Roma Partnership in Central Eastern Europe

Volunteer Orientation Work and Witness Team Manual

BAPTISTS ON MISSION
Post Office Box 1107
Cary, North Carolina 27512-1107

Revised 1/2019
THANK YOU!

Thank you for responding to the call for volunteers to help the Roma in Eastern Europe. We are excited about this project and we know that God is going to use each one of you to further His Kingdom’s work. As a result, lives will be changed to become a testimony and a light of hope to others. Your giving of time and money will make a difference in their lives and yours.

The purpose of our working with Roma is to proclaim the gospel of Christ to the Gypsy people. All teams will be encouraged to participate in evangelistic outreach of some kind to the community in which they work. This may include Vacation Bible School for the children, participating in worship services, men’s and women’s ministry events, medical outreach or English camps. Please keep this in mind as you prepare to go.

Thank you again!

In Him,
Teresa Jones – Roma Project Coordinator
North Carolina Baptist Men (NCBM)
tajones@ncbaptist.org
(919) 215-2080
TABLE OF CONTENTS

Introduction ........................................................................................................................................... 4
Special Information/A Volunteer’s 10 Commandments ............................................................................. 5
Theology of Risk..................................................................................................................................... 7
General Travel Information and Tips ....................................................................................................... 10
Important Phone Numbers ....................................................................................................................... 11
What to Bring ........................................................................................................................................ 12
Team Leader and On-Site Coordination ................................................................................................. 13
English Bible Camps Teams ..................................................................................................................... 15
Medical Teams ...................................................................................................................................... 19
Outreach Teams/VBS ................................................................................................................................. 20
Preparing for the Mission Trip .................................................................................................................. 21
Health and Safety Matters .......................................................................................................................... 22
Involving Your Congregation in the Mission ............................................................................................. 23
Sharing Your Testimony ............................................................................................................................ 24
Gift-Giving ............................................................................................................................................ 25
IRS Deductions for Volunteers ................................................................................................................ 27
Insurance – Supplemental Coverage Information ..................................................................................... 28
Incident Report Form ................................................................................................................................. 31
INTRODUCTION

Congratulations! You have made a wonderful decision to go to the mission field and allow God to use you in His work. I know you will be blessed and come back home with a different outlook on life. You will find the Roma people a warm and receptive group. They are people that are thirsty to hear God’s Word and are overwhelmed that we would come, at our own expense, to help them have a closer walk with God. The gypsies are a very poor group not wanted by anyone; often considered outcast and the poorest of the poor.

Our partnership with Hungarian Baptist Aid allows us to work together to assist the Hungarian-speaking Roma in Hungary, Romania and Ukraine. This ongoing work includes volunteer teams providing biblical education to the children through VBS programming, English Camps in the Hungarian public schools; evangelistic outreach through the Roma churches and villages; and men’s and women’s ministry programming. The poverty among the Roma limits their access to medical care. North Carolina Baptists medical teams continue to minister to the gypsies by providing much needed medical care and sharing the love of Christ as physical needs are met.

Additionally the Roma partnership is involved through the Roma Bible Institute in providing theological education to the Roma pastors. Child education is being strengthened through the development of Roma kindergartens and the start of afterschool programming for elementary-age children through the ministry of Love Help Teach.

Prayer is the most effective tool a volunteer takes to the field. Flexibility and a “can-do” attitude are a ‘must’. God will use the gifts, talents, time, and money of volunteers to bless the volunteers as well as the lives of others and to further His kingdom!

The NCBM office will assist you in every way we can to see that you have a good experience while doing missions. We will supply you with travel arrangements, proper trip insurance, an orientation manual and in-country arrangements. Each team will travel from North Carolina to Budapest, Hungary. Teams will be met by Hungarian Baptist Aid personnel and travel to the ministry site by van. Please read the manual carefully, as it will answer most of your questions.
Special Information – Please Read Carefully

- The information provided in this booklet is designed to give you basic orientation about traveling to Hungary, Romania and Ukraine to work with the Roma people.
- Please read each section carefully. Should any problems arise as far as communication or other aspects of planning your trip, please do not hesitate to call our office for assistance or with any questions. You will be in our prayers as you go to serve in His name.
- There are areas where “gypsy” is not a flattering term. Therefore, you should use the term sparingly, even though we have been told that most are not offended by this term. Please refer to the people as Roma.
- The Roma are not there to be an exhibit for us or a photo opportunity. Ask the onsite coordinator before taking pictures. Items needed for visits to villages such as biscuits (cookies), candy & bread will be secured by the onsite coordinator. If team members wish to contribute funds for these items please tell your onsite coordinator.
- When traveling, teams will make stops as necessary. Please let our on-site coordinator know. There are convenience/service stations and drivers will know where to stop. The onsite coordinator will make sure money is available to exchange. You should always take water on vans for yourself.
- Should there be a problem at the border, please allow on site coordinator & translators to handle.
- Please remember that most Roma speak Hungarian and your translators will speak Hungarian and English.
- You are going to encounter and see many needs with the Roma, especially the children. Giving money to them will not solve problems, but will create problems for future teams and the church. We have been requested to go do outreach VBS and programs with adults and children. We don’t want to become the American sugar daddies with unlimited money. Please do everything through the pastor, the team leader & on-site coordinator.
- Team Meals – Meals are provided differently for each team based on location and accommodations. Breakfast will most often be at the panzio (guesthouse) where teams will stay. It may be prepared by the owners or team members. Lunch and dinner are prepared by local helpers in coordination with the onsite coordinator or eaten at a restaurant. The Hungarian meals prepared for the teams are familiar foods and generally very delicious.
- NCBM will provide for lodging, meals & transportation. Tours in Budapest must be paid for by team members. Talk to your on site coordinator concerning your tour of Budapest so details can be worked out. This will give time for a schedule to be made for your team.
- Before giving money to anyone check with the onsite coordinator & team leader. Never count or show money in front of people anywhere!
- Stipends for translators, drivers and helpers is handled by the on-site coordinator and Hungarian Baptist Aid. Teams may take thank you cards and small gifts to give these individuals.
- No photos at borders, airports, or military at any time. Repeat to yourself several times.
- We don’t use the term “cookies” because Hungarians/Roma use “biscuits” for the same items.
• Group devotion time each day is to be assigned by the team leader. Team should meet in morning and/or evening for a time of bible study, devotion and prayer. A short team meeting each morning or evening is helpful to assure everyone is clear of their responsibilities for that day. This meeting is led by the team leader with input from the on-site coordinator.

• Teams should be prepared to lead worship services with a message and a couple of testimonies. All team members should be prepared to give a testimony and it should be written out ahead of time for translators. If Scripture is to be shared with the testimony, only read the Scripture in Hungarian. Teams, as a group, should be prepared to sing a couple of songs during services.

