

MISSIONARY UPHOLDERS TRUST

SCHEME FOR THE MISSIONS LINKED IN EVANGELISM (SMILE)

Preamble:-

Missionary Upholders Trust is a Christian workers caring umbrella organization meeting some of the common unmet needs of missionaries at a cost affordable to them. The members give sacrificially every month to help some other Christian Workers family at times of death. The members give a portion of remuneration every month sacrificially to help another member who may not even belong to the mission in which the donor serves. It is a marvelous opportunity to help another Christian worker / another family going through very difficult times, particularly in bereavement.

MUT in turn runs this program without taking a paisa for its administrative expenses. The Coordinators serve second mile and take all possible efforts to help the missions and churches to understand ethos of these programs and encourage them to involve in these programs. They also take all possible efforts to help the mission and church leaders understand the uniqueness of these programs so that they will not join these programs with a motive to receive but to bless other fellow missionaries across boundaries who are undergoing great suffering for reasons known only to the Almighty. Each member contributes without any expectation to benefit.

MUT depends on God totally. MUT is a valued based mission. All through these years God has been faithful and has been meeting every need. Every one joining the MUT ministry give generously, unconditionally and sacrificially to run this ministry. The co-missionaries/ Co- Christian workers contribute towards one time financial assistance given to bereaved family (lump sum amount) but apart from this, partners of MUT and well wishers of missionaries extend financial help through support scheme. This fund is managed by coordinators of various schemes who are volunteers with great burden and zeal. Hundreds of missionaries are helped through support schemes.

“MUT SMILE” is an entry scheme to help the full time CHRISTIAN WORKER’S family in times of death. Workers of Registered Christian missions and Pastor’s fellowship focusing on evangelism and discipleship, with a monthly salary less than Rs.20000/- and aged between 18 and 50 years are eligible. If anyone seeks membership after 50 years, he/she should have put minimum of 15years in the Christian ministry or evangelism or church planting. In this scheme 103 Mission with 7248 members join together upholding their co member in the bereavement. Each member contributes Rs.10/- per death. This amount given by the member Christian workers is shared by calamity relief for the needy members. The Support Schemes (SS) are further funded by the donations received from Friends of MUT (FOM). This is not an insurance scheme. Each member contributes Rs.50 as a onetime registration amount at the time of joining to become a SMILE partner.

1.0 Introduction:

The “**MUT SMILE Scheme**” is introduced to help families of Members in times of death. It works beyond all limitations and differences between Organizations, Regions, Languages, Denominations and Ministries and aims to bring unity and oneness. While each Christian worker and the Mission contribute only a small amount, the joint effort results in greater financial help to the family in need.

2.0. Objectives:

- 2.1. To provide Calamity Relief to the member / family of a member.
- 2.2. To encourage the spirit of mutual concern and oneness among Christian workers from various Christian Organizations / Pastors fellowship and enable the Missionary Community to help itself.
- 2.3. To provide a common platform to mobilize prayer support and comforting communications for the families of the Member Christian worker.

3.0. Eligibility criteria for missionary organizations/member:

- 3.1. The organization should have been a registered body with the government as society/trust for a minimum period for 2 years. Supporting documents of proof have to be attached.
- 3.2. Mission Institutions linked with evangelism - Educational / Hospitals / Social concerns/ Bible Seminary.
- 3.3. MUT will not register 'individuals' in the scheme.
- 3.4. A member should have been involved in full-time pastoral / evangelical work (directly or indirectly) for minimum of two years.
- 3.5. The salary/remuneration of an individual Christian worker is less than Rs.20, 000/- per month at the time of joining the scheme
- 3.6. Anyone who is a full time Christian worker or a Pastor in rural area slum/village
- 3.7. Members of existing mission Organizations/ Registered pastor Fellowships
- 3.8. Evangelist / Church planters - rural / slum areas
- 3.9. An applicant for membership should be above 18 years and below 50 years of age.
- 3.10. A member can continue as member only till the age of 65 years.
- 3.11. If anyone seeks membership after 50 years, he/she should have put minimum of 15years in the Christian ministry or evangelism or church planting.
- 3.12. Retired persons from secular job who had benefits/pension from earlier job are not eligible to be a member.
- 3.13. A minimum of 10 members are required for admission to SMILE

4.0. Doctrinal Statement

The following Doctrinal Statement of Faith of Missionary Upholders Trust (MUT) should be endorsed by the Mission.

