



**crossworld<sup>®</sup>**

*There's a better way.*

**Disciple-makers from all professions  
bringing God's love to life in the  
world's least-reached marketplaces.**

## **Policy & Procedure Manual**

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*Approved by Elisabeth Berger,*

*VP of Community Life*

**crossworld.org**

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## **Policy Section**

### **Our Heritage**

In 1931, The Unevangelized Fields Mission was founded. It consisted of a home board based in London, England and 36 missionaries with experience in pioneering for Christ in central Africa, the Amazon basin of Brazil, and, for a short time, central Asia (Baltistan). Autonomous branches of the new mission society were established in Great Britain, Australia, and North America.

The Rev. E. J. Pudney, an ordained Baptist minister from England, along with his wife, Lilian, were designated to lead the mission in its development in North America. They established the first office in Toronto, Canada in 1931, and in 1941 the Pudneys established another office in Philadelphia.

At its founding in 1931, the Belgian Congo, Brazil, and central Asia (Baltistan) were the first fields for the mission. Subsequently, UFM workers began ministry in New Guinea (1932). After this point the North American branch of UFM opened the following new fields of ministry: Haiti (1943), Dominican Republic and Guyana (1949), Irian Jaya (1957), France (1962), Quebec (1964), Mexico (1971), Italy (1974), Germany (1976), South Africa (1979), Republic of Ireland (1980), Sweden, Java and Austria (1984), Spain and Philippines (1985), Puerto Rico (1986), Slovakia, Romania, Russia (1991), Bosnia (1996), Ecuador, Hawaii, Ukraine, England (2000), Senegal (2002), Kosovo (2004), Cambodia (2004), Togo (2015), and several countries in Asia since 2005.

In the mid-1970s the three branches of UFM separated into distinct mission organizations: UFM in England became UFM Worldwide; UFM in North America eventually became Crossworld; and UFM Australia became Asia Pacific Mission.

UFM work began in some of these locations by mergers of other smaller missions – Haitian Gospel Mission, World Christian Crusade, Alpine Mission to France, Egypt General Mission, Mexican Indian Mission, International Asian Mission, and Berean Mission.

As of 2021, there are roughly 260 active workers serving on 37 fields. The organization, now called Crossworld, has administrative headquarters in Mississauga, Ontario, and Kansas City, Missouri.

God's grace and provision through His people have made possible all that has been accomplished.

# Our Dream, Core Values, and Beliefs

## Dream Statement: What We Envision

**Disciple-makers from all professions bringing God's love to life in the world's least-reached marketplaces.**

### Disciple-makers

The overarching task Jesus left with his disciples was to make disciples of all nations. That requires going to the nations, communicating the Good News, immersing believers into the fellowship of God and the Body of Christ, and teaching them to obey all that He taught.

### All Professions

The global disciple-making task is the responsibility and privilege of the whole Body of Christ, including vocations traditionally associated with "church ministry" (evangelist, pastor, church-planter) as well as the vocations of Jesus-followers we have frequently called "secular." In today's world, perhaps more than ever before, crossing cultures to carry out the task in the least-reached places requires the intentional and committed engagement of believers in so-called "secular" vocations.

### Bringing God's Love to Life

The message of Good News is saturated with the truth of God's love. The messengers discover how to bring that truth to bear in the lives of people who long for such love (i.e., bringing God's love *to their lives*). And, in enabling them to flourish in life as God intended, they bring God's love to life in all its fullness.

### The World's Least-Reached Marketplaces

While reproductive disciple-making does not end in the places where it has become well established, the missional charge is to spread its multiplying effect to places where it has not yet taken root. It is spread through relationships wherever life is transacted. In today's world, where for the first time more people live in urban centers than in rural areas, special attention to cities seems appropriate.

**A disciple is:** one who is learning to live and love like Jesus and helps others to do the same.

**Disciple-making is:** helping people everywhere to live and love like Jesus by imparting God's truth through authentic relationships wherever life happens.

*The content:* God's truth

*The context:* Authentic relationships

*The classroom:* Life

**How we do it:** Strategic placement of disciple-makers from business, professional and vocational ministry backgrounds.

**Why we do it:** To establish local communities of disciple-makers so that Christ may build His Church.

**Brand drivers:** Authenticity, relevance, results.

**Tagline:** All Professions. One Mission.

## Core Values: How We Live

**We love God with our whole being**, prizing His character, His Word, obedience, and prayer.

- We value godly character, and thus desire to imitate Him with integrity and humility in all our dealings.
- We love and highly value the Word of God, and thus desire to know and honor it.
- We value obedience, and thus desire to align ourselves with God's global intent and with all His instructions for life.
- We value prayer, and thus gladly acknowledge our dependence on God for the resources and capacity to serve Him well and to care for each other.

**We love people as ourselves**, exhibiting God's heart for community, harmony, diversity, and collaboration.

- We see ourselves as family, joined to one another in loving community as we are joined to the loving community of Father, Son, and Spirit.
- We value harmony and commit ourselves to resolving conflict in recognition of our oneness in Christ.
- We value diversity and are eager to enjoy and work with one another across lines of secondary identities such as culture, ethnicity, and organizational affiliation.
- We value collaboration, desiring to work together in the Body of Christ in a manner that is not self-seeking or self-serving.

**We make disciples as a way of life**, prioritizing relationships with God and with people, nurtured in loving community.

- We are committed to doing what Jesus commanded: *Go and make disciples of all nations*.
- We value the church, universal and local, believing that disciples are best made in community.
- We help one another learn to live and love like Jesus, even as we are helping others outside of us do the same.
- We value developing leaders whose empowering influence results in effective disciple-making around the globe.

**We embrace change with confidence**, believing that innovation and critical thinking make us better.

- We believe there is a better way to do life in a dying world, and to do missions in a changing world.
- We are committed to inviting and integrating believers from all professions — including but not limited to the traditional missionary profession — to join us as disciple-makers who follow Jesus in least-reached cultures.
- We value strategic, innovative approaches to ministry that enable disciples to penetrate new or largely unreached spheres of influence and relationship.

**We strive for excellence**, exhibited in professionalism with a bias toward action and results by creative, skilled, and joyful team players.

- We seek to give the Lord our very best, serving Him in all we do.
- We value self-awareness: knowing ourselves, being ourselves, and serving wholeheartedly according to our unique, God-given wiring.
- We find joy in doing our work well for God's pleasure.

## **Crossworld Statement of Faith** (Revised: January 2018)

Based solely on our understanding of God's Word, the Bible, Crossworld affirms the following truths:

1. **Scripture:** We believe in the divine, verbal, plenary inspiration and the inerrancy and historical infallibility of the original Scriptures, and their supreme authority for faith and practice. *John 10:35; 2 Timothy 3:16, 17; 2 Peter 1:20, 21*
2. **God:** We believe in one God, the creator of all things, eternally existing in three persons, Father, Son, and Holy Spirit. *Genesis 1:1; Deuteronomy 6:4; Matthew 3:16, 17; 2 Corinthians 13:14*
3. **Jesus Christ:** We believe that Jesus Christ was begotten by the Holy Spirit and born of the Virgin Mary and is true God and true man. *Matthew 1:22, 23; John 1:1, 2, 14; Philippians 2:6, 7; Colossians 1:15-20*
4. **Salvation:** We believe in the necessity of the substitutionary death of Christ and that all who believe are justified on the basis of His shed blood and, therefore, have the assurance of their eternal salvation. *John 1:12, 13; Acts 16:31; Romans 3:21-25; Ephesians 1:7*
5. **Man:** We believe that man was created in the image of God and that he sinned, thereby incurring not only physical death but also spiritual death which is separation from God. We believe in the total depravity of man and the absolute necessity of the new birth for individual salvation, which results in a new man within. *Genesis 1:26, 27; Romans 3:10-23; Ephesians 2:1, 2; 2 Corinthians 5:17*
6. **Holy Spirit:** We believe in the regenerating, indwelling, sealing, and sanctifying work of the Holy Spirit, who baptizes each believer into the body of Christ upon his acceptance of the Lord Jesus Christ as Savior. The Holy Spirit distributes spiritual gifts to believers as He wills for the edification of the Church. *1 Corinthians 6:19; 12:13; Ephesians 1:13; Titus 3:5; 1 Peter 1:2; 1 Corinthians 12:1-31*
7. **Sanctification:** We believe the Christian's sanctification begins at salvation, giving the capacity for holiness, but not eradicating his capacity for sin. Identification with Christ's death and resurrection and dependence upon the Spirit's power enable the believer to experience victory over sin. *Romans 6-8; Galatians 5:16-24; Ephesians 4:21-24*
8. **Church:** We believe in one universal Church, embracing all who are united to Christ by saving faith and divine grace, and its expression in local communities of faith centered on Christ and the gospel. Two ordinances are enjoined by Christ upon all believers: baptism and the Lord's Supper. *Matthew 28:18-20; Luke 22:14-20; 1 Corinthians 1:2; 11:23-26*
9. **Angels:** We believe in the existence of the holy angels and in the personal existence of Satan and his demonic hosts. Though we wrestle with principalities and powers in spiritual ministry, victory is assured by Christ's death on the cross. *Job 1:6-7; Luke 10:18; Colossians 2:15; Hebrews 1:6, 14*
10. **Eternity:** We believe in the imminent coming of Christ to receive His church to Himself, and His premillennial and personal return to earth to establish His kingdom reign of peace and righteousness. We believe in the bodily resurrection of the just and the unjust, the everlasting blessedness of the saved, and the everlasting conscious punishment of the lost. *Matthew 24:30, 31, 42; 25:13; 1 Thessalonians 4:13-18, 5:2, Titus 2:13,14; 2 Peter 3:9,10; Revelation 19:11-21; 20:1-15*

11. **Service:** We believe that the "Great Commission" of our Lord Jesus Christ to give the gospel to every creature throughout the world is still incumbent on every believer and that the development of disciple-making communities among all nations is the essence of Jesus's mandate to the Church. We believe in the will, power, and providence of God to meet our every need in His service. *Matthew 6:33; Matthew 28:18-20; Acts 1:8; 2 Corinthians 9:6-8; Philippians 4:19*

**I acknowledge my understanding of and agreement with Crossworld's Statement of Faith.**

## **Practical Ministry Issues**

The following topics are reviewed not in an effort to separate ourselves from other members of the Body of Christ, but with the intent of further informing readers of our doctrinal culture.