• Ladies do not have to cover their heads in worship at the Roma churches. You should wear a skirt or dress to services. Casual clothing is acceptable for the remainder of the trip. No spaghetti straps for women or very short shorts. In the gypsy villages it is best if women wear pants and dresses that cover the knees. Men should wear business casual clothing for worship services.

• We ask that teams NOT wear the Partnership t-shirts on the flight from the U.S. for security reasons. You may wear them once you get to your worksite or upon your departure. Please make sure this is discussed among your team and that all understand.

• If a team leader can’t go on a project then someone should be assigned to be in charge.

• On site coordinators may not always be able to go on all projects with the team.

• Keep a team schedule posted at the location or where you are staying for activities each day.

• The Pastor, on-site coordinator and team leaders must work together. Sometimes you may wonder who is in charge. Usually, you and your team will be asked what you want to do. Based on past experience; the on-site coordinator will share or suggest what has worked better in the past.

---

A VOLUNTEER’S 10 COMMANDMENTS

1. Be FLEXIBLE and patient!
2. Drink only bottled or purified water.
3. Do not bring any valuable jewelry.
4. Do not give out money or flash your money.
5. Do not make any promises to nationals.
6. Do not walk or wander alone. Go in groups of three.
8. Do not smoke or use tobacco products or drink alcoholic beverages.
9. Maintain a high level of integrity with the opposite sex. No flirting or displays of affection.
10. Maintain a positive attitude and sense of humor at all times.
A Theology of Risk for NCBM

Introduction
The work of short-term volunteer missionaries can involve high levels of risk and danger to their safety. The risks can be in the form of physical accidents, medical emergencies, criminal activities, political upheavals, health issues and natural disasters. For those willing to take the risk, it is important for them to know an organization’s philosophy toward risk so that the individual can determine if he or she wants to serve as a volunteer through that organization. It is with that in mind that this statement is prepared.

Summary
What has God called us to do? The purpose of North Carolina Baptist Men (NCBM)(Baptists on Mission) is to help churches involve their members in missions. A core belief of NCBM is that all Christians are called, gifted and sent. All Christians are called (2 Corinthians 5:17-18) to be missionaries. All Christians have unique gifts (Romans 12:6-8) and all believers are called to use those gifts in missions as God leads. All Christians are sent (John 20:21) into the world to be salt and light (Matthew 5:13-14) for the glory of God.

Every year, NCBM helps thousands of volunteers (men, women and students) to be involved in missions. There has been tremendous growth in the missions efforts of NCBM over the past 30 years. We believe that God has led NCBM to be involved in certain projects and ministries. God has opened doors for NCBM to be involved in certain partnerships, disasters, local, state, national and international mission projects. God has allowed NCBM to be involved in a small part of what He is doing in the world. We believe that God has called Christians to go to all peoples and nations and share the gospel of saving grace with the understanding that we may face accidents, illnesses and difficulties.

How should NCBM think about risk in light of our purpose and in light of God’s providence? As we think about these things, we should begin with some general thoughts about the providence of God.

God’s Providence
God’s providence involves the continuing work of God where all things in the universe are directed and controlled by God. God’s wise plan is carried out, generally, by the establishment and outworking of natural laws and principles, which are part of God’s good and wise work of creation. God’s providence also includes his unique, purposeful, and special intervention into the natural process to accomplish his will, which we refer to as miracles.

God’s providence at times also transcends human affairs, taking difficult and challenging situations and using them for good (Gen. 50:20; Rom. 8:28). We believe that God has a plan and a purpose for all things, even those things that we don’t understand (Eccl. 9:11). We believe God’s providence points to God’s wise and wonderful plan for this world, part of which has
been revealed to us but which is finally incomprehensible in its totality to us in this life (Deut. 29:29).

God’s plan is from all eternity (Eph. 3:11). Nothing catches God by surprise. God’s plan, as with all of his thoughts and actions, is always consistent with his nature. While God’s plan is effective, this does not mean that the plan forces his creatures to act in a certain way. God’s plan allows humans a free will to act in ways consistent with their nature. It is the element of human freedom that raises the reality of risk in all of life’s endeavors, and the reality of sin that is rampant in the world that causes us to think about these things in light of our organizational responsibility.

**Thoughts on Risk**

God’s plan ultimately centers on Jesus Christ, who revealed God perfectly and taught his followers about the Kingdom of God. Jesus urged his followers to live in light of a coming day of reckoning. Jesus knew that obedience to the will of God would involve his own suffering and death.

Jesus’ commitment to his Father’s will called for a life of Kingdom faithfulness, rejecting self-interest, and, if necessary, self-protection. Jesus’ own self-sacrifice provides a model and standard for his followers (Matt. 10:38; 16:24-26; 19:21-30).

If Jesus’ followers are to live in accordance with the Kingdom teachings, they must be willing to live faithfully in spite of the twists and turns of life, always being open to God’s guidance. Such a life is willing to take risks for the sake of the Kingdom (Matt. 25:14-30).

**Providence and Risk**

The tension of providence and risk reflects the tension of our dual citizenship (Phil. 3); we are citizens of this world and citizens of the Kingdom yet to come. Providence and risk also reflect the tensions of living in the orderly world as created by God and a fallen world that is affected by sin. Providence and risk are extensions of the struggle between a confidence in God’s sovereignty and the reality of human freedom and responsibility.

It is in light of these things that we live by faith, a faith that gives assurance and pleases God (Heb. 11:1, 6), and a faith that calls Christ-followers to a life without immediate answers (Heb. 11:8). In the midst of this tension, we recognize that God’s grace not only enables us to believe the gospel of Jesus Christ, but also gives us the opportunity, if so called, to suffer for his sake (Phil 1:29).

**Organizational Legacy**

NCBM has a legacy of volunteers who have given their lives for the gospel. Lives have been lost through travel, accidents and illness. NCBM has been blessed with volunteers who were willing to take risks or to go to difficult places because the love of Christ compelled them to go to minister to lost and hurting people.
Safety of volunteers is always in the forefront of the minds of the leadership of NCBM; however, there is urgency for mankind to hear the message of the gospel. There is also an understanding that missions work is often dangerous. NCBM will not cower from its task of involving Christians in missions and sharing the love of Christ with hurting people.

**Implications**

1. Our purpose at NCBM is to help involve Christians in local, state, national and international volunteer missions. This will involve risk and danger to our volunteers and staff.

2. We must be sensitive to the leading of the Holy Spirit in terms of which projects, ministries and partnerships we are to be involved in. We also want our volunteers to be prayerful about God’s leadership concerning the projects, ministries or partnerships that God leads them to be involved in.

3. We will do what we can to assess and determine the risk or danger in those areas in which volunteers work.

4. We will strive to prepare our volunteers to live by faith as Kingdom citizens in the global world of the 21st Century. We live and serve with confidence in God’s gracious and guiding providence. We want to encourage our volunteers to live faithfully as Kingdom citizens, with a trust and hope in Christ alone, who is our only comfort in life and in death, and who calls us to a life of faith and service.

