



Missionary Frequently Asked Questions (FAQs)

Over the years, we received numerous questions from Third World missionaries who were sent out by both our organization and others. We thought it could be of help to others who might have similar questions if we list those questions as well as our answers to them below. Should the question you have be not found in the following list, you are welcome to write us with your question. We will then try to answer you to our best knowledge.

There are possibly much corruption and con activities in process of land purchases in Africa and the Third World. When a time comes for the mission to purchase property, what is your advice to go about it?

First of all, we do not encourage a missionary to buy a ministry property in his/her own personal name, while we certainly understand the reasons like a concern for inflation, occasional good deals, lack of trust in the current ministry leadership, etc. Although it may begin with a pure motive, making the property as your own can open doors for temptations later on and surely put you in many other dangers. Besides, if the property is to be bought with missions offerings, you must remember that your donors entrusted you with that fund to put it toward 'mission' project not your own real estate. It is something to think twice. Therefore, it is still most ideal for a ministry property to be purchased in the ministry's name so God's blessing may rest on God's property.

God graciously allowed EAPTC to acquire the plots and properties in different parts of Africa in past. Let me give you two examples of such transactions, one done in Kenya and the other in Malawi.

Before you make any purchase, you should know that there is a clear distinction between land that is freehold and land that is leasehold. For instance, in Kenya the majority of land is owned by the government and available for leases of between 50 and 99 years. For long term missions plan, a freehold land should be preferred. If you are to go for purchase of any leasehold land or property, you should consider it has at least 50 years left on the lease otherwise domestic lenders will be reluctant to grant a mortgage on the property.

The land registry system in Kenya is far from perfect with many properties unregistered and the true owners of large parcels of land untraceable. Therefore the fundamental key to buying investment property in Kenya successfully is searching the title of any potential real estate acquisition carefully before making an offer or signing a contract to purchase. Such a search can be done at the land registry by paying a small fee. If a result of the search shows the seller as the

owner of the property together with the exact dimensions or size of the land and property and also such deeds have been located and examined and found to be in order, an offer to purchase should be made.

Once a price for the property sale has been agreed, a conditional preliminary contract can be signed in the presence of a lawyer and a deposit of up to 10% of the purchase price may be paid. It is then usual for the final contract to be signed within a 90 day period at which time the outstanding purchase price will be paid by the property buyer. During this period, both buyer and seller will register the final contract with the land registry and apply for a transfer of the title deed into the new owner's name.

Taxes and lawyer's fees, if any, will be payable within 30 days after the final contract is signed. All fees in Kenya tend to fluctuate and are usually based on the underlying purchase price of the property being bought. For this cause, sometimes a valuer is hired to figure out the current value of the property.

Here is another example in case of registering a property in Lilongwe, Malawi. The fees may change from time to time, however, a procedure should remain generally the same unless a law of the land changes (Adapted from: Registering Property in Malawi Details, Doing Business (<http://www.doingbusiness.org/ExploreTopics/RegisteringProperty/Details>)).

Procedure 1 Search for encumbrances at the Deeds Registry	
Time to complete:	1 day
Cost to complete:	MWK 500
Comments:	Conduct a search at the Deeds Registry to ensure that no encumbrances are still pending on the property. Searches in the land registry do not take a long time. Malawi still has two systems of land title registration (e.g. Title registration under the Registered Land Act and Title registration under the Deeds Registration Act). The former is simpler and searches are also simpler and quicker. If it is just one property search it takes no more than 15 minutes in the Title Registry but it may take longer in the Deeds Registry because of cross referencing. For one property it could take on average about an hour.
Procedure 2 Search for unpaid city taxes at the Municipality	
Time to complete:	1 day
Cost to complete:	free of charge
Comments:	Search if the Property has unpaid city taxes at the Municipality. The system is computerized and it is just a matter of punching in the Rate Payer's details and the account comes up on the screen with all outstanding rates arrears.
Procedure 3 Apply to Ministry of Lands for consent to transfer the property	
Time to complete:	90 days (on average)
Cost to complete:	MWK 1,000
Comments:	Apply to Ministry of Lands for consent to transfer the property. The Ministry must give approval to the transaction.
Procedure 4 Stamping of the deed application and other relevant documents at a local	