### **Local Church Membership and Baptism**

Crossworld's convictions concerning baptism and church membership, as practiced historically and consistently in Crossworld's past work:

- Local church membership (as practiced formally by many churches) should be open only to believers born again by faith in our Savior, the Lord Jesus Christ.
- Water baptism, subsequent to having believed, is a visible sign and profession of Christian faith and, therefore, may be considered a valid condition for joining the fellowship of a local church.
- The mode of baptism which corresponds to the significance of the visible ordinance is immersion.
- It is appropriate to accept into church membership, without requiring re-baptism by immersion, believers from other church backgrounds where a different mode of baptism was practiced if those believers have been baptized, subsequent to faith in Christ.
- Since church membership is limited to believers born again by personal faith, infant baptism is not viewed as a normally accepted ceremonial basis for church membership, though the person may have been saved subsequently.

### **Charismatic Issues**

We believe that God is sovereign and that He distributes spiritual gifts as He pleases. We believe that all spiritual gifts are given for the building up of the body of Christ and should be exercised in the context of love, in a manner consistent with the biblical teaching on the purpose and practice of spiritual gifts (e.g., 1 Cor. 12-14).

While there exists a diversity of perspectives particularly with respect to the so-called "sign gifts," and while individual members of Crossworld do not necessarily hold identical views on the issue, Crossworld may be characterized as non-charismatic.

### **Eschatology**

A large part of Scripture deals with prophecy and eschatological issues, and one's understanding of these issues has an integral bearing upon how one lives and serves God (Isa. 61:8; Mt 24:42ff; I Thess. 5:11; Rev. 22:12ff).

Crossworld recognizes the viability of certain differing positions regarding the precise meaning and timing of eschatological events and does not believe they constitute a principle

test of orthodoxy or fellowship. However, Crossworld holds to a historical-grammatical hermeneutic that leads to our beliefs in:

- Christ's imminent return in the air before the prophesied tribulation to call His church to meet Him in the rapture.
- Christ's bodily return to establish an earthly kingdom of righteousness, justice, and peace before the final judgment and inauguration of an eternal new heaven and earth.
- A clear distinction between Israel and the church in God's historical program, though not in His program of redemption.

### **Hermeneutics**

All doctrinal propositions ultimately result from one's hermeneutical system or lack thereof. Crossworld practices normal or literal hermeneutics, i.e., that which relies upon contextual, historical, and grammatical data to determine the meaning of God's Word, the meaning the writer expressed.

- A normal and literal interpretation aims for the single meaning that each text carries, though it allows for unlimited applications into every cultural and individual situation. Thus, Scripture effectively communicates the knowledge of God across cultural boundaries.
- Such a literal interpretation takes into account the various literary forms and figures of speech used by its human writers.
- This commitment to literal hermeneutics leads most easily to a basic dispensational perspective of history, understanding that God has worked in different ways during different time periods.
- Crossworld's biblical hermeneutics allow for the distinction between primary and secondary doctrinal issues (e.g., Mt. 23:23-24 — character issues over ceremonial; I Sam. 16:7 — heart issues over physical attributes). In areas of the nonessentials of the faith, love expressed in the values of unity, diversity, and maturity must reign.

## **Our Strategy for Ministry**

Crossworld seeks to achieve its dream by ...

1. **Discerning** strategic opportunities  
to most effectively impact least-reached marketplaces
2. **Discovering** and recruiting qualified people  
from diverse professions who share the disciple-making vision
3. **Deploying** well-prepared disciple-makers  
to pursue strategic life-giving opportunities
4. **Developing** and supporting the deployed staff  
for optimum effectiveness and fruitfulness
5. **Collaborating** with like-minded organizations  
to maximize impact and effectiveness

## **Our Organizational Structure**

### **Organizational Relationships**

Crossworld believes in the unity of the church, which is composed of all true believers, and thus cooperates in ministry with others whose doctrinal views are in harmony with the essential beliefs of Crossworld. We value fellowship, unity of the Holy Spirit, and love for one another in the family of faith as taught in the New Testament.

At the same time, our understanding of the Bible leads to separation from unbelievers in spiritual work and worship, and from believers who teach false doctrine or live in moral disorder. Crossworld does not collaborate in ministry with organizations that fail to hold firmly to essential beliefs such as the inerrancy of Scripture and the lostness of those who do not believe in Christ.

See I Cor. 12:12-13; II Cor. 6:14-18; Rom. 16:17-18; Eph. 5:3-11; II Tim. 3:1-5.

There may be occasions when modest levels of cooperation are appropriate with those who do not align exactly with Crossworld's convictions. Examples may include cooperation at international or MK schools, in Bible translation, or in professional associations. The more intense and long-term the collaboration, the closer the group should be to Crossworld's positions.

## **Organization and Operation of Ministry Areas**

### **Ministry Areas**

Ministry Areas are defined as places where international staff are assigned to a geographic area with some means of cooperative operation.

### **Field Council**

In the event that a host country requires the establishment of a formal legal entity in order to grant residency, the Crossworld staff present and serving in that country may conduct business and function according to a field constitution that is consistent with Crossworld bylaws and policies. In most cases, however, a formal field structure of this nature is not required.

### **International Director/Leadership Team**

Ministry areas and teams are grouped under the leadership and oversight of an International Director (ID) or a Leadership Team (LT). A single individual from the LT is designated as the functional director for the purposes of organizational operations. International Directors and Leadership Team members will be referred to as IDs throughout this manual.

### **Area Coordinator**

If an ID deems it beneficial to appoint a coordinator for a ministry area having multiple teams, he may do so in dialog with members in the ministry area.

Examples of centralized functions that an area coordinator may attend to are:

- Legal and financial requirements for the country of operation
- Area conference
- Language and orientation for newcomers
- Guest house services
- Communication
- Fellowship
- Representation with national partners
- Emergencies
- Annual life and ministry appraisals
- Annual ministry reports

## **Team Leader**

Crossworld international staff typically serve under the leadership of a team leader selected by the ID, in consultation with team members. The primary role of the team leader will be to facilitate the following tasks, incorporating the use of complementary gifts and experience of all team members to accomplish the tasks.

1. Give spiritual servant leadership to the team.
2. Ensure that goals are set and evaluated regularly.
3. Facilitate the development of ministry vision and strategy.
4. Promote shared ownership, personal responsibility, and accountability for executing agreed-upon strategies and plans (e.g., performance appraisals).
5. Communicate with all team members to ensure understanding, interaction, and care of one another.
6. Provide liaison with the ID (and coordinator, if such exists).
7. Promote and sustain a spirit of unity and fellowship among team members.

## **Our Personnel Operating Principles and Practices**

### **Membership in Crossworld**

Crossworld is a covenant community whose vision is to strategically place disciple-makers from all professions around the world to bring God's love to life in the world's least-reached marketplaces.

### **Core Requirements for Membership**

To become a member of Crossworld, one must show clear evidence of faith in Jesus Christ as Lord and Savior and agree to uphold Crossworld's Statement of Faith, spiritual covenant, and child safety policy.

### **Membership Statuses**

- **Full Member** — All who have fulfilled the conditions for membership.
- **Conditional Member** — Applicants are appointed to conditional membership upon joining Crossworld. Full membership is confirmed upon completion of pre-field preparation.
- **Non-Member**

### **Employment Classifications**

Crossworld designates an employment classification for each member who is serving, has served, or is preparing to serve with the organization. These designations help us to be consistent in how we deal with our constituency. At each change or transition in ministry, the employment classification is reviewed.

The following employment classifications are currently available within Crossworld membership and are explained further in this manual.

- Full-Time Employee
- Part-Time Employee
- Non-Salaried Worker
- Ambassador (retiree)
- Intern
- Partner

## **Community Care**

The Community Care Team provides proactive encouragement, resources, and help to our staff to allow for continuing, effective ministry.

## **Third Culture Kids (TCK) Care**

TCK care personnel are available to help parents with the challenges of raising children in a cross-cultural context. This includes offering counsel or resources regarding educational choices and cross-cultural parenting. Crossworld is committed to praying faithfully for our TCKs.

## **Child Protection Policy**

Crossworld places a high value on the safety and security of the children of our members as well as any children who participate in a Crossworld ministry.

Crossworld classifies any person under the age of 18 as a child and, thus, legally and morally incapable of showing non-consent to abusive behavior.

Crossworld is committed to providing safe environments for minors, as well as dependent adults, and to implementing practices that make anyone with intentions to harm them feel unsafe.

Members and volunteers are required to read and sign the Child Safety Code of Conduct and to abide by these written instructions. Additionally, members and volunteers working directly with children will complete the child safety packet and applicable training.

## **Relational Integrity Policy**

Crossworld members, staff, and volunteers are expected to maintain an exemplary standard of ethics and conduct that reflect biblical principles. These include such things as appropriate use of power or authority, truthful and respectful communication, ethical business practices, appropriate use of corporate funds, and sexual purity.