5. We seek God’s wisdom to balance the tensions in shaping a missional vision for our volunteers, who are called to faithful service in a fallen world that can be characterized by non-Christian influences, economic unrest, poverty, war, and terrorism. We seek God’s wisdom to live with confidence in his providence and the realities of our stewardship and responsibility for the volunteers and ministries of NCBM.
General Travel Information and Tips

1. Travel to Hungary, Ukraine and Romania will require a valid, current passport with expiration date six months beyond travel date. NO VISA REQUIRED AT THIS TIME.

2. Always keep a travel checklist. Record those things that you will need to take as well as flight schedules, airline information, etc.

3. Carry a list of important phone numbers with you. (Do not put this information in your checked baggage. You need to have it with you.)

4. A copy of the first two pages of your passport should be carried in a place different from the original in case it is lost. Put copies of the first two pages of your passport in all your bags.

5. Travel light. You are allowed one check-in bag on international flights. There will be an extra charge for a 2nd bag. You are allowed one carry-on bag and one personal item. Please refer to the airline’s website to confirm baggage weight and current baggage limitations. Generally there is a 50 lb. limit and oversize bags can cost >$250.

6. Medical Teams – Pack all medicines and medical supplies in regular suitcases mixed among clothing. Distribute between team members.

7. Mark your luggage clearly, placing identification labels inside and outside your bags. Use a colored ribbon or special tag on each piece of team luggage.

8. Pack your carry-on with one change of clothes (or more) in case your bags are delayed. Also put other essentials, personal medicine, glasses, camera, etc, in your carry-on.

9. Always arrive at the airport early-- three hours ahead of time for international flights. This gives plenty of time to check baggage, go through security, meet your group and make sure everyone has the appropriate documentation.

10. Make sure to have your passport and ticket information together and in a secure place at all times.

11. When traveling with a group, check-in is easier if you check in as a group. Checking in together helps assure your bags will arrive at the same destination.

11. On arrival, someone representing Hungarian Aid will meet you at airport; make sure luggage is checked to final destination: Budapest, Hungary.

12. Credit cards are sometimes accepted. Cash is the best form of acceptable payment. There are some ATMs and many places to exchange money. The airport will have money
exchange facilities but this is NOT the best place to exchange money. Your on-site coordinator or Hungarian Aid representative will tell you the best place to exchange money.

13. You will be entering as a tourist.

14. The onsite coordinator will have a cell phone that can be used to contact family in the event of an emergency. Remember, international calls are expensive. We realize your family wants to know when you arrive and that you are safe. Typically during the trip you will have some internet access and you will be able to contact your family.

15. Don’t take pictures in airports of military people or at border crossing. Do not take pictures of anyone unless you ask permission. Use judgment in taking too many pictures of Roma.

16. If for some reason, no one is at the airport to meet your team, you should wait at the terminal. Traffic may have delayed them. Use phone numbers provided in this manual (see below) remember: Hungary is 6 hours ahead. Romania and Ukraine is 7 hours ahead.
What to Bring

- Bible
- Passport
- Printed Airline Itinerary with reservation number
- Clothing. Bring clothes appropriate to the work to which you have been assigned. It’s best to dress in layers if it will be cold when you are there
- Appropriate Sunday clothing is a dress or skirt for women; nicer pants and shirt for men.
- Two pairs of shoes. Comfortable shoes for work and walking. Most of the sightseeing trips involve walking. At least one pair of closed-toe shoes.
- Light jacket (heavier jacket may be necessary if early spring, late fall or winter).
- Toiletry items (toothbrush, toothpaste, shampoo, soap, etc.)
- Towel and washcloth
- Shower shoes or flip-flops
- Hat or cap (Sun and wind protection).
- First aid items (Each team should have a complete first aid kit)
- Insect repellant
- Sunscreen and lip balm
- Plastic shopping bags or trash bags (to pack dirty clothes for return trip)
- Camera and batteries
- Flashlight and batteries
- Personal medicines: Tylenol, laxatives, anti-diarrhea, eye drops, prescription medicines
- Extra eyeglasses (especially if you wear contacts).
- Toilet Tissue (some provided)
- Plastic cups (for personal use, if needed)
- Hand sanitizer (wipes)
- Snack food (in zip lock bags)
- European Converter/Adapter (all electrical voltage is 220)
  Laptops and phones are generally dual voltage. Small appliances such as hair dryers and curling irons do not work well with converters.
- Laptop and VGA adapter (for teams working in the schools)
- Personal journal
- Small gifts for translators/school helpers and gift bags/thank you cards
- Keep a small water bottle to refill from large bottle.
- Romania/Hungary/Ukraine has long summers and cold winters. Adjust packing as necessary depending on the season in which you will be serving. Air conditioning should not be counted on. Those with possible health problems in extreme conditions should plan accordingly.

Optional Items you may want to consider to Bring for Yourself or Team Use:
  - Energy/sport drinks mix
  - Sugar Substitutes, creamer packets, instant coffee packets
Team Leader Responsibilities

Each team should have a team leader. In some cases, your team leader is obvious—he or she enlisted you to go on this trip.

The responsibilities of the team leader are as follows:

- Oversee the completion of on-line registration for each team member. See that deposits, balances, and materials costs are sent to the NCBM’s Office on time.

- Make sure all team members have read and understand mission policies and procedures as outlined in the orientation material.

- Communicate with all team members before the trip (by e-mail, phone, or in person) to share any and all information. The NCBM’s Office (Roma Partnership Coordinator) and on-site coordinator will communicate primarily through the team leader only. Team leader may want to lead in a pre-trip orientation meeting (if logistics allow).

- Communicate all needs and/or concerns through the on-site coordinator prior to your team’s departure. Please discuss with the coordinator all ministries your team would hope to conduct. Please copy the NCBM’s office on all correspondence to the on-site coordinator. (See page 12 for details.)

- Serve as or designate a devotion coordinator, who will be responsible for enlisting a devotional leader each day. A different person should lead each day. It is suggested that the team meet 20-30 minutes before breakfast or at a convenient time for a devotion/prayer time each morning, and after supper each night for a time of sharing. The team leader should make sure this happens. This is also a good time to pass on work-related or other information to the team.

- During the trip maintain copies of passports and medical forms. Medical teams—maintain a copy of team members medical licenses.

On-site Coordinator and Team Leader

The on-site coordinator and the team leader will work together to facilitate the week. Good communication and understanding between the two is essential before the trip and during the trip. The following should be thought through and planned.