notary or bank	
Time to complete:	7 days
Cost to complete:	3% of property value
Comments:	The deed application and other relevant documents are taken for stamping at a local notary or bank. The other relevant documents includes: personal identification of the people in charge of the registration procedure, consent certificate from registry (obtained in Procedure 3), old deed 1 Procedure 4 and 5 may be done simultaneously provided by the seller, and encumbrance search certificate (obtained in Procedure 1).
Procedure 5 Obtain a Tax Clearance Certificate from the Malawi Revenue Authority	
Time to complete:	7-14 days
Cost to complete:	free of charge
Comments:	Apply for a Tax Clearance Certificate from the Malawi Revenue Authority.
Procedure 6 Apply for registration at the Deeds Registry	
Time to complete:	1-3 weeks (7-21 days)
Cost to complete:	MWK 2,000
Comments:	The parties take all the documents for registration at the Deeds Registry that will issue a title deed under the name of the buyer. Registration of title takes at best one week, otherwise two to three weeks is not uncommon.
Documentation shall include:	Stamped deed application (obtained in Procedure 4) Tax clearance certificate (obtained in Procedure 5) Procedures 4 and 5 can be done simultaneously, but must start on different days.

Data as of: January 2005
 Property value: \$8,500 = MWK 852,992

Remember, some lands and properties may not follow exactly the same procedures as above. For instance, many lands and properties in slums and villages of the Third World do *not* even have official title deeds. Please be sure to consult with the concerned personnel for further updated information.

In the end, please be careful and double-check in everything. Acquiring a property is one area where much corruption can be involved when one ministers in the Third World.

The Church is growing at a phenomenal rate in certain non-European regions of the world. In contrast the European church's growth and influence is in decline at a high rate. If the decline of growth continues it will have a major impact in the numbers of missionaries from the West entering missions in the future. Do this new phenomena have an influence on new applicants entering your mission? In other words, are less European missionaries applying to enter missions in comparison to an increase of applicants from the non-European countries?

We believe that God will still keep raising the gospel workers from the European churches in spite of this declining status of Christianity in Europe. At the same time, it is true that our mission presently receives more missionary candidates from the non-European countries/backgrounds than European countries/

backgrounds - mostly from African countries. So we trust that in future there will be more balanced ways of cooperation between missionary forces from the European countries and non-European countries.

Christianity in the past was associated with predominantly European countries. Do you believe that non-European missionaries can make unique contributions in cross-cultural missions?

Oh, yes, we do believe whole-heartedly that they can make unique contributions in the world missions both in present and future. We've seen how African missionaries make a difference on the mission fields and are still seeing it. Perhaps, you might want to refer to one of our previous mission newsletters in this regard. Please see the internet article at <<http://www.eaptc.org/English/Bulletin/Aug2005.html>>.

What potential challenges may arise due to the increase of workers from diverse cultural backgrounds? And does your organization have mechanisms in place helping facilitating those processes?

I'll say that there are mainly one or two challenges in our past experiences. First, there may be a lack of accountability. Although it applies to all Christian leaders, the missionaries called and raised from the Third World background must especially guard themselves from any sort of greed, small or big scale. They should be carefully guided in this area while under training at home. If one is not absolutely certain about this area, he/she is not ready yet to be sent out. Also, it is crucial for missionaries to have a financial safeguard system arranged for them while on the field. (e.g. receipts, bookkeeping, audit, etc.) It is not to control them but to protect them! Secondly, a lack of faithfulness might be another factor to consider in our observations as we prepared workers from diverse cultural backgrounds. If a candidate fails to prove faithful in ministry at home, he/she might as well lack faithfulness on the mission field. These issues are well explained in Chapter 5 of this manual. To help strengthen the character building process of our missionary candidates, we provide a series of mandatory trainings. Please refer to Chapter 3 for those detail processes.

The number of applicants from non-European countries willing to serve in mission on a short-term workers basis is high. Does your organization have policies in this regard?

Yes, we highly encourage our applicants to get involved in short-term missions now and then whether they will go for long-term missions or not later on. Again, referring to Chapter 3 of this manual may be helpful for polices and procedures.

What exactly is malaria and how do we prevent it?

Malaria is a vector-borne infectious disease caused by protozoan parasites. It is widespread in tropical and subtropical regions, including parts of the Americas, Asia and Africa. Malaria causes about 400-900 million cases of fever and approximately one to three million deaths annually. This represents at least one death every 30 seconds. The vast majority of cases occur in children under the age of 5 years, and pregnant women are also especially vulnerable.

Malaria parasites are transmitted by female Anopheles mosquitoes. The parasites multiply within red blood cells, causing symptoms that include symptoms of anemia (light headedness, shortness of breath, tachycardia, etc.), as well as other general symptoms such as fever, chills, nausea, flu-like illness, and in severe cases, coma and death. Malaria transmission can be reduced by preventing mosquito bites with mosquito nets, or by mosquito control measures such as spraying insecticides inside houses and draining standing water where mosquitoes lay their eggs.