## **Community Safety**

### **Duty of Care**

International work and travel are an integral part of missions. Individuals working outside their countries as expatriates, their dependents, and their organizations are exposed to greater risks and are likely to encounter additional and unfamiliar threats to their personal health, safety, and security. This increases the corporate liability of employers who have a legal, fiduciary, and moral duty of care for their employees.

Duty of care refers to an obligation to act toward others and the public in a prudent and cautious manner to avoid risk of reasonably foreseeable injury. Duties undertaken by Crossworld include the duty to warn, to protect, and to foresee.

### **Safety and Security**

Crossworld acknowledges that safety and security risks exist in our efforts to bring God's love to life in the world's least-reached marketplaces. While we cannot guarantee the safety and security of our members, we provide our members with relevant resources prior to and during ministry assignments to enable safe and effective service.

All members are required to complete the security training corresponding to their status and assignment location. Additionally, members must sign an Acceptance of Risk Agreement

prior to deployment and **every year** while active overseas. All members must read and sign the Crisis Policy before departure to the field and each consecutive year of active service.

Members are required to follow all corporate and area leadership in times of crisis. In the event of a hostage situation, all remaining family members will be evacuated to a safe location.

## **Resourcing and Refreshment**

### **Home Ministry Assignment (HMA)**

Full-time overseas employees are assigned to the U.S., Canada, or their home country from time to time to assist Crossworld by building relationships with ministry partners and mobilizing others to serve cross-culturally with Crossworld.

Employees are required to fulfill the objectives of their HMA and demonstrate readiness to return to the field location. Approvals from the ID and Community Services Generalist are needed before purchasing return tickets.

Length of overseas terms and corresponding HMA options are available. See guidelines for Home Ministry Assignment.

### **Off-Site Professional Development**

Off-site professional development time is required for international staff working in designated high-risk locations. The purpose is to enhance ministry effectiveness by providing an opportunity for planning, reflection, research, and resourcing outside the assigned high-stress context.

The Contingency Preparedness Team (CPT) of Crossworld regularly evaluates high, moderate, and low risk areas based on risks related to criminal, political, and terrorist threats, as well as threats and risks of natural disasters.

## **Training**

### **Crossworld Training**

- Crossworld Orientation (CO) — required for membership
- Pre-deployment Orientation (PDO) — for members preparing to deploy to a ministry location
- Re-Entry — for those returning for HMA or relocating indefinitely in the US; Re-entry is required every five years
- Training Dashboard
- Good Cues — online dashboard
- RightNow Media

### **Continuing Education Policy**

Crossworld places a high value on lifelong learning through our own training programs, various seminars or conferences, or sometimes through a formal program of continuing education.

## Procedure Section

### Crossworld's **Membership** Covenant

I, the undersigned member of Crossworld, in obedience to the call of God, commended by my church and accepted by Crossworld, do hereby indicate my commitment to Crossworld's core values. I will:

- **Love God** with my whole being: heart, soul, mind, strength. He is our reason for being, living, and working.
- **Love people** as myself, desiring to imitate God's own self-sacrificing kindness in our commitment to one another's wellbeing.
- **Make disciples** across cultures, desiring to help people everywhere learn to live and love like Jesus.
- **Engage all professions** in the global disciple-making task.

I will adhere to Crossworld's Statement of Faith and Statement of Practice. Further, I express:

My willingness to unite with my fellow workers in ministry:

I will undertake my task in loyalty to our Lord Jesus Christ and as a member of the covenant community of Crossworld. I will serve in unity with my fellow workers and share their burdens. In cases of grievances or misunderstandings, I will act in accordance with biblical teachings.

My commitment to the accomplishment of our objectives:

I will adapt myself through the power of the Holy Spirit to whatever conditions exist in order to fulfill our dream of making disciples in the world's least-reached marketplaces.

My readiness to live a life of dependence upon the Lord:

I will trust God for the supply of resources and enablement of the ministry, acknowledging complete dependence upon Him. As a good steward, I will be accountable for all that He entrusts to me.

My willingness to submit to the leadership of the organization:

I will follow the decisions of Crossworld leadership — board, home office, field leadership. I will prayerfully consider appointment to any area or task, trusting God to guide me in harmony with those responsible for the direction of the work.

**I acknowledge my understanding of and commit to follow Crossworld's **Membership** Covenant.**

Crossworld, recognizing its responsibility before a holy God to do His will, shall endeavor to provide spiritual encouragement, servant leadership, and sufficient resources for you to carry out your ministry.

## Crossworld Membership

In addition to the Core Requirements for Membership, the following qualifications apply:

- Clear evidence of faith in Jesus Christ as Lord and Savior.
- Spiritual maturity and ability to use and apply God's Word.
- Experience or training in making disciples.
- Education or training appropriate for the specific work in which they will be engaged.
- Appropriate job skills and work experience.
- Health sufficient for the assigned ministry. Placement may be adjusted dependent upon physical or emotional health.
- Evidence of moderation and sensitivity to local standards in the areas of dress, grooming, and personal habits.
- Emotional health and maturity; ability to get along with others and adjust to change; ability to cope, handle stress, overcome hardships; resiliency; and adaptability.
- Evidence of healthy, maturing relationship with family, friends, colleagues, and church members.
- Resourcefulness, flexibility, and ability to generate support, if necessary, for their position.
- At least eighteen years of age with a working knowledge of English.
- Ability to subscribe to the Statement of Faith and must be prepared to lay no undue emphasis upon doctrines or religious practices not covered by the Statement of Faith.
- Actively involved member of a local evangelical church who has been baptized subsequent to salvation. Variants to formal church membership or baptism of believers by immersion will be addressed on a case-by-case basis.
- Married or engaged candidates will be accepted for membership if both partners qualify for service.
- Student debt does not exceed Crossworld limits.
- Divorced applicants will be considered on a case-by-case basis.

### Application Process

- Applicants apply for membership through the office of mobilization by using the online application form.
- All applicants will be interviewed by the mobilization department.
- Applicants who meet Crossworld qualifications and readiness criteria will be invited to attend Crossworld Orientation (CO).
- Candidates for membership will complete the assessment process prior to and during the first week of CO.

### Appointment

1. Upon successful completion of the application, orientation process, and formal approval by the Board of Directors, the candidate will be appointed to conditional membership and considered an Appointee.
2. Appointees are responsible to complete their personal development plan (PDP), ministry development plan (MDP), and support development before they are cleared to buy tickets for their chosen location.
3. A stipend is possible for up to 6 months before initial deployment.
4. **Appointees are required to be in contact with their assigned appointee coach at least monthly.** Absence of response to communication from the coach for **three months** constitutes a reason to withdraw membership appointment.
5. Engagement/Marriage of current appointees:
  - a. If the engagement is between current appointees or between an appointee and a member, no change in status is necessary although the discussion of placement

- and timeline of departure will need to occur with the appointee coach and/or ID.
- b. If the engagement is to a person unattached to Crossworld, the appointee will notify their ID and appointee coach. If the desire of the couple is to move toward ministry within Crossworld, a letter stating that desire and laying out a proposed timeline for the couple to attend CO together should be sent to their ID and appointee coach. **If the couple does not desire to continue towards ministry within Crossworld, they will withdraw and move to Partner status.**

## **Commitments of Membership From/To Crossworld**

### **Crossworld commits to provide (according to **membership status and employment classification**):**

- Guidance and feedback regarding ministry vision, placement, and strategy
- Field oversight and accountability
- Foundational training for Crossworld ministry
- Crisis preparation and management
- Receipting of donations
- Payroll services
  - Compensation is subject to available funds in the ministry account.
  - Crossworld is unable to pay non-US citizens while they are in the US unless they have a green card or religious visa, but ministry reimbursements are allowed.
- Benefits — medical, life, retirement
- Ministry expense reimbursements (subject to available funds in the ministry account)
- Communication services
- Community care
- Special conferences and events

### **Members commit to comply with all lifestyle and conduct policies of Crossworld's covenant community, including but not limited to:**

- Living and serving in the location assigned by Crossworld
- Living a life that honors Christ
- Studying to learn the language and culture of the host country
- Maintaining healthy, cooperative relationships with other Crossworld members, national believers, and staff from other organizations
- Maintaining a healthy, God-honoring family life
- Moral purity
- Doctrinal agreement
- Refraining from political activism in country of service
- Submitting to Crossworld leadership
- Communicating with and reading communication from the home office
- Raising ministry funds
- Communicating with supporters
- Attending required Crossworld conferences and events
- Actively engaging in mobilizing new ministry partners for Crossworld

## **Member Dashboard**

Crossworld uses a member dashboard for tracking the application and employment lifecycle of workers. Workflows for Home Assignment, Re-entry, Change of Status/Ministry/Location, ALMAs, and Annual Workflow are found on the member dashboard. Explanations and instructions about how to start each workflow can be found on the left-side menu under Member/Workflow Explanations.

Each year the Annual Workflow is assigned through the member dashboard. Members are responsible to complete these tasks that are assigned based on the person's membership status and employment classification.

## Politics and Economics

Crossworld staff, when serving abroad, are guests in their country of ministry. To uphold the honor of Christ and preserve the integrity of Crossworld's work, the following policies apply.

1. Expatriate members will not affiliate with any political party or movement in their country of service. This is the legitimate right and responsibility of citizens, but not of aliens who are privileged to work in their adopted country.
2. No member will become an intelligence agent of any government.
3. Members may address social issues by creating effective ministries among the oppressed but not through political means, realizing that the Gospel is not hindered by adverse social, political, and economic conditions.
4. Members are expected to have a contingency plan in place for times of political or social upheaval. See the *Crisis Contingency Planning Policy*.
5. Crossworld will not pay ransom or yield to the demands of hostage takers.