1. Project Design
   a) Outline a daily plan of activities in order to make the best use of team’s time. (However, do not become a ‘slave’ to this schedule — allow flexibility.)
   b) Discover ways the mission team can work side-by-side with local church members or other volunteers (such as summer missionaries) who may already be on the field.
   c) For VBS, Backyard Bible Clubs, Day Camps, etc., check out the following:
- Availability of bathroom facilities, water fountains, covered shelters.
- What curriculum to use, how much will be needed, and who will supply it.
- Make plans for publicity and transporting of children.
- Be prepared to supply refreshments and craft supplies.
- Are there any language or cultural barriers you will need to be aware of?

d) If music is part of the team’s ministry, decide what music is appropriate or most appealing to persons in that particular area.

e) If a construction team, discuss what tools will be needed, how and when materials will be delivered, the availability of ladders, scaffolding, and other such equipment. (If your team will be part of an on-going construction project, make sure it is understood exactly which phase the team will be asked to complete. As progress is made by preceding teams, updates will be a necessity.)

f) If a medical team, clearly establish the kind of medical team expected. Create several lists: an itinerary of places to hold clinic, the physical location of the clinic in that area (school, church, tent), and other necessary equipment (medicines, surgical equipment, dental equipment, or other equipment).

g) Plan for worship and other services with the host church. Team members should prepare to share a 5 minute testimony. A written copy is helpful for the translator.

h) Plan to prayer walk the immediate area of your project.

i) Schedule time off for sightseeing.

j) Schedule meal times for each day. Team members may be expected to clean dining area and wash dishes. Cooks should not have to do this.

k) Schedule devotional times each morning and/or evening. You may want to assign different members to lead. If so, enlist them in time to allow them to make proper preparation.

l) Schedule a time of group sharing each night.

m) Set a target time for ‘lights-out’ each night.

n) Schedule a final debriefing session to evaluate and reflect on the week’s experiences. (You may want to involve local leaders and coordinators in this time.)

2. **Travel and Transportation**

   On site transportation will be provided by Hungarian Baptist Aid and NCBM for the week.

3. **Emergency Concerns**
   
a) See phone information in this manual. An emergency plan will be given to the team leader.

   b) Make sure each team member has completed a health form, especially listing any medications they are taking and anything they are allergic to. Make sure there is a release authorizing emergency treatment. This should be signed by the participant (if over 18) or by the parent or guardian (if under 18).

   c) Carry a copy of the team’s insurance certificate provided by NCBM.

   d) Find out what precautions the team may need to take as far as ensuring the safety of the team or supplies and equipment (at night or when the team is not around).
English Bible Camps in Hungarian Schools

In 2012 as a result of law changes in Hungary, our partner ministry, Hungarian Baptist Aid began operating over 40 public schools in Hungary. This opened the door for the gospel to be openly shared in these schools. Through our ongoing Roma Partnership, we were invited to help Hungarian Baptist Aid in reaching these schools.

In response to our invitation to twelve schools, we hosted our first English Bible Camps in 2014 in two of the schools who responded to the invitation. Our first camps were very successful serving over 100 children per school in a 5-day camp focused on teaching the Gospel, English and American Culture. Since that time, we have expanded and as of 2017, we have hosted camps in seven schools. As God has opened the doors we have seen children, teachers and principals come to Christ. North Carolina churches are partnering with these schools, relationships are being built and new churches in Hungary are being planted and/or revived.

Preparing for Your Camp

Curriculum:
NCBM will provide Gospel-centered integrated curriculum for the English Bible Camps. The curriculum has been created by previous teams and volunteers and is intentionally prepared for our camp setting. It is also prepared for children who are generally biblically illiterate. The electronic files will be provided for you either via Google Drive or on a flash drive.

The integrated curriculum will include a central theme for the week much the same way as typical Vacation Bible School materials. However, unlike VBS materials, the curriculum is prepared for a full day of camp and includes six subjects. The children rotate through the six classes much like a typical school day in middle or high school. The classes include Bible Story, English, American Culture, Crafts, Sports and Music/Dance.

Team Assignments:
Each team member should be assigned to one class. They will teach the same material six times each day. Team size is generally ten to twelve people. Crafts and Sports are best taught if there are two leaders in the class. One translator will be assigned to work with each class, with the only exception being English class in schools with higher English proficiency.

Camp Size:
The number of children in each camp varies by school, based on size and interest. Generally, the maximum number of children per camp will be 120 so that each class has approximately 20 children. Several of our schools include both a general school (Grades 1-8) and a kindergarten. In those cases, we try to provide an abbreviated program for the kindergarten. In those instances, the coordinator will work closely with your team to work out the details for both schools.
**Technology:**
Much of the provided curriculum makes use of PowerPoint and videos. Most of the schools will have projectors and Smartboard (or similar) technology. Some computers are available but it is helpful if team members use their own laptop or tablet (including cables for VGA connection) as all the computers will be in Hungarian and difficult to navigate. **Always bring the curriculum on a flash drive.** Wifi is available in some of the schools but should not be counted on for downloading videos or the curriculum during teaching time.

**Adapting the Curriculum:**
Each NCBM team is unique in their giftedness and abilities. You are encouraged to adapt the curriculum to suit your team. An example of adaptation would be to simplify/change craft projects to suit your preferences. Or to adapt the music to the level of ability of your teacher. English will also need to be adapted to the English proficiency of your students. Sometimes we know this in advance, other times, you must come prepared with various levels of curriculum and adjust as needed. We ask that the theme of the week, the bible stories and the American Culture stay intact; however, methods of teaching can be fit to your style.

**Age Groups:**
The majority of schools are grades 1-8 and the children will be grouped by age. As previously mentioned some kindergartens are included. Kindergarten in Hungary is for ages 3 – 6. The schools will provide teachers to lead their classes from one room to the next. Students rotates, not the American team.

**Opening Program:**
As noted on the camp schedule, each day will start with a 15-minute opening program. This opening is to set the stage for the day. The bible theme and the verse are presented. The theme song could be sung during this time, a theme interpretation could be shared, rules reviewed, and important announcements made. Students are released by group to go to their first station/class. Puppets are a good idea for the opening program.

**Closing Program:**
At the end of the week each school will present a closing program for the parents and teachers. Teams need to think of this time as an opportunity to share the gospel with the parents. This can effectively be done, by having each class present a bible story from the week. The program can also include elements of American Culture and songs from the week. In some cases, a worship service follows where testimonies can be shared.

**Theme Chant:**
For each year’s curriculum, a chant has been written to reinforce the daily themes. This is taught throughout the week to the children in both Hungarian and English. The children learn motions (abbreviated sign language) to go along with the chant. During the closing program the children recite the chant. This is an excellent way for the children to retain the biblical principles and to share those with their parents.
**Name Tags:**
Each team should prepare name tags in advance of the camp in six colors for the six groups. Be sure to include enough name tags for teachers and for the team. These will be collected at the end of each day and reused for the entire week. Therefore, it is good if they are laminated. Names will be written by the Hungarian team assisting your camp. Please provide Sharpie markers for this purpose. The name tags can be hole-punched and either pinned with safety pins or worn as a necklace with yarn or other lacing.

