

How are NCEM workers funded?

Each NCEM worker - whether a field missionary, camp worker, office staff, or executive - must trust God to provide for their needs. NCEM is a "faith mission". It is not structurally funded by a denomination, church conference, or any other organization.

Workers are individually responsible for developing a team of financial supporters for their area of ministry; usually including interested individuals and churches.

How much financial support is needed?

Paid missionaries are employees of NCEM.

Donations toward Individual Ministry Funds (IMF) cover general administration, ministry expenses, and salary.

There is a percentage allotment directed by NCEM from Individual Ministry Funds, as a contribution to the General Fund. *(As of 2023 the allotment is 7%, so 93% of IMF donations are available to the missionary.)*

Ministry expenses may be incurred by missionaries, on behalf of NCEM. Expenses such as travel, literature and media materials, and hospitality, may be reimbursed from the Individual Ministry Fund.

Salary is paid to missionaries. The salary amount varies, depending on the funds available in the Individual Ministry Fund, after the General Fund allotment and ministry expenses are covered. Salaries are subject to withholding taxes for: Canada Pension, Employment Insurance, and Income Tax.

Is there a maximum salary level allowed?

NCEM sets maximum salary levels considering cost of living, and the diverse situations in which workers serve. If the funds available for salary are greater than the maximum salary level, the difference remains in the Individual Ministry Fund for consideration the next month. *(At 2023, maximum monthly salaries are \$4800 for single workers and \$6890 for married couples.)*

If donations are too low, how are needs met?

Initially, a missionary should have developed a satisfactory support team before their placement in a ministry role.

If donations drop thereafter, missionaries:

- should inform their support team so they may pray over the situation and consider their support level.
- may need to invest time to build a larger support team.
- (NCEM does not make up the difference from general funds. There is not a 'pooled' salary fund to draw from.)

Can I send money directly to a missionary?

Yes. Individuals may give cash gifts to other individuals in Canada without either of them incurring tax liability.

- Gifts should be sent directly to individuals; not NCEM.
- Such gifts are not tax-deductible by the giver.

But ... if you want to receive a charitable tax receipt for your gift, then you need to donate it to the charity. They can process the donation properly with all applicable tax rules considered.
(See "Ways to Give" on the reverse side.)

When do missionary workers receive salaries?

Monthly. Donations received by NCEM, designated to an Individual Ministry Fund are accumulated and distributed at the end of each month. Missionaries receive a statement, including the list of names and addresses of donors in the month.

Are contributions to NCEM tax deductible?

Yes. Donations received by NCEM are eligible for a charitable tax receipt.
(See "Ways to Give" on the reverse side.)

How are NCEM's administrative costs covered?

- Supporters may designate donations to the NCEM General Fund.
- The percentage allotment (explained earlier) contributes to the General Fund.
- Donations, not otherwise designated, go to the General Fund.

What assurances are there concerning NCEM's use of funds?

NCEM is overseen by a multitude of witnesses:

- MissioNexus member (a worldwide association of mission organizations).
- Canadian Centre for Christian Charities - Member
- Independent Chartered Accountant does yearly audits.
- Annual financial statements are available at the CRA website. They are also available upon request.

Giving Guidance from Scripture

• Give as an Offering to God:

When the Apostle Paul thanked the Philippian church for the gifts that they had sent to him as an investment in his ministry of the Gospel, he described their gifts as "a fragrant offering, an acceptable sacrifice, pleasing to God" (Philippians. 4:18).

• Give Cheerfully:

God expects us to give willingly, joyfully, and generously. Paul describes the willing giver in 2 Corinthians 9:7 by saying, "Each of you should give what you have decided in your heart to give, not reluctantly or under compulsion, for God loves a cheerful giver."

• Give with Honest motives:

1 Chronicles 29:17 God expects us to give "...willingly with honest intent...". Without drawing attention ... keeping it between you and God (Matthew 6:1-4).

• Give with broad Vision:

In Acts 1:8b, Jesus focuses his followers on the vision "...you will be my witnesses in Jerusalem, and in all Judea, and Samaria, and to the ends of the earth." In Romans 10:15a* we are asked: "And how can anyone preach unless they are sent?" Each person must consider their part in ministry, for the sake of the kingdom.

**Scripture references from the New International Version.*

What NCEM Believes About Finances

- God is our Provider, ... He will move through His people to meet every need, as long as we and our supporters are walking faithfully with Him.
- We are stewards of all that comes into the ministry...we will give an account of it to the Lord.
- We have a responsibility to inform our supporters about where our finances are invested.
- NCEM is a nonprofit Christian ministry. It belongs to God, not to any of its members. If He ever chooses to close it down, we will accept His leading. In such an event, it is our intent that all assets will go to another Christian ministry – not to any individuals associated with NCEM.

Ways to Give

From Canada:

Periodic authorized donations by:

Electronic Funds Transfer (EFT) requires an authorization form. Go to ncem.ca/donate/ This form, together with a voided cheque or a bank's direct deposit form, may be mailed in, or scanned and emailed to ncem@ncem.ca

Credit Card - online at ncem.ca/donate/
Or call: 306-764-3388, toll free: 833-751-1215
You may cancel your periodic donation at any time by contacting NCEM: email, phone, or mail.

One-time donations by:

Email Money Transfer (EMT) ncem@ncem.ca

Credit Card online at ncem.ca/donate/
Or call: 306-764-3388, toll free: 833-751-1215

PayPal online at ncem.ca/donate/

Cheque or Money Order mailed to NCEM.

In all cases, please advise NCEM of the ministry or project you want to support.
- In the case of mail-in payments, write the designation on a separate piece of paper.

- In the case of EMT, either phone, or email ncem@ncem.ca telling us the designation.

From USA:

Friends of NCEM, Inc., is an IRS registered 501(c)(3) organization, established to receive, and to receipt donations from US donors, and grant them to NCEM in Canada.

Periodic authorized donations by:

ACH - requires an authorization form.
Go to ncem.ca/donate/ This form, together with a voided check, may be mailed to Friends of NCEM.

One-time donations by:

Cheque or Money Order may be mailed to:

Friends of NCEM, Inc.
9169 W. State Street, Suite 500
Boise ID 83714
Ph: toll free 1-833-751-1215

NORTHERN CANADA EVANGELICAL MISSION

is an interdenominational ministry. First organized in 1946, NCEM currently has missionaries serving in nearly every province and territory in Canada.

Our Mandate:

NCEM exists to fulfill the Great Commission of Jesus Christ among and in partnership with the Aboriginal Peoples of Canada and related people groups.

Our Vision:

By faith to establish strong indigenous multiplying churches.

Your involvement, whether through prayer, financial giving, or volunteering, can make a positive difference in the lives of the First Peoples of Canada, whom Christ loves and for whom He gave His life.

Designated Giving Policy:

Spending of funds is confined to NCEM Board/Officers approved programs and projects. Each contribution designated towards a Board/Officers approved program or project will be used as designated with the understanding that when the need for such a program or project has been met, or the Board/Officers have determined it cannot be completed, the remaining contributions designated for such program or project will be used where needed most.

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Questions

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