## Crossworld Membership Statuses and Employment Classifications

### Membership Statuses

- **Full Membership** — All who have fulfilled the conditions for membership listed below.
- **Conditional Membership** — Applicants are appointed to a two-year conditional membership upon joining Crossworld (generally at the end of CO.) Full membership is confirmed upon completion of the PDP, MDP, PDO, and support development. Lack of communication with their coach for three months may result in withdrawal from conditional membership.
- **Non-Member** — Will generally include the following employment classifications: intern, partner, and some home staff.

All members have a Crossworld ministry account from which Crossworld ministry expenses may be reimbursed.\* For employed and retired statuses, salary and pension are also paid from funds in the individual's ministry account.

### Employment Classifications

Each Crossworld member has an employment classification on which salary and benefits are based. A married couple may choose to draw two full-time salaries, one full-time and one part-time, two part-time salaries, or one full-time salary with one spouse choosing not to draw a salary.

A part-time or non-salaried spouse has more freedom to attend to family or other matters that call for time away from the ministry location.

Couples working in a location where two salaries would adversely affect taxation should speak with the Community Services Director.

### **Full-Time Employee**

- Description: Works full-time for Crossworld.
- Salary: Employee may choose to set salary between 100% and 50% of the maximum allowable for their field of service without approval from field leadership.\*\*
- Benefits: Participation is required in Crossworld's employee benefits program — health care plan, life insurance, and 403(b) retirement account.
- Security management: Included. If an opt out of medical coverage is allowed per requirements listed in the Crossworld Policy and Procedure Manual, employee and family must purchase security insurance if serving outside of North America and provide proof of this coverage to Community Services.
- Monthly Community Investment: 12.5% of all donations with a minimum monthly contribution of:
  - \$300/single; \$500/couple after deployment
  - \$100/single; \$150/couple beginning 90 days after appointment to conditional membership.
- Required Training: Crossworld Orientation (CO), Pre-deployment Orientation (PDO), security training, Re-entry, regional field conferences.
- Oversight: International Director or supervisor.
- HMA: According to schedule.

### **Part-Time Employee**

- Description: Employed part-time by Crossworld.
- An MOU may be needed if volunteering for another organization, or this may be handled through the job description.
- Limit of hours: Part-time employees are limited to 28 hours/week. Hours are tracked on a timesheet and submitted monthly. A job description is needed to specify which responsibilities are tracked as work hours.
- Salary may be set up to 50% of individual full-time base salary.\*\* There is no minimum, providing a salary continues to be received.
- Benefits: Not eligible for employee benefits; must provide proof of medical coverage, medical evacuation, and repatriation insurance.
- Security Management: Not included. Part-time employees, who are not the spouse of a full-time Crossworld employee, must purchase security insurance if serving outside of North America and provide proof of coverage to Community Services.
- Monthly Community Investment: \$300/single; \$500/couple beginning at deployment; \$100/single; \$150/couple beginning 90 days after CO and continuing until deployment.
- Required Training: Orientation (CO/PDO) or equivalent, security training. Re-entry and regional field conferences are optional.
- Ministry Oversight: International Director or supervisor.
- HMA: Possible.

### **Non-Salaried Worker**

- Description: Non-employed.
- Salary: Outside source of income or spouse's income provides for living expenses.
- Benefits: Not eligible for employee benefits; must provide proof of medical coverage, medical evacuation, and repatriation insurance.

- Security Management: Not included. Non-salaried workers, who are not the spouse of a full-time Crossworld employee, must purchase security insurance if serving outside of North America and provide proof of coverage to Community Services.
- Monthly Community Investment: \$250/single; \$450/couple beginning at deployment; \$100/single; \$150/couple beginning 90 days after CO and continuing until deployment or after returning indefinitely to North America.
- Required Training: Orientation (CO/PDO) or equivalent, security training. Re-entry and regional field conferences are optional.
- Ministry Oversight: International Director or supervisor.
- HMA: Possible, dependent on employment situation. Generally, travel handled through employer, not held to normal HMA schedule.

### **Ambassador\*\*\***

- A retired Crossworld member who has been employed full-time by Crossworld for the past ten consecutive years and the total of their years of service with Crossworld plus their age equals 75 or greater. May continue to serve with Crossworld on a volunteer basis.
- Income: Non-qualified pension possible if funding is adequate in individual ministry account.\*\* Years of service increases up to \$500/person may be added to the base pension. A widow or widower may receive years of service increases of both spouses.
- Benefits: Not eligible for Crossworld medical coverage. May receive retirement benefits from Principal 403(b). Life insurance of \$2500 per member.
- Security Management: Not included. Ambassadors living or traveling outside North America for Crossworld ministry must purchase security coverage and provide proof to Community Services.
- Monthly Community Investment: 6.25% of all donations.
- Training: Re-entry encouraged when leaving the field. Regional conferences optional if overseas.
- Ministry Oversight: No oversight or reporting is necessary for those drawing a pension; however, the Director of Ambassadors will answer questions and approve Crossworld expense reports.
- HMA: None. When moving to this status, an earned HMA of up to three months is possible.

\* Reimbursements for dependent education and vehicles are limited to member employees.

\*\*See Compensation Ranges posted on member dashboard. Years of service increases are \$25/person/month for each year of service up to 20.

\*\*\*Request additional information about the Ambassador status from the Community Services Department.

### **Intern**

- Employment status: non-member, non-salaried.
- Required Training: Online Security Training.
- Ministry Oversight: Team leader on site; Mobilization department before and after service.
- Salary: Reimbursement of actual expenses.
- Benefits: Not eligible for Crossworld employee benefits. Must provide proof of coverage of medical insurance in home country, travel medical insurance, medical evacuation, repatriation of mortal remains, security evacuation.

- Security Management: Not included. Interns serving outside of North America must purchase security insurance and provide proof of coverage to the Internship Coordinator.
- Monthly Community investment:
  - Internships up to 4 months: \$100/single; \$150/couple
  - Internships longer than 4 months: \$100/single; \$150/couple or 12.5%, whichever is greater.
- Ministry funds: Yes.
- HMA: No.

## Partner

- Description: Former full-time, part-time, or non-salaried worker who continues to partner in Crossworld's vision.
- Partners do not receive salary or benefits and do not have or retain a Crossworld ministry account.
- Monthly Community investment: No.

## Full-Time Employee Benefits

### Medical Coverage

Employment laws require us to offer minimum value medical coverage to all our full-time employees. In order for Crossworld's self-funded medical plan to be a benefit for everyone, we require that all our full-time employees and their dependents up to age 18 participate in our medical plan unless they meet one of the following opt out qualifications:

- International coverage is provided through a former employer. This coverage must meet the minimum requirements in the U.S. and provide good coverage in the ministry location (e.g., military benefits).
- Non-North American citizens with equitable coverage through their government.
- Dependents who have reached adulthood. Crossworld coverage is optional until the dependents' 26<sup>th</sup> birthday; however, participation is not required once the dependent reaches 18 years of age.
- Employees covered through a spouse or parent's insurance plan.
- Employees whose security could be compromised through connection with Aetna.

When an opt-out is allowed, a monthly non-participation fee will be allocated from the employee's Crossworld ministry account.

Those who meet the opt-out requirements must provide proof annually of equivalent medical coverage in North America and in the ministry location, as well as **medical** evacuation coverage, and repatriation insurance for themselves and all dependent family members through age 18 who are not covered by the Crossworld plan. Any insurance purchased outside of the Crossworld plan is not eligible for reimbursement as a work fund or benefit expense; thus, it is paid for out of taxable income.

Additionally, all members who do not participate in our U.S. or Canadian Crossworld medical plans are required to purchase a security coverage plan and provide proof of coverage to Community Services. This expense is paid as a benefit from the individual's Crossworld ministry account. It does not need to be paid from the member's salary.

To request to opt out of Crossworld's medical plan, send a letter or email to the benefits administrator explaining which of the above reasons apply. If the opt out request is

approved, two forms must be signed and returned to the benefits administrator declaring that the employee is declining participation in Crossworld's health plan. Opting out can happen at any time during the year (example: students or newly employed young adult dependents); however, in the absence of a qualifying event (marriage, hire, new child, etc.), no one may opt into the plan except in November for benefits beginning the following January.

**Note:** Members paid through the Canadian office are not eligible for Crossworld's self-funded medical coverage because they are required to participate in the Canadian insurance plan.

### **Life Insurance**

Life insurance is required for all full-time Crossworld employees and their spouses. This insurance is through MetLife.

### **403(b) Principal Retirement Account**

Full-time employees raise \$200/month per adult member for the "employer contribution" to their Principal 403(b) retirement account. In addition to the employer's contribution, the employee may elect to make additional contributions into his 403(b) account from his monthly salary either pre- or post-tax. Vesting is immediate, meaning if a person leaves Crossworld, the 403(b) account remains with the individual. The administrator for the Crossworld 403(b) plan is the Principal Financial Group.

### **Time Away from the Ministry Area**

All travel plans, complete with airline name, flight numbers, flight schedules, and names of all passengers traveling, should be sent to [travel@crossworld.org](mailto:travel@crossworld.org) or [travel@secure](mailto:travel@secure) email. This information is required so that Crossworld can respond appropriately to any crisis. Time away must also be reported in advance to regional leadership as well as the ID.