**Craft and Other supplies:**
Each team is responsible for gathering and transporting to Hungary the supplies for your camp. A great way to involve your church in the mission project is to post a list of needed supplies and allow those in your church to donate. Some craft projects require advance preparation such as cutting, collating and counting. Having a church wide craft night for these preparations is also helpful. Alicia Jones, our on-site coordinator, has many game supplies, scissors, markers, pens and pencils. This list will be provided for you so that luggage space can be maximized. Regarding packing of supplies, if materials are divided between team members, many teams can take most of their supplies without extra luggage fees. This takes advance planning and preparation. Team members can pack some clothes in a carryon bag and save some space in their checked bag for supplies. Extra luggage will cost $100 per bag per person.

**Other Preparations**

**Gifts:**
Throughout the mission trip week, Hungarian partners will come alongside your team to help with logistics, driving and translation. These individuals will be compensated for their time; however, teams often want to give these individuals a gift. Your team can go prepared with small gifts, thank you cards and small gift bags. Gifts can be assembled in country. As information is available, the Roma Partnership Coordinator will let you know how many individuals will be helping.

**Other Opportunities to Engage the Community**

**Home Visits:**
The on-site coordinator will work with the school administration to line up home visits with some of the students. Students and their families with a significant financial, emotional or spiritual need will be requested. Teams will locally purchase gifts for the children and food packages for the families to be delivered during the visit. Team members are encouraged to tell the families why you came and to have spiritual conversations with the families, offering to pray for their needs.

**Community/Family Day:**
Teams may plan to host a community day (block party) in which they provide games and prizes, and a meal for the local families. This gives great opportunity to get to know the families of the students.
**Bible Distribution:**
Many of the children have little to no access to the Bible. Teams can choose to purchase bibles to distribute to the children in their camps and communities. Bibles can be purchased by the on-site coordinator with funds provided by the team. These funds are in addition to the $2000 team funds.

**Cook-out or BBQ with the teachers:**
Plan a joint evening meal outside with the teachers. This gives opportunity for relationship building.

**Local Worship Services:**
In some areas, teams may have the opportunity to worship with a local church/fellowship. Team members should be prepared to share music, testimonies and possibly a message during the service.

**Camp Schedules**
Depending on the request of the principal, each camp will run with either 30 or 40 minute classes. The schedules below are typical. Note that 15 minutes is given at the end of each day to prepare for the closing program.

**30 Minute Sessions:**
- 8:15-8:30 Registration
- 8:30-8:45 Opening Program
- 8:50-9:20 Station 1
- 9:25-9:40 Snack (Stay in Station 1 classroom)
- 9:45-10:15 Station 2
- 10:20-10:50 Station 3
- 10:55-11:25 Station 4
- 11:30-12:00 Station 5
- 12:05-12:35 Lunch
- 12:40-1:10 Station 6
- 1:10-1:30 Stay in station 6 and prepare for parent program

**40 Minute Sessions:**
- 8:30-8:45 Registration
- 8:45-9:00 Opening Program
- 9:05-9:45 Station 1
- 9:50-10:15 10 o'clock snack (Stay in Station 1 classroom)
- 10:20-11:00 Station 2
- 11:05-11:45 Station 3
- 11:50-12:30 Station 4/Lunch 1
- 12:35-1:15 Station 4/Lunch 2
- 1:20-2:00 Station 5
- 2:05-2:45 Station 6
- 2:45-3:00 Stay in station 6 and prepare for parent program
Medical Teams

In Romania and Ukraine, the Roma have little access to quality medical care. A team should consist of a variety of medical personnel to include a pharmacist, doctor, physician’s assistant or a nurse practitioner. Nurses are also helpful on a team and are able to treat many common ailments found among the Roma. Dentists, dental assistants and dental hygienists can also serve on the medical team. It is helpful if each team has a few non-medical personnel to help with record keeping and to serve as a runner for the team.

Translators

In partnership with Hungarian Baptist Aid (HBAid), NCBM tries to provide one translator per medical person to maximize the efforts. Hungarian Baptist Aid tries to secure individuals with a medical knowledge and good language skills to serve as translators for the medical teams. Translators are compensated by HBAid and NCBM. It is unnecessary for teams to pay for their services; however, a thank you card and a small gift are very appropriate.

Clinics

Medical teams will hold clinics in various locations for five days on the trip. If one day falls on a Sunday, the team will also participate in worship services with the local Roma. Clinics may be held inside a church building or outside under a tent.

Medicines

Each team is responsible for securing and transporting medicines and medical supplies to their location. Medicines should be packed in regular suitcases among personal items. HBAid will assist in transporting the medicines across the border from Hungary to Ukraine. Medicines may be ordered from a number of organizations at no charge. Teams can expect to pay the airlines $100 per suitcase for additional bags. Each team member will be allowed one checked bag.

Record-keeping

NCBM requests that each team keep accurate records of the number of patients seen in each village/town. Please return this information to Teresa Jones, Roma Partnership Coordinator. It will also be helpful for return trips is records are kept regarding quantity of medicines used and types of diseases/illnesses treated.

Opportunities beyond the medical need

During a medical trip, team members have a unique opportunity to directly meet many physical needs. This in itself opens the door to share the gospel. Team members are encouraged to have personal conversation and pray for their patients. If teams have extra team members, other opportunities include offering a short program for children, a hygiene program for mothers or a program teaching children basic hygiene such as handwashing and teeth brushing. These efforts are not only educational but open the door for sharing the gospel.
Outreach Teams

Outreach teams will work in the Roma churches and villages. There are a variety of projects they can be involved with. These could include VBS for the children, men’s and women’s programs, youth programming, worship services, home visits or adult teaching times. The team leader will work with the on-site coordinator to establish a week of programming appropriate for the location.

If your team is involved in providing VBS here is a suggested schedule. You will need to adjust this to your schedule and to the strengths of your team. This can be used for 7 stations but should be adjusted based on the number on you team, translators and how many members of the local church can help. Depending on the time of year you may have up to 200 children in attendance. Children should rotate stations every 20 minutes (when whistle blows). If the number is smaller it also works to have fewer groups and do two activities in each station and in this situation the time per station should be lengthened. Be flexible for your situation but go prepared with bible stories, craft supplies, games, music and any supplies you may need. You will not be in a situation where you can buy supplies.

| Station 1 | Sports |
| Station 2 | Music/Interpretive Movement |
| Station 3 | Bible Story/activity |
| Station 4 | Coloring |
| Station 5 | Puppets |
| Station 6 | Bible Study |
| Station 7 | Crafts |

9:00 - 10:00 Children will gather and be divided into groups (church will divide children)
This is a good time for team members to interact with children. They love to sing & play games.