Severe malaria is commonly misdiagnosed in Africa, leading to a failure to treat other life-threatening illnesses. In malaria-endemic areas, malarial retinopathy is better than parasitemia for more accurate diagnosis. Currently available anti-malarial drugs are:

1. Artemether-lumefantrine (Therapy only, commercial names Coartem® and Ri amet®)
2. Artesunate-amodiaquine (Therapy only)
3. Artesunate-mefloquine (Therapy only)
4. Artesunate-Sulfadoxine/pyrimethamine (Therapy only)
5. Atovaquone-proguanil, trade name Malarone (Therapy and prophylaxis)
6. Quinine (Therapy only)
7. Chloroquine (Therapy and prophylaxis, usefulness now reduced due to resistance)
8. Cotrifazid (Therapy and prophylaxis)
9. Doxycycline (Therapy and prophylaxis)
10. Mefloquine, trade name Lariam (Therapy and prophylaxis)
11. Primaquine (Therapy in *P. vivax* and *P. ovale* only, not for prophylaxis)
12. Proguanil (Prophylaxis only)
13. Sulfadoxine-pyrimethamine (Therapy, prophylaxis for semi-immune pregnant women in endemic countries as 'Intermittent Preventive Treatment (IPT)')
14. Hydroxychloroquine, trade name Plaquenil (Therapy and prophylaxis)

Where should a missionary tithe to?

It all depends on the missionary's circumstance and ministry. While you are most encouraged to check with your sending mission body or home church on this issue, however, the general principles may apply as follows.

A missionary can tithe to either mission organization where he/she belongs to or other mission organizations if allowed. Or he/she can tithe to the local church where he/she attends or serves at. Another possibility is that a missionary sets apart his/her tithe and uses the collected amount to help poor and needy, etc.

No matter what option you may take, it is certain that even a missionary should tithe out of his/her personal incomes.

What are the ways to go about making the constitution, rules and bylaws of the ministry on the mission field? And how should I go about ministry registration?

Again, you might need to consult with your sending body or home church for details on this issue. However, such documents can be prepared simply through

□ lawyers who are familiar with the non-profit religious organization laws of the land. Other possibility is that □ you draft your own copy by referring to the constitutions of other existing ministries. Perhaps you want to check if you can get a sample copy of such documents from the related registrar office. Also, □ involving your local coworkers on drafting or making a constitution is another possible option. Make sure that your constitution fits the requirements of the local government and is acceptable to the local setting.

Select the office bearers to form the leadership of the ministry AFTER MUCH PRAYER. They are generally □ chairman, □ secretary and □ treasurer. You can add their vices, if necessary. Remember, removing a wrong leader is much more difficult than appointing him/her.

Together with appropriate application forms, you will need to submit the ministry constitution, rules and bylaws at the right office. Mostly, there are official fees to cover for lawyers and related offices. Anything *not* official and *without* receipt shouldn't be paid. Be careful with whom to go through. The process is often corrupt and slow in the Third World and involves temptations for bribery. Registering the ministry right way will lay a solid foundation of your work for many years to come.

Where do a missionary and his/her family get missionary visas (or work permits)?

All the visas are issued by the local immigration office. Be sure to search around and get familiar with the laws of the land regarding missionary visas because it deals with your legality and it is important for a missionary to keep the law. In most of the settled countries, the law requires a missionary to apply for work permit or certain religious visa through the existing local religious organizations. Unless/Until you are one of the office bearers of such organizations, you will need to ask other organization's leader to help you get your work permit. Upon you get your work permit, the rest of your family members can apply for the dependence passes. The fees and conditions vary in different countries.

Pray for the leading and wisdom of the Holy Spirit throughout the entire process. This 'visa' issue can be sometime sensitive and even create wrangles in missionary's life. Also, resist temptation to yield to giving a bribery to speed its process. Trust that the One Who called you to the mission field will lead you.

What would you recommend a young missionary in terms of spiritual warfare on the mission field?

The Bible informs us about territorial governing spirits (whether good or bad) who rule over countries and regions, and they generally influence social affairs of people within the area (Daniel 10:13, Ephesians 6:10-12). I'm suggesting you some type of hyper-spiritual activities to deal with those ruling spirits. Rather, a missionary must be aware of such spiritual influence on the society and live an exemplary life to redeem darkness of the locality, especially in the area of holiness.

Live a prayerful life. Meditate the word of God on a regular basis. Ask often for discernment. Do *not* lose teachable spirit. And, fellowship with other coworkers

and believers who are following the Lord with pure hearts. As apparent as God's works are on the mission field, so are the devil's temptations.