### **Home Ministry Assignment (HMA)[Also referred to as Home Assignment (HA)]**

Home Ministry Assignment is considered preparation for the next field assignment and not a reward for service completed. Practically, this means:

1. To start the process, contact your Community Services Generalist so they can open an HMA/HA request for you.
2. Home ministry time is to be used to assist the work of Crossworld by building relationships with donors and challenging other believers to consider overseas ministry. Members are to plan a profitable use of this time in consultation with field and home leadership.
3. If a member does not plan to return to the field, he will be granted a shorter home ministry or a relocation period, depending on the status to which he is transitioning. (See Changing Status, Ministry, or Location, page 24.)
4. Home ministry is not cumulative. If one does not take his full allotted home ministry time after one term, the balance of that home ministry time may not be added to the next home ministry as time due off location.
5. HMA periods of 6 months or longer should normally include all annual vacation time within that period. For an HMA of 3 months or less, annual vacation is not restricted to that period.
6. An extension of home ministry may be granted by the ID in consultation with the Director of Community Services. They will consider the validity of the request in relationship to Crossworld, the supporting constituency, and the ministry. To continue to receive salary and benefits through Crossworld during an extension, a

temporary full-time job description must be written and signed. The Community Services Director will lead this process.

Length of term and home ministry options are available and should be worked out in consultation with field and ministry leadership to reflect such factors as family needs, ministry continuity, and adequate onsite personnel.

Options are:

<b>On Field</b>	<b>HMA Time</b>	<b>Cycle</b>
21 months	3 months	2 years
30 months	6 months	3 years
39 months	9 months	4 years
48 months	12 months	5 years

Employees who wish to do special studies while on home ministry, requiring one or two semesters, should arrange their term and home ministry to provide sufficient time for that study program. Approvals from the appropriate supervisor (e.g., team leader, area coordinator, or ID) and by the VP of Community Life are necessary.

An individual home ministry travel reserve account is recommended for each member. International staff has the option of allocating into this account a monthly transfer from ministry funds sufficient to provide for a one-way fare or a round trip fare for the member(s) and their family. Work funds not committed to a field ministry or project can be used to supplement the travel cost.

**Off-Site Professional Development**

The amount of annual off-site professional development time is based on the severity of condition at the particular location (see High Risk Areas below). Five to 30 business days will be allocated each year by mutual agreement of the area coordinator/team leader and the ID. Approval of the Vice President for Global Operations and Strategy is needed to exceed 30 business days.

It is highly recommended that periods of off-site professional development be scheduled throughout the year to maintain a consistent level of ministry effectiveness.

**Principles**

- The off-site location should provide a change of atmosphere devoid of the political insecurities, threats, high crime, or other prominent stress factors related to the high-risk designation.
- Costs for travel, food, and lodging during off-site professional development will come from the ministry account. Salaried workers’ expenses are non-taxable reimbursements. Non-salaried spouses must complete the authorization tab on the expense report to avoid taxation. The costs for dependents are taxable reimbursements.
- Off-site professional development is not cumulative but should be used every calendar year. It may not be added to the member’s severance pay upon resignation or retirement.

**High Risk Areas**

The list of high-risk locations is evaluated every year and changes may come from Contingency Preparedness Team (CPT) research or the considered request of a ID. The list may be modified at any time at the discretion of the CPT. A copy may be

requested from the Director of Global Security.

### **Vacation**

International staff are normally entitled to three weeks of paid vacation per calendar year. An additional allowance may be made for up to seven days per year of travel to and from the location of vacation if the distance or difficulty of travel is substantial. Vacation is not to be accrued but should be used annually.

International and home staff personnel who have served actively for the following number of years will receive increased vacation time beginning January 1 of the next calendar year.

- 15 years – four weeks/20 business days
- 20 years – five weeks/25 business days
- 30 years – six weeks/30 business days

### **Bereavement Leave**

Members serving overseas may request up to two weeks of consecutive bereavement leave for deaths in their immediate family. This includes the member's spouse, parent, parent-in-law, son, stepson, son-in-law, daughter, stepdaughter, daughter-in-law, brother, sister, brother-in-law, and sister-in-law. Up to one week of consecutive bereavement leave may be requested upon the death of a grandparent, grandparent-in-law, stepmother, stepfather, or grandchild. This request should be sent to the ID and the Community Services Generalist.

### **Length of Service Recognition**

Crossworld's Board of Directors and executive leadership highly value staff who serve for multiple terms. As a means of recognizing their contribution to the ministries of Crossworld, the Crossworld President will choose a common appreciation gift each year. If a married couple has not served the same amount of time, the recognition will be based on the spouse with the most years of continuous service.

## **Employment Considerations**

### **Americans with Disabilities Act (ADA) and Reasonable Accommodations**

To ensure equal employment opportunities to qualified individuals with a disability, Crossworld will make reasonable accommodations for the known disability of an otherwise qualified individual, unless undue hardship on the operation of the business would result from the accommodation. Employees who may require a reasonable accommodation should contact the Community Services Director.

### **Assessment and Continuation of Employment**

Crossworld uses a tool called the Annual Life and Ministry Appraisal (ALMA) to review members each year.

In conjunction with the annual evaluation (ALMA), employee classification will be reviewed based on Crossworld's needs, the employee's ongoing fulfillment of the membership commitments, and their ability to manage a workload commensurate with their employment classification.

Employment classification is also reviewed before any change in ministry assignment and/or location. Those who request to relocate to North America will not automatically retain their full-time employment classification. Continuing employment with Crossworld will depend on

current hiring needs whether full- or part-time. Those electing to return to the U.S. who are eligible for retirement may request a pension, providing funds are available in their individual Crossworld ministry account.

The following are tied to the membership status and employment classification, and relevant changes will be effective on the date of any change in membership status and/or employment classification.

- Salary
- Benefits
- Ministry account
- Receipting of donations
- Crossworld email account
- Access to Crossworld member dashboard
- Invitations to member events

## **Changing Employment Classification, Membership Status, Ministry, or Location**

All changes to ministry, location, membership status, and employment classification will run through the member dashboard. Here is the new process:

1. Discuss your desired change with your director first.
2. If your director agrees, your Community Services Generalist will open a change request on your dashboard.
3. Submit this request form on your dashboard.
4. The Community Services team will walk with you and your leadership through the change process so that no details fall through the cracks.
5. Progress can be tracked via an overview on your dashboard, showing tasks to be completed by you and others.

### **Important information regarding change to a non-employed status:**

- HMA or Relocation period up to 3 months is possible with approval of ID and Community Services. A relocation period is not given in addition to an HMA. Any unused vacation will be considered a part of the relocation time.
- Costs of flights and shipping to the home country may be reimbursed from available funds in the individual's Crossworld ministry account. (See finance manual.)
- Any surplus support funds in the individual's Crossworld ministry account after the termination of service shall remain the property of Crossworld to be disbursed at its discretion.
- In the case of dismissal or resignation requested by Crossworld, the change of status may be immediate without HMA and Relocation period. Salary and benefits will cease upon the date of dismissal/requested resignation. Costs of flights and shipping of affairs to North America will be at the discretion of Crossworld leadership.

### **Termination of membership or employment**

If, in the judgment of Crossworld leadership, a member no longer meets the qualifications for membership or active employment, Crossworld may request their retirement or resignation, or dismiss the member in question. Departure from the field assignment without an invitation from the sending office constitutes a resignation from employment. "Active employment" implies 80% of work time is spent on field location. Dropping below this percentage will prompt a review of employment classification.

Crossworld conforms to the Missouri "at will" law. An offer of employment does not

constitute a contract. Employees are hired for an indefinite term and either party may terminate employment at any time for any non-discriminatory reason.

## **Crossworld Crisis Policy**

### **Definition of a crisis**

A crisis may be defined as any event or situation that may cause significant physical, emotional, or spiritual injury to personnel, or that threatens the ministry objectives of Crossworld, or that may demand an unusual amount of organizational resources. Crises may result from political activity, criminal activity, accidents, natural disasters, or even personal sin. They may affect individuals, the organization, or both.

### **Purpose of this policy**

We admit and celebrate God's sovereignty over the nations and the affairs of men. We also recognize that God has made us stewards of our lives and resources. Therefore, we determine to be as prepared as possible to meet and manage crises in a way that honors our co-laborers and our Lord.

## **Risk Assessment and Crisis Preparedness**

### **Preparedness Training**

Crossworld will provide training for individual workers to help field and team leadership prepare for and manage crises by:

- Providing information about and/or assistance with enrolling with the U.S. State Department's [Smart Traveler Enrollment Program](#) (STEP) or registering on the Government of Canada's travel and tourism website (travel.gc.ca) to receive travel alerts relevant to the worker's itinerary or location of service.
- Requiring security training appropriate to their situation.
- Reviewing written security protocols:
  - Crossworld's general policies regarding security, crisis evacuation, abduction, or kidnapping
  - Providing or facilitating a cultural and safety orientation to the region, including specific instructions from the regional leader.

### **Risk Assessment**

All field entities must conduct and maintain adequate and timely strategic and tactical risk assessments. The frequency of both strategic and tactical risk assessments should be increased if:

- There is a significant change in the environment (change of government, substantial political shift, threat, or outbreak of war, etc.).
- The assessed risk/threat level is such that field, regional, or home office leadership determines that a more frequent risk assessment schedule is appropriate.

Copies of the risk assessment should be maintained by the worker/team and home office staff.

### **Contingency Planning**

Crossworld's **IDs** will assist **or assign someone to assist** workers in the initial development of a Crisis Contingency Plan that includes:

- Identifiable, pre-determined points that trigger specific responses.
- Steps to take in the event of a crisis while on assignment or traveling.

Contingency plans will continue to develop after arrival on location. Copies of the contingency plan should be maintained by the worker/team and home office staff.