- 4.1 The Holy Bible is the inspired Word of God, which is fully and uniquely, the only authoritative rule of faith and practice. (II Timothy 3:16; John 16:12&13)
- 4.2. There is only one God, eternally existing and manifest Himself in three persons, Father, Son and The Holy Spirit.
- 4.3. We acknowledge the Deity of our Lord, Jesus Christ, His Virgin Birth, His sinless life, His Vicarious death, His atonement through His shed blood, His bodily resurrection and ascension, His mediatory Intercession and His return to the earth again in Power and Glory, He is unique in His Life and His Ministry and He is the only Saviour of mankind.
- 4.4. We acknowledge the Deity of the Holy Spirit in that, in His pre-existent state, He was with God and is God. The Holy Spirit is a Person and is possessed of all distinctly Divine Attributes. The salvation of the lost and sinful are through regeneration by the Holy Spirit. In the present Ministry of the Holy Spirit, He indwells in every believer and empowers to worship GOD in Truth and Holiness and enables to live a God-Centered life.
- 4.5. Salvation is the gift of God brought to man by grace. Though salvation is available to all, it is received only through personal repentance for sin. Men and Women are justified on the only ground of the shed blood of Christ and on the only condition of faith in God (Ephesians 1:7; 2:8-10; John 1:12)
- 4.6. There is a bodily resurrection of all men, the saved to Eternal Life and the unsaved to Everlasting Punishment.
- 4.7. The Church Universal consists of all those who truly believe on Jesus Christ, saved by His grace, and cleansed by His blood. It is the Body and Bride of Christ. It is for fellowship, witness and worship.
- 4.8. All believers are required to bear one another burdens and serve one another, in love and humility. (Galatians 6:2; John 13:14, 15 & 34)

5.0. Activities of the Mission should focus on the following:

- 5.1. Evangelism and Discipleship
- 5.2. Training Missionaries / Pastors
- 5.3. Support field Missionaries through Social Work, Administration, and Promotional work.
- 5.4. Mission-coordination work.
- 5.5. Church planting in unreached location: Village/ Slum/ etc.

6.0. Member Care activities:

The Mission / Pastor's Fellowship should have established a minimum of 3 of the following Member Care activities in its Organization.

- 6.1. Physical Care
- 6.2. Pastoral/ Spiritual Care
- 6.3. Training/ Career Care
- 6.4. Team - Building/ Inter Personal Care
- 6.5 Family/ Pastors Kids Care
- 6.6 Counseling/ Psychological Care

7.0. The stability of the Organization / Pastors fellowship, the Mission should qualify the following norms.

- 7.1. At least 12 months should be allowed before enrolling mega pastoral fellowships to ensure the stability.
- 7.2. It is to enroll individual pastoral fellowships (under the mega Fellowship) so that even if the constituent pastoral fellowship moves out of mega fellowship it is of no consequence
- 7.3. A minimum of two years of ministry in Evangelism, Discipleship and Church planting.
- 7.4. Two years audited statement

8.0. Admission procedure for the mission / Pastors Fellowship:

- a. Application in the prescribed form (Form – 1)
- b. Audited accounts statement for the last two years
- c. Two Recommendation forms (Form – 2)
- d. Copy of registered Trust/Society deed.
- e. Statement of faith of the organization.

The application with above documents should be sent to Secretary /MUT SMILE/ Chennai office, whose address is given at the end.

8.1. On receipt of all details, the CEO of the mission / The Office Bearers of the Pastors Fellowship will be requested to meet the Core-Committee of MUT SMILE at Chennai for discussion. Based on the discussion, recommendation will be put up to MUT SMILE Adm. Committee in their next meeting for approval. The mission / the Pastors Fellowship will be requested to join the scheme based on the approval of the Adm. Committee.