*"Let love and faithfulness never leave you; bind them around your neck, write them on the tablet of your heart. Then you will win favor and a good name in the sight of God and man. Trust in the Lord with all your heart and lean not on your own understanding; in all your ways acknowledge him, and he will make your paths straight. Do not be wise in your own eyes; fear the Lord and shun evil."
(Proverbs 3:3-7)*

*"Flee the evil desires of youth, and pursue righteousness, faith, love and peace, along with those who call on the Lord out of a pure heart."
(2 Timothy 2:22)*

Do not be led by ambitions. Only pursue God Who called you for the works of His mission with all your heart, soul, mind and strength. Likewise, love the local people as you love yourself (Matthew 22:37, Mark 12:30, Luke 10:27). Then you will always be on the right track.

Can I use a 'designated' donation for other purposes in case of emergency?

The answer is simply 'no.' The donor entrusted you with the particular gift to go toward a certain area. Then it is a promise you made with your donor and your God. You have to honor that promise no matter what if you want God's provision to continue to flow into your life. Unless the gift is given for 'general use,' you cannot use it otherwise.

What is the best way to send/receive money to/fro the mission field?

This is one difficult question to answer, especially in the Third World. While Western Union and MoneyGram are quick in process and widely available almost everywhere, the charges are enormously high. The bank transfers are also there, but some banks in the Third World are not reliable. The transfer may delay and take up to weeks before reaching the receiver, if not lost. Postal services are most dangerous. You just don't want to send money in the envelope. You have more chances of the money getting lost than reaching the receiver. We have more defeats than victories with postal services.

However, you can still try to use decent courier services around you. If you research well, there may be one or two operating in your area. In this case, for the safety purpose, you might need to be careful not to reveal to them that the enclosed content is money. You'll also need to communicate with the receiver about collecting information so he/she can expect to pick it up in no time. In other words, try to minimize the period when money is in someone else's hand. If you have no option, just bite the bullet and use the Western Union or MoneyGram. Though costly, they are quite fast and reliable.

Nevertheless, opening a bank account is generally encouraged to keep track of cash flows for both mission and missionary. Keeping the fund in the bank is also ideal to prevent theft.

How should a missionary deal with the local people who come to ask for financial assistance? Should I just help them all the time or not?

Another difficult question! The bottom line is, the money you have is not yours but the Lord's. And you *are* accountable to God as well as to your supporters about the way you spend each cent of the missions offering. Therefore, try to depend on the Holy Spirit to give you wisdom. Each and every situation might be different. Some needs may be genuine while others may be simply swindling money out of you. Ask the Holy Spirit for this and obey his prompting in your heart. This is very important (and may even save you from troubles). Keep in mind that there are even situations where the Lord does *not* direct *you* to assist them even though their needs may be for real. Avoid falling into the temptation of wanting to be a hero for everything.

Please remember that helping with necessity is better than helping with cash. And helping with skill acquisition or education is even better than helping with necessity. It was said a long time ago, "Give the poor a fish. He will live a day. But teach him how to fish. He will live for a lifetime." This wise principle still rules.

Lastly, I advise you to try avoiding lending money personally to the local people unless you are engaged in a professional loan project like micro-finance banking, etc., which has a system to wisely trace borrowers as an organization. Otherwise, it is far better off to give away the money without expectation to collect it later lest you should damage your relationship with the borrower.



Examination and Certification of Completion



If you wish to obtain your Certification of Completion, request us for more instruction on how to take your examination. Normally, the examination is taken in the form of submitting a term paper. A topic of the term paper which you should write on will be notified to you upon the request.

Once you complete the course including passing the examination, we will send you a Certification of Completion in recognition of your eagerness and efforts to fulfill the Great Commission of Jesus Christ by serving as an oversea missionary.

Although this course is offered to you at the free of charge, there is a small fee which you will be asked to pay if you want to receive a Certification of Completion from us. However, should you be willing to take the lessons of this course manual simply for your own personal spiritual growth and preparation for missionary service without needing the certification from us, you are certainly welcome to do so.

Write us at <eaptc@eaptc.org> for your examination instructions.



For More Helps

** The following books and articles are recommended for you to read for more information and help. The lessons in this manual have originated from the inspirations shared by the following people and resources. Their original works are gratefully acknowledged below. However, I acknowledge that there may be possibly unnamed sources which equipped me in past years and contributed in one way or the other in completing this manual although I cannot recall all of such grateful resources.*

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For More Information

- *Should you have questions about this Missionary Candidate Training course ...*
- *Should you be interested in getting a Certification of Completion for this course ...*
- *Should you want to receive detailed information on how to run your own EAPTC Missionary Candidate Training course ...*
- *For any other information ...*



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