### **Evacuation Plans**

Action plans for responding to crises must include a plan of evacuation for all workers. Joint team plans as well as individual/family plans must be reviewed and updated at least every two years. Copies of these evacuation plans should be maintained by the worker/team and home office staff.

### **Identification Files**

At a member's request, Crossworld will maintain an up-to-date file of identifying information on the worker and members of their immediate family.

### **Requirements for International Staff**

All workers must:

- U.S. citizens — Enroll with the U.S. State Department's Bureau of Consular Affairs ([step.state.gov/step/](http://step.state.gov/step/)) to receive travel alerts relevant to their host location and/or travel itinerary.
- Canadian citizens — Register on the Government of Canada's travel and tourism website to receive travel alerts relevant to their host location and/or travel itinerary. ([travel.gc.ca](http://travel.gc.ca))
- Carry insurance that covers medical care overseas, medical evacuation, security evacuation, and repatriation of bodily remains.
- Read, sign, and abide by the Acceptance of Risk Agreement.

## **Crisis Management**

### **Crisis Management Team (CMT)**

In the event of a crisis that threatens the organization or any of its workers, staff, or facilities, the Global Security Director (GSD) will appoint an initial responding management team and will continue to manage the crisis or will appoint Crisis Management Team(s) to manage all aspects of the crisis.

The CMT will have the authority to collect and disperse information and conduct negotiations, consistent with organizational policies, to try to secure a safe and favorable outcome for those affected by the crisis. The CMT may employ outside consultants and negotiators, as it deems appropriate. The tasks and responsibilities of the members of the CMT will take precedence over all other organizational responsibilities.

### **Information Management**

- **Incoming information:** All information, intelligence, and suggestions will be forwarded at the earliest possible time to the CMT.
- **Outgoing information and statements:** Any and all information regarding a crisis that is to be released to the family, Crossworld at large, the public, or the media will be released only by the CMT.
- **Unauthorized information:** No employee outside the CMT is authorized to make any statement that relates to an ongoing crisis.
- **Media:** All media inquiries will be referred to the CMT.

### **Decision to Evacuate**

The decision to initiate an individual, team, or field evacuation may be made by the worker

or leadership at that level or by the leadership at a higher level, including the home office leadership. When a decision to evacuate is made, regardless of who makes the decision, the decision will be supported at all levels.

As agreed in the Acceptance of Risk, Crossworld may direct a worker or family to evacuate. A worker refusing to comply is equal to tendering a resignation to Crossworld.

### **Family Members of Hostages**

In the event that a hostage or hostages are taken, the remaining family will be immediately evacuated to a safe location, determined by the CMT. A staff member will be assigned to work with the family for the duration of the crisis, facilitating communication and working to minimize the stress and consequences of the crisis.

### **Non-Payment of Ransom and Extortion**

Crossworld follows long-held U.S. policy against payments of ransom or extortion, and against yielding to other demands issued using hostage-taking or extortion.

### **Crisis Debriefing (and/or Counseling)**

CMT members, workers, and immediate family members who are involved in a crisis must have two or more debriefing sessions by a competent colleague or consultant.

- The initial session should take place as soon as possible after the event, ideally within 48 hours.
- A follow-up session should take place 6-12 weeks after the event.

In the event of an ongoing crisis, counseling may also be concurrent to, rather than after, the crisis. Counseling will be provided or arranged by Crossworld.

### **Post-Crisis Evaluation**

Within 60 days of the resolution of a crisis, the Director of Community Care will appoint an individual(s) to conduct an evaluation of the incident. The person(s) conducting the evaluation should not have any direct involvement in the crisis or its management. The evaluation should include:

- a summary of the events
- interventions, if any, that might have avoided the crisis
- the initial response to the crisis
- the performance of the CMT
- areas of strengths and weaknesses
- recommendations regarding policy changes

**I acknowledge my understanding of and agreement to follow the Crossworld Crisis Policy.**

## **Secure Communication**

### **Overview for Limited Access Country (LAC) Communication**

- For Communication WITH staff in LACs:
  - Use normal business language — avoid obviously missional and Christian terms.
  - **Never** use the name of our organization or the name of other churches or agencies, or the full names of people, or their place of living. Nothing should connect our staff back to Crossworld or other religious organizations. For names of people, use first names only or abbreviations.
  - Follow the lead of the staff member you are interacting with. Copy what they

- do and don't do. Minor details and preferences vary from area to area.
- Your sensitivity to these differences gives evidence that you care about what is important to our staff.
- For Communication *ABOUT* LACs or LAC staff
  - **Only** use regional names to indicate location (For example: Asia, Africa.)
  - Do not include identifying numbers with their designated name. This would provide another piece of the puzzle to locate our staff.
  - Use first name pseudonym in italics with note at the bottom of the publication. (Example: *Mark*; *\*Italicized names were changed to protect identities.*)

**General guideline:** Prioritize security! It is better to err on the side of caution than to risk compromising our staff.

### Personal Device Security

Security is important for all staff, not just those in sensitive countries. All members should practice good security. Please review the *Personal Device Security* document on the member dashboard located under the security tab.

## Relational Integrity

### Ethics and Conduct

Crossworld expects our members, staff, and volunteers to maintain a lifestyle that demonstrates an exemplary standard of ethics and conduct that reflects biblical principles. (*Psalm 1:13; Matthew 22:36-40; Romans 12:12; Ephesians 4:25-5:4; Colossians 3; 1 Peter 2:9, 2 Peter 1:3-11*).

Leaders, administrators, and supervisors are expected to encourage those behaviors that build up the Body of Christ and must address behaviors that tear down the Body and bring dishonor on Christ. In general, good judgment based on biblical principles will guide Crossworld members, staff, and volunteers to act appropriately. Where a member, staff person, or volunteer and Crossworld leadership disagree about a given behavior or action, Crossworld leadership (and, where applicable, the Crossworld Board) shall make the final determination at its sole discretion and understanding of biblical principles. If a member, staff person, or volunteer is unsure about the ethical course of action in a specific situation, they are encouraged to discuss the matter with their supervisor, their international leadership, the VP of Global Operations and Strategy, or the VP of Community Life.

Unacceptable behaviors include, but are not limited to, the following:

- Inappropriate use of power or authority (*Romans 12:10; Galatians 5:13-15; Ephesians 4:26-27; Ephesians 4:31-32; Colossians 3:8*), including:
  - harassment, intimidation, and/or discrimination
  - physical or sexual abuse
  - child abuse (see separate Child Safety policy)
- Acts or threats of violence against self and/or others (*Psalm 11:5, 12:5, 34:14; Proverbs 21:12; Romans 12:10,18; Galatians 4:13-15*).
- Untruthful, disrespectful, and/or abusive communication, e.g., bullying, gossip, backbiting (*Proverbs 16:28; Romans 1:29; Galatians 5:13-15; Ephesians 4:25,29, 5:34*).
- The wrongful use of corporate funds, e.g., financial malfeasance (*Leviticus 19:11; Psalm 62:10; Matthew 19:18*).

- Illegal, unethical, or dishonest business practices (*Proverbs 11:13; Malachi 3:5; Revelation 21:27*).
- Inappropriate use of alcohol or legal drugs, or the use of illegal drugs (*Luke 21:34; Romans 13:13-14; Galatians 5:21; Ephesians 5:18*).

Crossworld's standards in the area of sexual purity and gender identity are defined according to biblical principles as follows:

- Gender identity — Crossworld believes that God creates human beings in His image as two distinct genders, male and female, and that the intended gender of an individual is determined by such individual's biological sex at birth. (*Genesis 1:27, 5:2; Matthew 19:4; Mark 10:6; Psalm 139:13-14*).
- Marriage — Crossworld believes that God has instituted marriage as a covenant relationship between one man and one woman (as described above). (*Matthew 19:45; Mark 10:67; 1 Corinthians 7:2*).
- Sexual conduct — Crossworld expects its members, workers, and volunteers to hold to biblical standards concerning godly behavior with regard to one's sexual conduct. Crossworld believes the Bible teaches that marriage is a lifelong union between one man and one woman, and that sexual relationships are to be enjoyed uniquely within the context of marriage. (*Gen. 1:26-27; Ex. 20:14; 1 Cor. 6:18 - 7:4*). Crossworld considers all other sexual conduct to be biblically unacceptable (*Gen. 18:20; Lev. 20:13; Rom. 1:26-27*).

Unacceptable behaviors related to these standards include, but are not limited to, the following:

- Sexual activity outside of a marriage relationship between one man and one woman (e.g., adultery, premarital sexual activity, homosexual activity, incest).
- An emotional affair, or inappropriate emotional connection, between a married person and someone other than their spouse that has an impact on the level of intimacy, emotional distance, exclusivity, and overall dynamic balance in their marriage.
- Repeated and intentional viewing of pornographic media and/or material.
- Transgender behaviors and/or practices.
- Indecent exposure.

As a community of believers committed to moral purity, it is the expectation of our community that members, staff, and volunteers will hold each other accountable and will not tolerate violations of this standard by one another. Additionally, parents will be responsible to hold dependent children accountable to these standards. If a member, staff person, or volunteer is aware of a violation, they should not attempt to deal with the situation independently, but rather must notify their ID, Vice-President, Community Care Director, Community Services Director, or equivalent so that an appropriate inquiry can be made.

Members, staff, and volunteers should expect that unacceptable behaviors will be addressed with appropriate discipline by Crossworld leadership. Appropriate discipline serves to protect the wellbeing of the community, while confronting the offender in love in order to lead the offender towards a path of repentance and restoration.

