

How would you like to support 9000 missionaries? How would you like to provide services to the needy, sick, and aged? If you were a member of a church that contributes to the Cooperative Program of the Southern Baptist Convention, they you do! In the Cooperative program, a portion of your tithe gets distributed and you have a role in supporting all of these things.

In 1845, Northern and Southern Baptists split. The northern Baptists became the American Baptists, and the southern Baptists became the Southern Baptists (When). When this happened, Southern Baptists tried a new and revolutionary way of supporting missions. Instead of having many small and varied interests sending out missionaries, they decided to combine everything under one program. This one program would elect boards of trustees and each board would be responsible for a certain area. They began with two boards: a board for home missions (the Home Missions Board) and one for foreign missions (the Foreign Mission Board)¹. As time went on, they needed to provide more and more services. This necessitated more boards to oversee these services.

As the number of boards and services grew, "...chaos grew!" (When). Every board had its own monetary needs. To raise this money, all the boards had special offerings, pledge campaigns, and emergency funding needs. All of this activity was uncoordinated, so the campaigns frequently overlapped. In addition, most boards had to borrow money to operate on until the funds and pledges came in (these were often smaller than the pledges, so the debt kept mounting). The paying of these debts was a constant problem. In 1919, it was "sink-or-swim" time. The different boards—and hence the Southern Baptist Convention—was drowning in debt (When).

In 1919, the Southern Baptist leadership proposed the "Seventy-Five Million campaign" (When). This campaign was to last for five years, but it would be radically different than anything that was ever done before. It would include all monies necessary for the National convention as well as provide monies for the state conventions. It also "...challenged [Southern] Baptists to their utmost effort..." and "...'cracked the shell' of limited irregular giving habits..." that had developed (When).

Within six months, the pledges received had exceeded the goal. Economic conditions worsened and the money received was short of the goal. It took practically 20 years to eliminate the debt that had accumulated. However, the program was far from a failure. The Seventy-Five Million campaign showed what would be accomplished through cooperation. In 1925, the method was given a name that still remains today: the Cooperative program (When). It wasn't until 1979 that the following official definition was adopted:

The Cooperative Program is a financial channel of cooperation between the state conventions and the Southern Baptist convention which makes it possible for all persons making undesignated gifts through their church to support the missionary, education, and benevolent work in their state convention, and also the work of the Southern Baptist Convention (What).

The cooperative program works when members give their tithe to the local church². The local church then decides what percentage of the undesignated support it receives they will send to their state convention.

Local churches then elect messengers (members of their church that will go) to the state convention's annual meeting. At this meeting, the messengers decide what percentage of the undesignated money the state receives will be sent on to the national Southern Baptist Convention. In addition to the amount to send, the messengers will decide how the state will spend the money that it keeps. Each church is allowed to send messenger to send to the national Southern Baptist Convention. At the national convention, the messengers decide how the funds that the Southern Baptist Convention receives from the state conventions will be allocated.

It is important to note that the Cooperative Program is "...not the only source of support for [Southern] Baptist work..." (How). Trust funds abound, and special offerings have continued at the local, state, and national level. However, these do not undermine the effectiveness of the cooperative program; on the contrary, the cooperative program benefits these offerings by allowing 100 percent of the money raised in these efforts to be used for the purpose intended—this means that none of the money raised is use to administer the money raised³ (How).

"The cooperative Program is the most efficient method of supporting missions [Southern} Baptists have ever found" (How). This is due in part to the efficiency at which the money is used. Most charities are considered efficient if they spend 30 percent or less of their total receipts on administration. And most independent missionaries spend at least 20 percent of their time and money raising support. The Cooperative Program spends only two to four percent of its receipts on administrative and support costs (How).

The amount of support generated by the cooperative program is enormous. In 1997, local churches sent more than \$431 million to support the Cooperative Program (Where). Also in 1997, 64.04 percent of the giving was used at the state level and 35.96 percent was used at the national level. In the graphic below, you can see how the Southern Baptist Convention allocated the support it received in 1998.