Each station should be marked.

| 10:00 - 10:20 | different stations |
| 10:25 - 10:45 | different stations |
| 10:50 - 11:10 | different stations |
| 11:15 - 11:35 | different stations |
| 11:40 - 12:00 | different stations |
| 12:05 - 12:25 | different stations |
| 12:30 - 12:50 | different stations |

Lunch & Closing
After lunch should be a time of preparing for VBS the next day. This could also be a time to provide additional ministry.

Due to heat in summer, teams are finding they must give children more water breaks and keep bottles of water at stations.
Preparing for the Mission Trip

Proper preparation for the mission trip will make the difference between a very positive experience for team members and the possibility for disappointment.

Team Preparation
Every mission trip requires flexibility on the part of participants. No matter how much planning is done, something will not follow form. However, the better prepared team members are for the assignment, the smoother the whole process will go. It is important for your team to meet together at least once (several times is preferable) before the trip in order to build unity and develop individuals’ confidence in the team’s mission.

Spiritual Preparation
This is the most important preparation team members can undertake. We encourage each member to engage in personal prayer and bible study time (quiet time). For some, this will already be a part of their lifestyles. For others, this will be a new undertaking. Do not assume each team member knows the importance of or the way to conduct a daily quiet time. Be willing to work on this. Do not be afraid to share with each other about spiritual matters. This will help unify your team for your ultimate purpose of being the light of Christ. However, you cannot be light without first being salt. Personal relationship and growth in Christ is part of being “salt.” (Matthew 5:13-16) You may also want to provide age-appropriate evangelism training. Be sure you know the target group to whom you will be ministering (i.e., preschoolers, 4-6 graders, youth, young adults, seniors, etc.) Opportunities to practice evangelism with a similar target in your area may be helpful as well.

Skills Preparation
Team members will feel more confident if they know their individual responsibilities. Those involved in construction should know the physical variables of each job, as well as what type tools are available, who will be responsible for materials, etc. Those doing VBS or games for children need to understand the safety factors involved, as well as have an idea of what the available play area is like. Bible story leaders should master the use of animated voices. Make sure the skills that are required match the skills of team members.

Cultural Preparation
Anywhere you go is not going to be like “home.” Team members should be prepared to experience differences in climate, temperature, terrain, customs, and language - just to name a few. Learn as much as you can about the area where you are going and the people with whom you will be working. Teams should also be aware of what socio-economic group they will be working with. Local church leaders should be able to assist you in understanding the mindset of the folks to whom your team will be ministering. Web searches are also helpful.

Physical Preparation
Team members should understand the physical requirements of each assignment. Some will be more physically demanding than others. However, a good diet, adequate rest, and proper
conditioning are important in any mission situation. Some teams may be sleeping on floors or on cots. Team members should be made aware of this, as well as other physical factors such as projected temperature, precipitation, terrain, etc.

Mental and Attitude Preparation
After all other preparations are made, come back to this one. Encourage team members to focus on the purpose of the trip. Recall the goals of the local church and people you will be working with. It’s important to meet their needs as opposed to imposing our desires upon them. Help team members understand that you are going to aid in an on-going ministry process that began before you arrived and will hopefully continue long after you are gone. Emphasize a servant/helper role, as one aiding another in accomplishing their task.

Health and Safety Matters
Safety is always an important issue when traveling overseas. Do not take even simple risks that you may be willing to take at home. Medical care may not be readily available or up to the standards you find in the United States. Do not go out alone. Women should travel in a group with at least one man. Crime is a part of some cultures. Most people view any American or European as wealthy. Never carry large amounts of money with you. A money belt or bag under your clothing works best.

In traveling to Hungary/Romania/Ukraine several standard inoculations are suggested:
- Hepatitis A and B
- Typhoid (Medical and Outreach teams working in Romania and Ukraine)
- Flu
- Boosters of Tetanus – Pertussis
- MMR Booster if recommended by doctor

Medical care is substandard throughout most countries. In event of serious medical conditions, every effort should be made to go back to Budapest or to Western Europe.

Carry appropriate insurance documents with you. The insurance that North Carolina Baptist Men supply is supplementary and should not be considered as your primary health insurance for the trip. Bring adequate supplies of all necessary prescription medications. Also bring spare eyeglasses or contacts if needed.

Food and water-borne illness is a moderate risk throughout the country. Drink only bottled or boiled water. All fruit and vegetables should be washed. Try to avoid skin of fruit and vegetables if in doubt.

Wear suitable clothing for the weather conditions. Closed-toe shoes should be worn when working out in villages and small communities.
Involving Your Church in the Mission

**PRAYER SUPPORT**
The support of your church for the mission project is very important. The key to this is prayer support. Of course, team members should be encouraged to pray daily for the trip and its preparation. But prayer support should extend to the whole congregation as well. Begin involving the church family early in the mission process, so that prayer support can undergird each phase of the process.

Here are some ideas how:

1. Choose a prayer coordinator.
2. Make a monthly prayer list/calendar available to the congregation.
3. Distribute a needs list.
4. Seek personal prayer partners for each individual on the team.
5. Involve prayer partners in the Commissioning Service.
6. Ask prayer partners to write notes of encouragement to team members to be distributed while at the ministry site.
7. Send daily e-mail reports to the congregation (if accessible). Consider making a call to the congregation just before worship on Sunday morning to make a report.

**Financial Support**
Each church will deal with this issue differently. Some will ask team members to support themselves and the project completely. Some may be able to finance trip expenses (materials, supplies, etc.) and half of each team member’s way. Others will support the entire project, including project costs and team member’s travel. There is no right or wrong way to do it. However, if the team will be seeking funding from the church, here are some suggestions:

1. Develop a complete, detailed and realistic budget.
2. If possible, begin a year in advance and request inclusion in the church budget.
3. Take up special offerings – perhaps every 5th Sunday.
4. Determine the cost for each person to make the trip and ask for financial adoptions.
5. Develop a designated account for continual giving with regular announcements of progress toward the overall goal.
6. Hold fund-raising projects, such as dinners, banquets, etc.
7. Write individual letters to raise support.

**Church Commissioning Service**
Consider conducting a dedication service for the mission team on the Sunday prior to their departure. This allows the church to formally participate in sending out the group as their missionaries. There should be time for participation of both team members and the congregation in the service. Team members should be challenged to focus on their role as “carriers of the Good News.” The congregation should be challenged to be active participants through the ministry of prayer.
Sharing Your Testimony

The purpose of any mission trip is to share the good news of Jesus Christ. Even if you are going to do something other than evangelism, you should go prepared to share your testimony. Spend time in prayer before you go. Pray that God will give you opportunity to share. Pray for those with whom you will share. Testimonies are often shared during worship services.

Perhaps this outline can help you prepare to share your faith.

