligible to have their deputation and professional expenses reimbursed. The money for reimbursement will come out of the missionary's support account and will not count as taxable income. Expenses must be approved by Headquarters and receipts are necessary for any reimbursement.

All reasonable expenditures incurred due to ministry with RHMA (e.g., meals, mileage, office expenses, books, ministry-related hospitality costs, ministry-related restaurant tabs, conferences, etc.) are eligible for reimbursement. Missionaries need to keep a record of expenses, with receipts and documentation as required by the IRS:

1. The amount, date, name, and address of each expense.
2. Meal receipts need to also include the missionary's name and the names of the other persons at the meal (if paying for their meals.)
3. The business reason or nature of business.
4. Mileage reimbursements need to be established by a log which includes date, purpose of trip, destination, and total miles traveled. The maximum mileage reimbursement rate will be the rate annually established by the IRS.

Missionaries who do not fit the parameters of the first paragraph above must handle reimbursement of professional expenses through the local church in which they are ministering. The church should set up a professional expenses account for the pastor. This account should be in addition to the gross salary package because it is not technically pastoral salary.

The church should require its pastor to give an accounting of his professional expenses in a manner similar to what is stated above. The church leaders should approve each expenditure reimbursement and record this in the minutes as official business of a board meeting. The church treasurer should then reimburse the pastor by a separate check from the church.

The church should set an upper limit for professional expense reimbursement. If the pastor does not spend all that is allocated, the church keeps the balance.

1/23/03

Retirement Age

RHMA does not have a mandatory retirement age. However, once a missionary reaches “senior citizen” status, the Personnel Committee reserves the right to consider each individual/couple on a case by case basis and determine fitness for and effectiveness in ministry.

9/18/03

Social Security

Opting to remain in or get out of Social Security, as allowable by law, is up to the conscience of each missionary.

1/23/03

Special Projects

Whenever a missionary wishes to raise funds for a special project (e.g., vehicle, computer), the Board must give its approval prior to the soliciting or processing of funds through the RHMA office.

1/27/11

Statement of Agreement

All RHMA missionaries are to annually read the constitution, bylaws, and this Policy and Procedure Manual for Missionary Staff, and sign a statement of agreement to abide by them. It is understood that continuing employment presumes sufficient agreement with these documents.

1/23/03

Support Goals

For Church Planters and Missionary Pastors

These missionaries' support goals will be correlated to the base salary of a public school teacher—with comparable education and experience—living in the same locale in which the missionary will be serving.

This base figure shall be multiplied by 125% due to teachers working on a 9-month contract period. Missionaries may, at their discretion and with the approval of RHMA Headquarters, choose to decrease this by up to 25%.

To this figure may be added 7.65% to cover Social Security and Medicare tax.

To this figure may be added the cost of medical insurance, with the maximum parameter for coverage as follows: \$500 deductible or more per person/\$1,500 per family, 80/20 co-pay, with routine dental and eye coverage exempt.

To this figure may be added an allowable maximum retirement premium allowance of \$300 per month.

To this figure the RHMA administrative fee will be added.

All the applicable above figures added up constitute the missionary's support goal.

The missionary's support goal shall be firmed up when he/she is settled on where his/her field of service will be. It shall be evaluated annually by RHMA Headquarters.

If support income in any calendar year exceeds the support goal, RHMA Headquarters has the authority to retain the excess funds in the missionary's account.

Normally a minimum 60 percent of the support goal must be accounted for before a RHMA missionary is allowed to go to a field. Generally speaking, this is in reference to outside support acquired through the deputation process. However, the following factors can also be taken into consideration by Headquarters:

- Expected supplementary employment income by the husband on the field.
- Expected employment income by the wife on the field.
- Support from the church/core group which the missionary will be serving.

Though the wife's expected employment income on the field may be factored into the 60 percent total needed before a missionary couple can move to a field (thereby enabling a

missionary couple to be eligible to move to their field quicker), it shall not be a limiting factor in the amount of support income a missionary couple can have once on the field.

Exceptions to the above considerations for determining a support goal are possible. The final recommended support goal figure must be approved by Headquarters.

For Associate Staff

Those Associate Staff who are actively involved in a full-time RHMA-affiliated ministry shall be eligible for missionary support according to the policy for Church Planters and Missionary Pastors above. If this ministry is part time, the support goal will be adjusted accordingly.

For Senior Associates

Senior Associates' support level continuation will be set at a maximum of 60% of the support policy above for active staff. All Social Security and other retirement income will be factored in. The cost for a supplemental health insurance policy (in addition to Medicare) that fits within the parameters established for health insurance above will also be factored in.

1/23/14

Support Staff

Teamwork can be a significant help in a RHMA setting. Members of the team may include not only pastoral couples but also support staff.

“Support staff” is defined as couples or singles who are members of a team in an RHMA setting but not considered pastoral staff (i.e., people who serve in a wide range of non-pastoral positions that would typically be filled by lay people in most churches). Support staff typically raise at least some missionary support, and thus are able to devote more time to local church ministry than the average lay person. Skills that they bring to the field include such things as secretarial, financial, construction trades, small group leadership, etc.

Support staff are classified as Associate Missionary Staff, and thereby subject to all applicable policies of the RHMA missionary staff, including paying the monthly administrative fee and receiving the benefits that come therewith.

Support staff are not normally required to have the formal Bible education that is required of RHMA pastors. However, at least a minimal Bible knowledge is important and those who are lacking such will be required to work with headquarters at pursuing further education. This can normally be done after the support staff have moved to their field of ministry.

Because the support staff missionary will be serving in a non-pastoral role, it is possible that a person with a severe indiscretion, personal failure, unfortunate circumstance, and/or a matter that raises concern or question—moral or otherwise—in his/her past may be considered for this role. (E.g., a divorced person or one who was guilty of an improper business practice could be eligible for such a position.) However, though such matters are not an automatic disqualifier, they will be taken very seriously. The following criteria must be fulfilled:

- Before being eligible for missionary service, at least three years must have elapsed since the last incident occurred that kept him/her from being “above reproach.”
- A written statement from the applicant must be submitted to RHMA regarding the circumstances of the matter, including when it occurred, who was involved, whether he/she was a believer when it happened, and what steps have been taken to rectify the situation and prevent it from happening again.
- The applicant must be willing to satisfactorily respond to any questions from the personnel committee regarding the matter of concern.
- The applicant’s home church must submit a letter of approval and support.
- There must be clear evidence of a stable Christian life.

In addition, it is quite possible the personnel committee will establish written parameters (limitations) for this person’s ministry, which the applicant must agree to follow. (E.g., he/she may need to agree not to serve in certain leadership positions in the church.)

Vacation

RHMA requires that each affiliated church grant a minimum of two (2)—we recommend three (3)—weeks of vacation time per year for its pastor if he has been in vocational ministry less than five years, or a minimum of three (3) weeks for five or more years' experience. RHMA Conference is not considered vacation time.