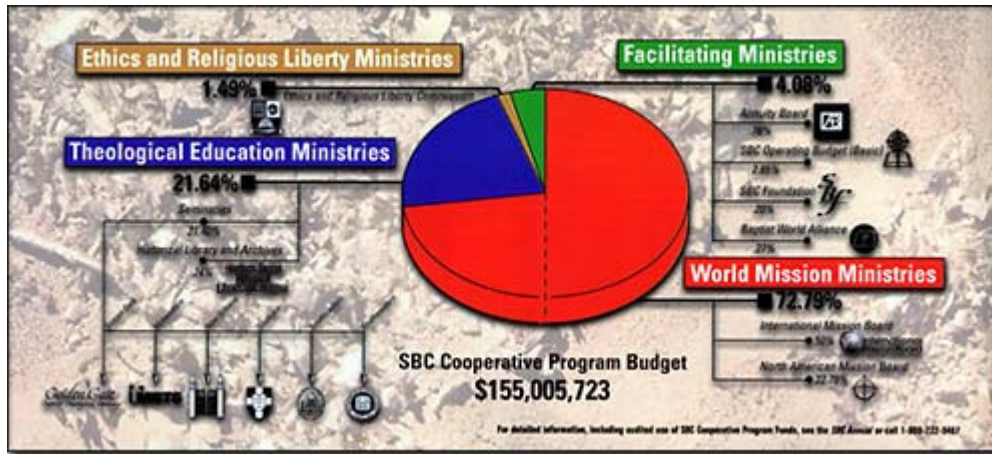


Fig. 1
How the Southern Baptist Convention distributed the Cooperative Program finds it received in 1998⁴

Notes

1. In 1997, the Home Mission Board was expanded to include all of North America and was renamed the North American Mission Board. At the same time, the Foreign Mission board was renamed to the International Mission Board (Who).
2. Tithes are undesignated. This means that the giver has not specified what the money is to be used for. The giver gives a designated gift for a specific purpose (*i.e.* gifts for parking funds are considered designated gifts).
3. Two examples of special offerings that benefit greatly from the cooperative program are the Annie Armstrong Easter Offering and the Lottie Moon Christmas Offering. In both of these cases, 100 percent of the money collected goes to the missionaries to support them and their work (How).
4. A breakdown into actual percentages is as follows:
 - World Mission Ministries - 72.79%
 - International Mission Board - 50%
 - North American Mission Board - 22.79%
 - Theological Education Ministries - 21.64%
 - Seminaries - 21.40%
 - Historical Library and Archives - .24%
 - Christian Ethics and Religious Liberty Ministries - 1.49%
 - Ethics and Religious Liberty Commission - 1.49%
 - Facilitating Ministries - 4.08%
 - Annuity Board - .076%
 - SBC Operating (Basic) - 2.85%
 - SBC Foundation - .20%
 - Baptist World Alliance - .27%

Works Cited

How is the AAEO used? www.namb.net. 1 October, 1999.

<<http://www.namb.net/Annie/AAEOuse.htm>>

How Does the Cooperative Program Work? www.dddweb.com.

31 August, 1999. <<http://www.dddweb.com/sbccoop/howdoes.htm>>

What is the Cooperative Program? www.dddweb.com. 31 August, 1999.

<<http://www.dddweb.com/sbccoop/whatis.htm>>

When did Southern Baptists Give Birth to the Cooperative Program?

www.dddweb.com. 31 August, 1999.

<<http://www.dddweb.com/sbccoop/whendid.htm>>

Where Does Your Money Go? www.dddweb.com. 31 August, 1999.

<<http://www.dddweb.com/sbccoop/money.htm>>

Who is NAMB? www.namb.net. 29 September, 1999.

<<http://www.namb.net/AboutNAMB/facts.htm>>

Appendix A

This work is © 1999 by Matthew Maxson. It was written for a class I took at Marshall University.

This work is licensed under a [Creative Commons License](#).