Members and staff should be aware that appropriate discipline may be action up to and including immediate termination of membership and/or employment. Volunteers should expect that such behaviors will be addressed by administrators and may result in the loss of volunteer privileges or other action deemed appropriate under the circumstances.

## **Resolving Conflicts**

Crossworld, its members, staff, and volunteers are Christians and believe that the Bible commands them to make every effort to live at peace and to resolve disputes with each other in private or within the Christian church (see Matthew 18:15-20; 1 Corinthians 6:1-8). All who serve with Crossworld commit to handle disagreements with a spirit of humility, respect for others, and with appropriate submission to leadership (Hebrews 13:17). Should other efforts at Biblical conflict resolution fail, all who serve with Crossworld agree to engage in Christian dispute resolution as described below.

### **Interpersonal Conflicts**

Biblical conflict resolution is defined as the following:

- The individual should first attempt to resolve conflict directly with the other person.
- If there is an imbalance of power between the individuals or the first attempt at conflict resolution is unsuccessful, the individual should request assistance from a supervisor or an appropriate third party.
- If the conflict persists, the individual should request assistance from the Director of Community Care.

### **Resolving Conflicts That Affect Employment**

Conflicts that involve harassment or discrimination should be dealt with according to Crossworld's harassment policy which follows. Other conflicts within the workplace which cannot be addressed through the interpersonal conflict guidelines may be referred to the immediate supervisor, the Community Services Director, the VP of Global Operations and Strategy, or the VP of Community Life.

### **Dispute Resolution**

Conflicts, claims, differences, or disputes between Crossworld, its members, staff, or volunteers which cannot be resolved internally shall be settled by biblically-based mediation and, if necessary, legally binding arbitration in accordance with the Rules of Procedure for Christian Conciliation of the Institute for Christian Conciliation, a division of Peacemaker® Ministries.

The Alternative Dispute Resolution (ADR) process may be initiated by any party serving the other with a notice setting out brief details of the dispute. The seat of mediation or arbitration shall be Missouri, one of the states of the United States, and the language shall be English. If the parties cannot agree on a mediator or arbitrator, each party shall select one mediator/arbitrator who shall then make a final selection of a single mediator/arbitrator.

Judgment upon an arbitration decision may be entered in any court otherwise having jurisdiction. The parties understand that these methods shall be the sole remedy for any controversy or claim and expressly waive their right to file a lawsuit in any civil court against one another for such disputes, except to enforce an arbitration decision.

**Note:** Crossworld uses the Peacemaker material for teaching conflict resolution.

## **Harassment and Misconduct Issues**

### **Equal Employment Opportunity (EEO)**

Crossworld is an equal opportunity employer and complies with all applicable federal, state,

and local fair employment practices and laws. Crossworld strictly prohibits and does not tolerate discrimination against employees, applicants, or any other covered persons on the basis of race, color, national origin or ancestry, ethnicity, sex, age, physical or mental disability, citizenship, past, current, or prospective service in the uniformed services, and genetic information. All Crossworld employees, other workers, and representatives are prohibited from engaging in unlawful discrimination. This policy applies to all terms and conditions of employment, including, but not limited to, hiring, training, promotion, discipline, compensation, benefits, and termination of employment. Further, Crossworld is a Christian not-for-profit corporation whose mission, purpose, character, and day-to-day operations are defined by the Bible. As such, Crossworld is a distinctly Christian corporation and is exempt from Title VII of the Civil Rights Act of 1964 which prohibits religious discrimination with respect to the employment of individuals of a particular religion to perform work connected with Crossworld's mission. Accordingly, Crossworld is permitted to make employment decisions based on its Christian faith requirements and Statement of Faith.

### **EEO Harassment**

Unlawful harassment includes physical and/or verbal conduct that has the purpose or effect of substantially interfering with an individual's work performance or creating an intimidating, hostile, or offensive work environment because of an individual's protected status. Actions based on an individual's protected status as described above will not be tolerated. Prohibited behavior can be displayed in various forms and may include, but is not limited to, the following:

- Physical conduct such as assault or blocking an individual's movements.
- Verbal conduct such as epithets, derogatory comments, slurs, or jokes.
- Written form such as cartoons, e-mail, posters, drawings, or photographs.

This standard applies to all members and employees, including managers, supervisors, co-workers, and non-employees such as donors, clients, vendors, consultants, volunteers, etc.

### **Sexual Harassment**

Sexual harassment of all kinds is illegal. More fundamentally, the Word of God calls us to moral and sexual purity. (Lev. 18; Prov. 6:23-29; Matt. 5:27-28; Rom. 12:1-2; Col. 3:5; 1 Thess. 4:3-5). Accordingly, Crossworld is committed to providing a work environment free from all forms of harassment; therefore, all reported cases will be taken seriously and responded to promptly.

It is unlawful and against the policies of Crossworld for any member/employee to sexually harass any other member/employee. In accordance with Crossworld's policies, Crossworld will not tolerate any form of sexual harassment. The purpose of Crossworld's Sexual Harassment Policy is to ensure that all members/employees are free from sexual harassment throughout its international ministry. Crossworld will take swift and appropriate investigative action whenever an alleged incident of sexual harassment is reported. This includes allegations of unwelcome behavior or conduct of a sexual nature which causes or creates discomfort, interferes with job performance, or creates an intimidating, hostile, or offensive working environment.

Sexual harassment is defined as unwelcome sexual advances, requests for sexual favors, and other verbal or physical conduct of a sexual nature, including but not limited to, the following:

- Submission to such conduct is made explicitly or implicitly a term or condition of membership/employment.
- Submission to or rejection of such conduct is used as the basis for decisions affecting

an individual's membership/employment.

- Conduct that has the purpose or effect of substantially interfering with an individual's work performance or creating an intimidating, hostile, or offensive work environment.
- Physical gestures and other nonverbal behavior, including but not limited to, unwelcome touching, grabbing, fondling, kissing, massaging, and brushing up against another's body.
- Leering, whistling, touching, pinching, assault, coerced sexual acts, or the blocking of normal movements.
- Sexually explicit or implicit communications whether in: written form, such as cartoons, posters, calendars, notes, letters, e-mail; or verbal form, such as comments, jokes, foul or obscene language of a sexual nature, suggestive, insulting, or obscene comments or gestures, or questions about another's sex life, or repeated unwanted requests for dates.
- Retaliation for having reported or having threatened to report sexual harassment.
- All behavior with sexual implications that is not welcome, that is personally offensive, that lowers morale, or that interferes with work effectiveness.

This standard on behavior applies to all members and employees including managers, supervisors, co-workers, and non-employees such as donors, clients, vendors, consultants, volunteers, etc.

## **Complaint Procedure**

While Crossworld encourages employees and volunteers who believe that they are being harassed to promptly notify the offender that his or her behavior is unwelcome, Crossworld also recognizes that power and status disparities between an alleged harasser and a target may make a confrontation impossible. In the event that informal, direct communication between the people involved is either ineffective or impossible, the harassed person should use the following complaint procedure:

- **Notification of Appropriate Staff.** Crossworld expects employees to make a timely complaint to enable Crossworld to respond to any behavior that may be in violation of Crossworld's policy. Employees are required to report the incident. The report may be made to his or her supervisor, the Community Services Director, the VP of Global Operations and Strategy, the Director of Community Care, or the VP of Community Life. Any staff, member, or volunteer who is notified of an incident is required to report it to one of the people listed above within 24 hours of notification. The complaint will be kept as confidential as practicable.
- **Misconduct Description.** An accurate record of objectionable behavior or misconduct is needed to resolve a formal complaint of harassment. Reports of alleged harassment must be put in writing either by the complainant or by the staff member designated to receive complaints. The formal written complaint must be signed and dated by the complainant.
- **Timeframe for Reporting Complaint.** Crossworld encourages prompt reporting of complaints so that a rapid investigation and appropriate action can be taken. This requirement not only aids the complainant but also helps to maintain an environment free from harassment and discrimination for all employees.

## **Complaint Response Protocol**

When any allegation of harassment is brought to the attention of a supervisor, the Community Services Director, the VP of Global Operations and Strategy, the Director of Community Care, or the VP of Community Life, Crossworld will respond promptly. Confidentiality will be maintained throughout the response process to the extent practicable

and appropriate under the circumstances. The Crossworld response team will take appropriate steps to thoroughly ascertain all facts of the allegation by interviewing the complainant and the alleged harasser as quickly as possible and as appropriate. Crossworld will complete the harassment response process and will communicate its decision to the complainant and alleged harasser as quickly as possible. Community Services reserves the right to take any action necessary during the response process to preserve the integrity of the response and to protect all parties involved, which includes, but is not limited to, job reassignment and granting leave with or without pay, pending resolution of the response process.

If the response team, together with the VP of Global Operations and Strategy, finds that sexual harassment or any other misconduct has occurred, remedial steps will be taken. The harasser may be subject to appropriate disciplinary procedures. If the response team determines that no sexual harassment or other misconduct has occurred, the finding will be communicated to the complainant in an appropriately sensitive manner. The alleged harasser will also be informed of this finding. Crossworld will maintain a complete written record of each complaint, the response process, and the result. Written records will be maintained confidentially by Community Services.

### **Non-Retaliation Policy**

In accordance with Crossworld's Board Policies, Crossworld will not retaliate in any way against an employee who makes a complaint of sexual harassment or against a participant in the response process. If an employee perceives retaliation for making a complaint or for participating in the response process, the employee must follow the complaint procedure outlined above.

If, after the response process, Crossworld determines that an employee's behavior is in violation of this standard, corrective action will be taken, up to and including termination of employment. Malicious or deliberate false allegations will also result in corrective action, up to and including termination of employment.