8.2. Missions / Pastors Fellowship who are already MUT Smile members in Calamity (death) Scheme are eligible to become members of MUT SMILE medical scheme on furnishing their consent in writing. The option once exercised cannot be withdrawn.

9.0. Eligibility criteria for admission of a member:

9.1. Every Full time permanent Christian worker of a Registered Christian Missionary Organization engaged in Evangelism, either directly or indirectly, drawing Individual Monthly Gross Income of Rs. 20,000 /- or less, at the time of entry as member, is eligible to join this Scheme through the Mission / the local registered pastors fellowship.

9.2. Spouse of MUT SMILE Member is also eligible to join this Scheme if he/she is in full time ministry or assisting the spouse and not holding any Secular job.

9.3. Age: 18 years and above with an upper limit of 50 years. Upper limit can be relaxed if the Christian worker is holding a minimum of 15 years experience in Mission / church as a full-time worker. This Scheme is not applicable after the age of 65 years.

9.4. Enrollment of a member shall be made against Individual Application / Declaration in the prescribed Form together with the enrollment fee by the Christian worker, duly countersigned and forwarded by the Mission / the Secretary of the respective Pastors Fellowship.

9.5. Re-enrollment is allowed if the member leaves one approved Mission and joins another approved Member-mission or the pastors Fellowship.

10.0. Guidelines for operation:

10.1. A non-refundable Enrollment Fee of Rs. 50/- will be paid for each member at the time of joining. This will be the Corpus of the MUT SMILE.

10.2. A member will be admitted to the MUT SMILE schemes on receipt of the application in the prescribed application form along with the corpus fee of Rs.50/-. The MUT SMILE Register number will be allotted on receipt of application form completely filled along with corpus fee. The effective date of membership of a member will be from the date of receipt of application furnishing full details along with corpus fee at MUT SMILE office, Chennai and deletion shall be effective from the date of receipt of intimation by email or letter. The mission/organization is responsible for payment of contribution up to the date of deletion of a member.

10.3. Member-missionaries in MUT SMILE Schemes (based on the enrollment) are eligible for the benefits detailed in points 14 - 15

10.4. The contributions will be paid by the missions / pastors fellowship for all the members (and not for specific or part) of the members on roll as per MUT list for the month. Accounts of payment of contribution by individual members will not be maintained by MUT.

10.5. The missions / the Secretary, Pastors fellowship will intimate to the Secretary, MUT SMILE immediately or before 20th of every month, the names of members along with their MUT registration number to be deleted from the members list. A members name will be deleted effective from the date of receipt of intimation at MUT SMILE Chennai office only. The mission / the respective pastors fellowship is responsible for payment of contribution till the month in which the name is deleted. In case of missions readmitted, the condition that no benefits will be paid for one year is not justified hence may be deleted, as MUT is readmitting only after considering their reasons and also collecting the arrears. Hence the condition of no benefits for one year is not warranted. But no benefits will be paid for the period when the mission was not a member even though the arrears are paid.

10.6. Mission will pay a member contribution of Rs. 30/- per month and this amount will be sent to MUT, SMILE office before the end of that month, if more death occurs Rs. 10/- additional amount per death will be collected.

10.7. The member missions/ pastors fellowships are welcome to pay the contribution in advance for three, six or twelve months as this will reduce the administrative work on MUT and the organization. But in no case the contribution for a particular month carried over to the subsequent month. At the time of enrollment, the members organization / fellowship will pay contribution in advance along with registration fee.

10.8. The payment will be made in favor of

A/C Name: MISSIONARY UPHOLDERS TRUST

A/C NO: 04452010053080

Branch: 18th main road, Annanagar West, Chennai

Branch Code: 06028

Bank Name: syndicate bank

IFSC code: SYNB0006028

10.9. All correspondence regarding member mission, Addition / deletion of Members and payments to MUT SMILE will be sent to MUT SMILE Chennai Office at the following address:

Post Box No. 1585,

Secretary/ MUT SMILE,

Missionary Upholders Trust,

274/6, Sangam Apartment,

Belly Area, Anna Nagar,

Chennai - 600040.