1. **HOW I REALIZED I NEEDED CHRIST**
   Look back over your life. What was your life like without Christ? This should be the shortest part of your testimony. Don’t dwell on all the bad things you did in your past.

2. **HOW I BECAME A CHRISTIAN**
   Share briefly the circumstances of how you came to realize you needed Christ in your life. What did you do? Be prepared to share “the basics” of how one can accept Christ.

3. **HOW CHRIST HELPS ME IN MY LIFE TODAY**
   How has your life changed? How has your thought processes changed? What has Christ enabled you to do in your life?

Write your testimony out and take it with you. This helps the translator and it will help you focus on important points you want to remember. **You should be able to give your testimony in five minutes or less.** People will initially listen to something if it is not too long. If they want to ask questions, this can come after the service.

Remember, when you share your testimony you are sharing what Christ has done in your life. Don’t feel that your story needs to be dramatic to be effective. Trust the Holy Spirit, not only to lead you to the person who needs to hear your testimony, but also to work in that person’s life.

When reading Scripture in the testimony, have the translator read it in their language. The following are some scripture passages you should try to know from memory:

- John 3:16
- Romans 3:23-25
- Romans 6:23
- Romans 10:9-10
- Romans 8:38-39

Below are some helpful hints in sharing your testimony:

- Be positive
- Listen
- Encourage feedback
- Don’t argue
- Offer to pray for the person
Gift Giving

Volunteers who spend $1500 or more of their own funds to work in another country are by nature generous and loving people. They like to give gifts to the families with whom they work. Their churches often desire to send things to bless the people. Volunteers are not expected or encouraged to bring items to give away. In fact, sometimes bringing give-aways can be more disruptive than helpful. Please make sure you contact the on-site coordinator via e-mail well before your trip to discuss any kind of give-aways your team plans to bring. He will advise whether the item in question is a good idea or not.

Here are some guidelines as relating to any kind of gift-giving:

1. **Bring practical gifts rather than candy.** A small notebook or pencil lasts longer than a piece of chewing gum and is of more value than a plastic car.

   Possible gifts for children: pencils, small notebooks, crayons, coloring books, children's scissors, baseball caps, short-sleeve button-up shirts (white, for school), nice used tennis shoes, white socks, flip-flops,

   Possible gifts for nationals (host pastor, host family, etc.): T-shirts with the name of your church, baseball caps, bath or face towels, flashlights, family photos to remember you by.

   Possible gifts for churches: Bibles, Communion Sets, microphones, guitar strings, Sunday School story posters, craft materials.

2. **Any give-away items should be distributed through the local church via the pastor at the end of the week or after the team has departed.** Do not tell children in advance that there will be give-aways at church--this encourages huge crowds of children who come just to get “stuff”. This would give the wrong idea of what the purpose of church is. It is never a good idea to “bribe” folks to come to church on the hopes of getting a “reward” other than the spiritual rewards of the Holy Spirit.

3. **Do not give away items at the work site.** We do not want children playing near where our volunteers are laying block because of the danger involved to the children. If a couple of your group would like to play games or conduct VBS with local children, it should be done in the vicinity, but at a good, safe distance.

4. Our team of national assistants are dedicated Christian men and women who give much time and effort to the ministry. Most volunteers come to appreciate these workers, as do we. As a result, some volunteers feel compelled to want to “help” them by giving or promising them things. Please understand that our assistants are paid an above-average wage by local standards. Jealousies and other unwanted problems can and do arise if attention and material gain is poured upon any one individuals. Our assistants know that it is inappropriate for them to ask you for money, items, or anything else before you come,
while you are in country, or after you return home. If this should happen, please report it to the on-site coordinator and the NCBM Office. Likewise, please help us (and them) by not offering to send or give them money or items. Any inappropriate behavior from either side could jeopardize their status with the ministry. To be fair to all involved, any appreciation gift should be left with the on-site coordinator. He/She will divide this equally among those on the team. This helps us maintain harmony and sees that everyone who contributes to the effort feels appreciated.

5. Please do not offer, promise, or give long-term monetary assistance to a church, pastor, or other church leader, as this could be disastrous for the future of the congregation. A one-time gift to the church (Bibles, SS literature, songbooks, etc.) may be appropriate. As with our national workers, solicitation of funds by a pastor to our teams may jeopardize our ability to continue working with that pastor and/or church in the future. Nothing should be given to the pastor or church without prior approval of the on-site coordinator before, during, or after your trip.

Through God’s blessing, our partnerships are having an incredible impact. Many people have been saved; thousands of sick people have seen doctors. Houses and churches have been built. Volunteers have provided dozens of Bibles. They (and you) contribute in more ways than can be named here to bless churches and families. Thank you for your compassion and generosity. Thank you for helping us be wise stewards.

The Problem of Dependency
In the eyes of many, every North American is wealthy, and in one sense, we are. Our standard of living is certainly more possession-oriented. If, however, children think that every "rich American" has a free gift for them, they are getting a false view of our volunteers. Many are retired and on a fixed income. Many are young people in college. Many are average working people with a heart for the less fortunate. If rich in anything, they are rich in compassion. If we truly care about the nationals, we don't want to teach them that the answer to their problems and needs is to ask an North American for money (or candy, English lessons, bedroom furniture, etc.). We do want to teach them to model our example of personal sacrifice in meeting the needs of others. We want them to learn to give!
IRS Deductions for Volunteer Mission Projects:

In consultation with the auditors and the Business Management Department, the following information may be helpful to you in obtaining an IRS charitable contribution deduction relating to your expenses for volunteer mission project.

Generally, you can claim a charitable contribution deduction for travel expenses necessarily incurred while you are away from home performing services for a charitable organization only if there is no significant element of personal pleasure, recreation, or vacation in the travel. This applies whether you pay the expenses directly or indirectly. You are paying the expenses indirectly if you make a payment to the charitable organization and the organization pays for your travel expenses.

The deduction for travel expenses will not be denied simply because you enjoy providing services to the charitable organization. Even if you enjoy the trip, you can take a charitable contribution deduction for your travel expenses if you are on duty in a genuine and substantial sense throughout the trip. However, if you have only nominal duties, or if for significant parts of the trip you do not have any duties, you cannot deduct your travel expenses.

Deductible travel expenses include air, rail, and bus transportation; out-of-pocket expenses for your car; taxi fare or other costs of transportation between the airport or station and your hotel; lodging costs; and the cost of meals.

(Information from Publication 526, 2011 ed. of the IRS, p. 5-6)

To secure such deduction, all payments should be made through your local church or directly to NC Baptist Men.

“Let us not become weary in doing good, for at the proper time we well reap a harvest if we do not give up” – Galatians 6:9
International Insurance - Supplementary Coverage Information

We hope that everyone has a rewarding and safe experience while traveling. However, with the number of volunteers involved, it is possible a medical need will arise. Team members should be aware of the procedures that should be taken should this happen.