### **Non-Harassment Training**

Community Services will sensitize supervisors to the full range of practices that might constitute sexual harassment and will build sensitivity to the feelings of all member/employees. Annual notice of the harassment policy is documented by acknowledging below.

**I acknowledge that I have read the Harassment and Misconduct Issues section of Crossworld's Policy and Procedure Manual. I understand what constitutes harassment and the complaint procedure and response protocol that Crossworld has put in place.**

### **Child Safety and Protection**

Child abuse is the treatment of a child under the age of 18, often in the context of a relationship of responsibility, trust, or power that endangers or impairs the health or welfare of that child.

Child abuse is against the law, an offense against God, as well as a violation of human conscience and dignity. Every state in the United States of America and province in Canada has laws against the abuse of children. Moreover, because the identification of child abuse

in every form is vital to its prevention and its treatment, each state has enacted mandated reporting statutes. This requirement is part of the penal code of most states.

Crossworld policy requires that a report be made through the member dashboard to the Crossworld Child Safety Officer (CSO, currently the Community Care Director) within 24 hours when there is reasonable suspicion of child abuse/misconduct toward a child — meaning that it is objectively reasonable for a person to entertain such a suspicion based upon facts that are observed.

Employees are required to read and abide by the policies in the Child Safety Manual and sign appropriate forms as requested within the manual. Signed forms should be submitted to Community Services.

**Note to Field Staff Receiving Volunteers, Teams, or Visitors to Ministry Locations:**

The Child Safety Officer (CSO) must be informed one month prior to the arrival of any volunteers, teams, or visitors to ministry locations who will be involved with Crossworld TCKs or children within Crossworld ministries. Field staff and the CSO will ensure the proper training is received, as well as the Code of Conduct for Child Safety form and other paperwork handled.

## Community Care

The Community Care Team provides proactive encouragement, resources, and help to our staff to allow for continuing, effective ministry.

Keeping members emotionally and spiritually healthy involves:

- Training the individual to recognize and address pressures of cross-cultural living.
- Equipping colleagues to help one another.
- Having field and regional leaders available for onsite care.
- The Annual Life and Ministry Appraisal (ALMA). This is a forum to discuss concerns.
- Regional colleagues trained to respond to particular needs.
- The **Community Care Director** being available to counsel or refer for counseling needs.

Should professional help be needed for spiritual or emotional challenges, contact the **Community Care Director** who will provide names of reliable counselors.

### Counseling Costs

Pastoral-type counseling that is considered strategic for the growth and health of our members and their dependents may be reimbursed from work funds at 80% of incurred costs. Counselors need to be approved by the Community Care Director to be eligible for this reimbursement. Here is the process:

1. Start a conversation with your ID or with the Community Care Director (CCD).
2. Complete the Counseling Request Form found on the member dashboard and submit it to your ID or CCD for approval.
3. The approved Counseling Request Form and counseling receipt must be submitted with the expense report.
4. Please note the U.S. or Canadian dollar amount on the receipt.

A scholarship may be available to offset costs to your work funds; however, you will still be responsible to pay 20% of your counseling costs from your own salary. Full-Time, Part-

Time, and Non-Salaried members and their dependents are eligible. Funds are limited to \$300/person or \$600/family per calendar year (based on availability of funds). You may apply for the scholarship using the Counseling Request Form. The CCD will handle the scholarship approval.

**Note:** Mental health issues are covered under our Aetna plan. Members should contact Aetna directly for questions regarding mental health care. Out-of-pocket costs and deductibles apply. The Affordable Care Act does not allow the use of company funds to cover deductibles or out-of-pocket costs for medical claims. For this reason, neither work funds nor scholarship funds may be used in conjunction with Aetna claims.

### **Third Culture Kids (TCK) Care**

Crossworld respects parental choices for familial care and diverse education options for children.

TCK care personnel are available to help parents with the challenges of raising children in a cross-cultural context. This includes offering counsel or resources regarding educational choices and cross-cultural parenting. Crossworld is committed to praying faithfully for our TCKs.

Extra care and counsel are available for special needs such as: learning difficulties, abuse issues, discipline concerns, family issues, and crisis situations. Re-entry seminars are encouraged for TCKs returning to North America.

## **Miscellaneous Information**

### **Student Debt Limits for Workers Who Raise Support**

1. For an invitation to CO, student debt should not exceed \$24,000 for a single person and \$40,000 for a married couple.
2. For departure to the country of service, student debt should not exceed \$18,000 for a single person and \$30,000 for a married couple.
3. Prior to departure for the field, conditional members must raise the monthly required baseline salary (75% of the maximum allowable salary for their area of service) plus \$20 a month for each \$1000 in student debt that they have at the time of acceptance to CO.

### **Continuing Education**

Staff desiring to use ministry funds or time for study programs will submit the request form\_ through the member dashboard. The Director of Training will determine approval using the following criteria:

1. Undergraduate classes will be approved only if specifically requested by Crossworld.
2. The study program should be directly and specifically related to the member's work or service assignment.
3. The studies may include such things as seminars, graduate courses (with or without academic credit towards a degree), requirements to maintain professional certification (if such professional training is part of the person's job), technical skills, etc.
4. Home ministry is the best time for continuing educational pursuits. Special permission from the team leader or ID is needed to take time away from the ministry area to complete study programs.



## Visiting the Kansas City Campus

### Lodging at the Training Center

- **Costs:** \$12/night/room. Meals are provided only during special events and at an additional cost. Sleeping room charges and meal costs are billed to the worker's account.
- **Availability:** The training center is reserved for Crossworld and Avant training events and conferences, as well as housing staff who are visiting the KC office. All other activities will need special permission from the VP of Shared Services. Immediate family of international staff may stay at the training center if the worker is also staying, and donors of staff here on ministry business may stay, both depending on availability of rooms.
- **Limit of stay:** Normally up to 14 nights per year for Crossworld or Avant members. Permission is needed to stay longer or more often.
- **Reservations:** Contact [guesthouse@acssa.org](mailto:guesthouse@acssa.org) or 816-479-7120. Email is the preferred mode of correspondence. A reply from the host will serve as confirmation (usually within 24 hours.) Please give as much advance notice as possible regarding your arrival time.
- **Cancellations:** No fee to cancel, but please notify of cancellations as early as possible.
- **Arrival time:** Please do not arrive after 10:00 p.m. If your flight is delayed and is scheduled to arrive after 10:00 p.m., the shuttle service will still be honored, and guests will still have a room waiting for them. Please contact the hosts when you know your flight has been delayed. If you must book a flight that arrives after 10:00 p.m. and you have no other recourse, notify the host who will make arrangements when possible.
- **Lost keys:** \$25 charge
- No pets allowed.
- No alcohol allowed on campus.

### Shuttle Service

The shuttle runs 6:00 a.m. to 10:00 p.m. between Kansas City International Airport and Crossworld headquarters. If your flight is scheduled before 7:30 a.m. or after 9:30 p.m., please find alternate transportation. Reservations are required at least 48 hours in advance.

Use request form on the Member Dashboard or <https://avmi.wufoo.com/forms/transportation-shuttle/>. You will receive a confirmation email.

- **For flight delays or cancellations:** Call, text, or email the Director of Maintenance at 816-885-3661 to alert him to changes in schedule. If you do not receive a response, contact the training center at 816-479-7120.
- Please travel with this email and these phone numbers in your phone so that you have the necessary contact information at your fingertips.
- A courtesy text just before your last flight leaves would be appreciated, stating whether the flight is on time or delayed.

### Intellectual Property Rights

In the event a member's job responsibilities require the creation of intellectual property, unless otherwise agreed to in writing between such member and the Crossworld President, any intellectual property created by a member in the performance of their respective job duties shall be owned by Crossworld as a "work-made-for-hire" under the Copyright Act of

1976. As such, Crossworld retains all rights to the use, duplication, distribution, and sale of all such materials.

### **Conflict of Interest**

Crossworld will maintain the highest standards of integrity. Conflicts of interest will be diligently avoided. Transactions with related parties may only be undertaken if all of the following criteria is met:

1. Material transactions are fully disclosed in the audited financial statements of Crossworld.
2. The party with the potential or actual conflict of interest is excluded from discussion and approval of such transactions.
3. A competitive bid or independent comparative valuation exists in written form and is appended to the minutes of the acting body.
4. In cases where the monetary value is in excess of \$5000, the Board of Directors has acted upon and agreed that the transaction is in the best interest of Crossworld.

**I acknowledge that I have read and understood the Intellectual Property Rights and Conflict of Interest Policies of Crossworld's Policy and Procedure Manual.**

### **Crossworld Policy and Procedure Manual Acknowledgement Form**

I agree to abide by the policies and procedures identified in this handbook. I realize that failure to do so may result in disciplinary action up to or including termination of employment.

I understand that the contents of this handbook are designed to reflect the beliefs and policies of Crossworld in keeping with the laws of the United States of America. I also understand that the use of the term "he" throughout this handbook is intended to be gender-inclusive. If I have any questions concerning any of this information, I may seek assistance from my supervisor.

I understand that Crossworld is an "at will" employer and as such, both Crossworld and I remain free to choose to end our work relationship at any time with or without cause, and without prior notice for any non-discriminatory reason.

I understand that nothing contained in the Handbook may be construed as creating a promise of future benefits or a binding contract with Crossworld for benefits or for any other purpose.

In addition, I understand that this Handbook states Crossworld's policies and practices in effect on the date of publication.

I also understand that these policies and procedures are periodically evaluated and may be amended, modified, or terminated at any time.

Signature: \_\_\_\_\_

Print Name: \_\_\_\_\_

Date: \_\_\_\_\_