



SHORT-TERM MISSION TRIP FINANCIAL POLICIES AND PROCEDURES

Gwathmey Baptist Church does not provide financial assistance, nor does it aid in raising financial support for anyone participating in a short-term mission trip not sponsored by Gwathmey. Gwathmey cannot serve as a conduit of funds for individuals to mission agencies or as a legitimizing agent for those activities.

Individuals participating as a member of a short-term mission team sponsored by Gwathmey will be responsible and accountable for raising the amount of money required for their personal travel, daily expenses, and their portion of general team expenses that are necessary for the team to fulfill their ministry. Failure to meet the financial requirements as outlined in these financial policies and procedures may result in a person not being able to participate in the mission trip.

For funds received through the church:

All funds raised by team members through Gwathmey will be treated as team funds. Any money raised by individuals outside Gwathmey go to that person's account. If a person raises more than enough to cover his/her individual cost for the trip, the balance of the funds designated for him/her will go to offset any shortages incurred by other team members. If the funds raised by the entire team exceed the amount needed for the trip, the Missions team will decide how the excess funds will be used, as they are most familiar with the needs of the people they are ministering. If the team cannot come to a unanimous agreement the GBC Missions team will meet with them and make a final decision after they return and send funds at a later date. ***No excess funds will be refunded to donors.***

The following guidelines will govern fundraising:

- All participants will fully comply with all the fundraising policies established and actively participate in fundraising decided to raise the specified amount for their trip. There will be a form that can be filled out for financial assistance that will be handled by the Trip Leader and presented to Mission Team.
- Participants are encouraged to speak personally to or send support request letters to family and friends.
- All support letters are to be sent with the express purpose of soliciting contributions for expenses directly related to the mission trip only. Contributions donated through Gwathmey on behalf of an individual will be applied only to the announced cost of the trip unless the total amount raised exceeds the announced cost of the trip.
- Each participant, after their mission trip application to GBC is approved, is expected to submit the required trip deposit no later than the announced deadline.
- Each individual is personally responsible for the payment of any fees and expenses required for the following:
 - Passport and passport photos
 - Background Check Fees
 - Visas
 - Immunizations
 - Country entrance and exit fees
 - Emergency Medical Insurance
 - Personal items such as clothing, toiletries, prescriptions, etc.

Applicants are expected to raise 100% of their financial needs (if an individual actively participates in fundraising but is unable to secure sufficient support, excess team funds may be used for that individual, as approved by the mission trip leader..)

Married couples participating on the same team may choose to send individual fundraising letters or a joint letter requesting support for both individuals. Contributions will be credited based on the donors designation. If funds are designated for both, the amount will be divided equally. The account for each individual will be considered independently, and all financial policies will apply to each individual.

The designated trip leader will review the financial status of each individual and the team prior to purchasing the airline tickets to ensure that adequate funds are available to cover the expense. The following policies and procedures will apply:

Refund policy:

- · At the time that a trip participant makes a deposit or payment for his/her trip, or when individuals contribute on behalf of a trip participant, a declaration form must be submitted by that individual whereby he declares whether or not he wants the contribution to be tax deductible.
- If the contributor desires the gift to be tax deductible, that contribution cannot be refunded for any reason, even if the trip member fails to make the trip.
- If the contributor declares the gift to be not tax deductible, then the amount contributed, minus any expenses already paid by the church on behalf of that participant, will be refunded upon request if the individual does not make the trip.

FUNDRAISING INFORMATION

1. Create a list of donors with names and addresses. Letters may be sent to close, personal friends, family, and partners of Gwathmey. No church mailing list should be utilized, nor should appeals be made to organized groups at Gwathmey such as Sunday School classes or departments, etc. The church directory should be used only to verify addresses of close friends.
2. Fundraising can be set up as a churchwide fundraiser (etc. donut sale, lunch/dinner, bake sale, etc. for a love offering) as approved by the Elders and no more than 2 per year that trip is planned (ex. Valentine's dinner, Brunswick stew sales during Fall).
2. All checks are to be made payable to Gwathmey Baptist Church. Checks should not be made out to you personally. The check should have the name of the trip in the "memo" line.
3. In your letter, be sure to indicate the date by which you need these funds to be donated.
4. About cash donations:
 - a. Cash is to be placed in an envelope with the donor's name and address clearly printed on the front along with the name of the recipient and the trip he or she is on.
 - b. Do not deposit the money into your account or write a personal check to Gwathmey for cash given to you.
5. Please submit your money to your team leader.

SAMPLE FUNDRAISING LETTER

Dear _____,

I am thrilled and feel blessed that I have been given the opportunity to serve on a volunteer missions team to _____ (location) on _____ (dates). I will be joining a team of people from Gwathmey Baptist Church in Ashland, VA. Along with my team members, I am now preparing myself physically and spiritually for this trip. We will be ministering to the physical and spiritual needs of the people while there (you may want to specify some of the ministry to be done).

The cost of the mission trip per person is \$ _____. In addition to what I am able to provide myself for this cost, I am trusting God to help provide for the trip expense through friends and family members. If you would like to help me with the expense of this mission project, I would be deeply grateful.

Should you be able and feel led to help me participate in this project, please make checks payable to Gwathmey Baptist Church and mail to: Gwathmey Baptist Church, 11232 Gwathmey Church Rd. Ashland, VA 23005. Please put the destination of my trip on the "memo" line on the check. I must have all the money by _____ (deadline date).

Included in this letter is a form, which you must complete and return with your contribution should you choose to make one on my behalf. On the form you must select either Option 1 or Option 2 and complete the information requested and sign the document. Please read the document carefully because which option you choose determines whether or not the gift is tax deductible and also whether or not you may receive a refund should I not be able to make the trip.

If you cannot help financially, please be a prayer partner for me as I prepare and then journey to _____ (country/state).

Love in Christ,

As part of Gwathmey's Mission, we organize Mission trips, both domestic and International, to spread the Gospel and support the establishment of evangelistic ministries. **The IRS guidelines regarding the ability to treat contributions for mission trips as tax-deductible contributions are complex. The church does not provide any tax counsel or guidance to a donor, nor does it assume any responsibility other than that required by law.** In general, the only time a contribution can, be considered a tax-deductible contribution for Mission trips are:

- When the donor gives a financial gift to the mission team/project.
- The church at all times maintains administrative control of the trip and the expenditures related to the trip.
- The Mission trip is consistent with Gwathmey's evangelistic Mission, and the trip is not of a recreational manner.

This form must accompany your initial contribution toward a Gwathmey sponsored Mission trip. Please read the following options carefully and check the one that will apply to this deposit and all future trip contributions:

Option 1. I wish for the attached contribution to be treated as a tax-deductible contribution. I understand by doing so, I release full control of the contribution to Gwathmey Baptist Church, that the church retains full administrative control over the mission trip, and that the trip is intended to further Gwathmey Baptist Church's evangelistic mission.

- Funds are requested to cover the expenses of: _____
- Name of Mission Trip: _____
- Date of Mission Trip: _____

Option 2. I wish for the attached financial payment to be used to cover the expenses of the person listed below for the purpose stated herein. In order for this payment to be designated only for the explicit use of the stated individual, as well as to be refundable in the event that the individual listed is unable to participate and the funds have not already been expended, I hereby waive any consideration of this payment as a tax-deductible gift.

- Funds are to cover the expenses of: _____
- Name of Mission Trip: _____
- Date of Mission Trip: _____

Signed: _____ Date: _____