If you are going on an NCBM sponsored International trip and if you paid for your supplemental travel insurance, you have been enrolled in a travel insurance program. **It is important that you realize this is not a major medical policy. All participants should have their own primary insurance carrier.** If someone on your team does not have primary health insurance, major medical coverage is available for individuals and groups on short-term and long term volunteer missionary assignments through our travel insurance carrier. Contact our office if you have questions.

If there should be an accident, this insurance will cover up to the maximum of $10,000 per occurrence. If something major should happen, this insurance would fill in some of the gaps left by your regular insurance – deductible, 80/20 coverage shortfall, etc. Also, those who are enrolled in some insurance plans often are limited to certain doctors or hospitals for full benefit of their insurance. It is possible these may not be accessible where you are going overseas. Your travel insurance would fill in the gaps in this coverage (up to the maximum amount, of course).

One of the best benefits this insurance offers to overseas travelers is a $100,000 Emergency Medical Evacuation clause. No one believes they will be seriously hurt while on an overseas trip (and certainly, we pray this does not happen). But there have been times when this clause has literally been a “life saver” for volunteers who have been seriously injured or suffered serious illness and have required emergency transport.

The following pages include a summary of the travel insurance you will be enrolled in. Please read it carefully. There is also an Accident and Sickness Claim Report that must be filled out and returned to the carrier per instructions.

Also, should an accident or injury occur, please notify your team leader and our on-site coordinators immediately to make them aware of the situation. Our hope is that you have a productive, enjoyable, and safe trip!

Contact our office if you have questions. **Should dates of your trip change (even by just one day), you must contact our office in writing (letter, fax, or e-mail) just as soon as travel is altered.** This will ensure that you are covered.

**Trip cancellation insurance is available through NC Baptist Men at additional cost to you. Please contact Teresa Jones, tajones@ncbaptist.org if you wish to purchase this insurance.**
INSURANCE BENEFITS FOR NCBM
Baptist State Convention of North Carolina
International Mission Volunteers

Provided by Gallagher Charitable International Insurance Services Travel Insurance *Formerly Adams & Associates*

### SUMMARY OF COVERAGE

<table>
<thead>
<tr>
<th>Coverage</th>
<th>Description</th>
<th>Limit</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Accidental Death and Dismemberment</strong></td>
<td>Principal Sum (reduced to $10,000 for those under age 12 and over 70)</td>
<td>$100,000</td>
</tr>
<tr>
<td><strong>Medical Expense, $100 deductible</strong></td>
<td>$2500 of this limit is available to pay US providers: no pre-existing condition exclusion</td>
<td>$10,000</td>
</tr>
<tr>
<td><strong>Emergency Medical Evacuation</strong></td>
<td>Coordinated by SAS: will bring insured back to USA: no pre-existing condition exclusion</td>
<td>$100,000</td>
</tr>
<tr>
<td><strong>Family Coordination &amp; Repatriation of Mortal Remains</strong></td>
<td>Combined limit for both benefits Includes $2,500 sublimit for extra expenses incurred during an approved medical evacuation</td>
<td>$25,000</td>
</tr>
<tr>
<td><strong>Assistance Service</strong></td>
<td>Available 24/7/365 for assistance with worldwide medical emergencies: provided by SAS</td>
<td>$100,000</td>
</tr>
<tr>
<td><strong>Crisis Management Service</strong></td>
<td>Available 24/7/365 for assistance with worldwide non-medical emergencies: provided by SAS</td>
<td>$100,000</td>
</tr>
<tr>
<td><strong>General Liability</strong></td>
<td>Worldwide jurisdiction: covers volunteer and sending organization; includes coverage for injury to a volunteer</td>
<td>$1,000,000</td>
</tr>
<tr>
<td><strong>Property Property</strong></td>
<td>Replacement cost coverage: includes checked baggage: “door to door” coverage</td>
<td>$2,500</td>
</tr>
<tr>
<td><strong>Disability Income</strong></td>
<td>First 100 months - Accident</td>
<td>$1,000 / per mo.</td>
</tr>
<tr>
<td></td>
<td>Months 101-200 - Accident</td>
<td>$500 / per mo.</td>
</tr>
<tr>
<td></td>
<td>50 months - Sickness (after 3 month waiting period)</td>
<td>$250 / per mo.</td>
</tr>
<tr>
<td><strong>Aggregate Limit</strong></td>
<td>Provides the full $100,000 AD&amp;D benefit for up to 200 persons in a common accident; higher limits available</td>
<td>$20,000,000</td>
</tr>
</tbody>
</table>

### RATES

The rates are computed from the date of leaving home to date of arrival home

$3.40 per person per day

This brief summary is not an insurance policy; rather, it outlines some of the features of this coverage. For specific details, please consult the Master Policy. This is not a major medical policy. Major Medical Coverage is available for individuals and groups on Short-Term and Long-Term

Revised 1/2019

29
Volunteer missionary assignments. If this is a need specific to your group, please contact us for details.

If you incur an accident during your service:

1. Make sure the On-Site Coordinator is aware of the situation.
2. Keep all of your receipts. (You will likely be required to pay for your treatment on-site in most cases.)
3. Make your claim directly with Gallagher Charitable International Insurance. Here’s how:
4. Go to www.aaintl.com/form_claim.cfm to access and fill out an on-line claim notification form, which will look much like the form below. Complete and send this as soon as you can upon your return. Gallagher will get back with you on further steps. (If you have any questions you can call Gallagher at 1-800-922-8438. You may also call NCBM’s office at 1-800-395-5102 x 5598)
INCIDENT REPORT FORM

(This is for use by the team leader in case of accident, injury, or other incident)

DATE OF REPORT ___________ INJURY__________ILLNESS____________OTHER ____________

DATE INCIDENT OCCURRED ___________ TIME _____________AM/PM____________

LOCATION INCIDENT OCCURRED ____________________________________________________

CITY ____________________________________STATE __________________ ZIP _______________

DESCRIPTION OF WHAT HAPPENED_____________________________________________________

NAME (S) OF THOSE HURT / ILL / OR OTHER: ____________________________________________

ADDRESS __________________________________________________________________________

CITY ___________________________________STATE _________________ ZIP___________

TELEPHONE ____________________________ AGE __________ MALE _______FEMALE _______

DESCRIBE WHAT ACTION WAS TAKEN: _________________________________________________

WITNESS __________________________________________________________________________

ADDRESS __________________________________________________________________________

CITY ____________________________________________STATE ____________ ZIP _____________

TELEPHONE _________________________________________________________________________

ADDITIONAL INFORMATION____________________________________________________________

YOUR NAME (PRINT) _______________________________________ TITLE ___________________

ADDRESS________________________________________________________________

CITY _____________________________________________ STATE __________ZIP ______________

TELEPHONE _________________________________________________________________________

YOUR SIGNATURE ________________________________________________________