Landline: 04426186981

Email: mutsmile@gmail.com

10.10. Mission Organizations are the vital links between MUT and their Christian workers in all the activities listed above.

10.11. Delisting: Since the successful operation of this Scheme rests mainly with the positive and active roles to be played by the Christian workers and their Missions. The following steps will be resorted to in the unlikely event of recurrent lapses on their part, which may affect their fellow workers.

10.11.1 Member Organizations / pastors fellowship who have arrears of contribution for all of their members for more than three months will not be eligible for the benefits of the scheme and will be delisted from the membership of MUT.

10.11.2 Delisting process

10.11.2.1. The admin coordinator to send due letter to the mission organization / fellowship very month.

10.11.2.2. The admin Coordinator to call the 2nd month or beginning of 3rd month.

10.11.2.3. The Secretary, MUT SMILE will bring it to the coming admin committee for discussion

10.11.2.4. The Secretary, MUT SMILE to follow up the recommendations made in the admin committee meetings regarding the mission org./ fellowship.

10.11.3 Re-entry of such defaulting Missions will be considered by the MUT SMILE Admin. Committee only on payment of the outstanding dues for the lapsed period. No benefits will be paid for the lapsed period.

10.11.4 Withdrawal from this Scheme by a Christian worker will become effective from the date of receipt of intimation from the concerned mission / The Secretary, Pastors Fellowship at MUT SMILE office, without any financial commitment on the part of MUT.

11.0 ADMINISTRATION:

11.1. The MUT SMILE Scheme administered by an MUT SMILE Admin. Committees consisting of 15 members, the breakup of Nominations are as below:

MUT -----6 Members (including Secretaries, MUT SMILE)

Group 1 Missionary Organization ----- 3 Members

Group 2 Pastors Fellowship ----- 3 Members

Ex-officio members: 3 Members -The General Coordinator, Associate. General Coordinator –Admin and Treasurer, MUT

11.2. While nominating the Members of the Admin. Committee care will be taken to see that each individual meets the following requirements:

11.2.1 He / She should have Born - again experience.

11.2.2 Believes in prayer and has a concern for evangelism and church planting in India and for the unreached people groups in India.

11.2.3 Is actively involved in the support of the Missionary / Church Movement in India, raising prayer and finance support.

11.2.4 Possesses Biblical values and believes in functioning beyond Caste, Region, Language and Church denominational differences.

11.3. The term of each Committee Member will be two years which can be extended by a maximum of one more consecutive term. Three Members of MUT Nominees & three members from Missions /pastors fellowship will step down every year. The Committee Members will nominate the Chairman, of the Admin Committee. This Adm. Committee will meet at least once in three months. All policy decisions and the recommendations of this Committee will be referred to MUT Board for approval.

12.4. MUT SMILE Admin Committee:-

The MUT SMILE Adm. Committee recommends the following:

12.4.1 Admission / Delisting / Readmission of Member Missions.

12.4.2 Decision on eligibility of workers of a Member Mission to join the Scheme.

12.4.3 Management of the Admin. Expenses within the budget approved by MUT

12.4.4 The enhancement of contributions and the benefit amount.

12.4.5 Decisions of the benefit given to a default member missionary family as case by case.

12.4.6 Recommendation of new schemes proposed by the Secretary, MUT SMILE.

13.1. CALAMITY (Death)

13.1.1. This Scheme was introduced in 2009 to help families of Christian workers in times of death of the member.

13.1.2. The objective of the scheme is to provide Calamity Relief & sustained support to the family of a deceased Member, to encourage the spirit of mutual concern and oneness among members from various Missionary Organizations / pastors fellowship and to provide a common platform to mobilize prayer support and comforting communications for the family of the deceased Member.

13.1.3. When any Christian worker covered under this Scheme dies, his/her Mission intimates MUT, Chennai office within 3 days , and MUT will share the information to all Member Missions during the same month and Support members on receipt of this intimation for prayers.

13.1.4. Full details about the deceased Christian worker's life and work, along his / her photograph and a Copy of Death Certificate and details of bereaved family members along with contact address will also be furnished by the Mission within 30 days from death in Form-12, for information and prayers by fellow workers. Copy of death certificate issued by Government/Municipal Authority/ is to be furnished. If there is any difficulty in getting this certificate, the mission /the secretary of the respective pastors fellowship may furnish a burial certificate (in original) by the Pastor who conducted the funeral service countersigned by the CEO of the mission.

13.1.5. The bereaved family is assured of prayer support from fellow Christian workers and Friends of MUT.

13.1.6. In the event of death of a member financial relief will be paid as follows:

(a) On death of a member, his spouse (or children) will be paid the death relief payment of Rs. 110,000/- from the sacrificial contribution of fellow member-missionaries.

(b) If the member is not married, the parents will be eligible for the full death relief payment as above.

(c) In case of a single member without both parents, own brother or sister who cared for the member, will be paid a maximum of 20% of Death Relief amount payable on death of a missionary and as decided by the Admin. Committee.

(d) Persons other than parents, children, brothers or sisters, Mission / pastors fellowship are not eligible for any death relief payment from member's contribution.

(e) All other special and specific cases will be decided by the MUT SMILE Adm. Committee based on the merits of each case.

13.1.7. The family of the deceased member shall also be paid a Donor Support payment (DSP) of Rs. 6000/- to meet the immediate expenses as soon as the information is reached to MUT SMILE office. This amount will be in addition to the help by the mission/organization/church and not for adjustment against any other dues by the deceased member or family.

13.1.8. In addition, to the death relief and Donor Support payments against death, the Bereaved Family will be provided with benefits like Christmas Gifts of Rs. 1000/- every year as Christmas gift for the bereaved family having dependent children studying up to 12th Standard subject to availability of funds. MUT also provide spiritual and emotional support to the bereaved families by visiting them and arranging 3days' counseling retreat for them by MUT (all expenses being taken care by MUT).

14.0. Other Schemes for members:

MUT SMILE members are eligible to avail the following services / facilities.

(The following schemes are supported exclusively from the MUT support scheme based on the availability of funds.)

14.1 Rest Houses: MUT has been running Rest Houses in Chennai, Oddanchatram, Mumbai, Delhi, Coimbatore, Bangalore and Vellore. A large number of Missionaries/ Full Time Christian workers have been blessed through the operation of such facilities which help to meet the unmet needs of Missionaries at an affordable cost to missionaries who visit for medical purpose, training vacation etc.

14.2.2. Retreats: Another scheme is holding periodical camps and retreats to meet with them, and to encourage and counsel them.

14.3. Training Programs: Many of God’s servants face spiritual, psychological and physical pressures due to the special nature of their work, and in many cases they are unable to receive the support they need due to the pressure of work, unavailability of caregivers and other reasons. As a result of these pressures some of them break down, become inefficient in their work, or develop problems in relationships. MUT organizes different programs to try to alleviate these types of problems. These include training programs at a subsidized cost for development of personality, improving inter-personal relationships, enrichment of marriages, healing of emotional wounds through inner healing programs, meditational programs for spiritual rejuvenation called life revision seminars, reflection and prayer Retreats and programs for team building.

15.0 Assurance of benefits:

15. Death Relief Fund (SMILE Scheme)

S. No	Benefit	Proposed Amount	Remarks
1.	Death Relief amount (Received from Members)	Rs.1,10,000/-	Will be covered from Rs.10/- collected from each Member per death. (For Brother/sister maximum relief amount Rs.25000/-)
2.	Donor Support Payment towards funeral expenses for members.	Rs. 6,000/-	From MUT SMILE Support scheme
3.	Christmas Gift to the bereaved missionary families. (Studying up to 12 th std)	Rs. 1,000/- per family	From MUT SMILE Support scheme
4.	Medical assistance to MUT SMILE member for the treatment taken for heart attack, cancer and Kidney failure	Rs. 10,000/-	From MUT SMILE Support scheme