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focus

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MONEY, MONEY, MONEY

I hate money. What a happier world this would be if money was unnecessary for survival. I hate that missionaries sometimes have the reputation that “all they want is money.” While that may be true of a pathetic few, my experience with 99% of the missionaries I know is that they would rather have nothing to do with your money and wish it wasn't a part of the church/missionary relationship at all. Of all of the hats they wear as missionaries, most will deem the “fundraiser” hat as their least favorite and most uncomfortable.

Unfortunately, in most countries around the world, Americans are denied entry unless they can prove they will be 100% sustained by U.S. funds and will not be taking a job from one of their citizens. The sustainment of our families and ministries is completely dependent on others' diligence to “make good on their promises” as they too endure financial feast and famine as individuals and churches. For missionaries, the opportunity to pick up a paper route during lean times is rarely an option.

Many of you give faithfully to your church's mission program, for which we are desperately thankful, so we thought it may be of interest to share some of the money intricacies of missions. Offerings sent throughout any given month collect in an account until the last day of the month when they are deposited in our stateside account then take up to a week to show up overseas. We often joke we have “*too much month at the end of our money.*”

Thanks to the inner workings of the BBFI missions office and the stewards they are of the funds they process, we see every penny of what is sent to us. However, we don't receive a penny not sent, regardless of the work we put in that month. **Our “earnings” can “be short” by up to \$1,000 on some months.** Imagine managing a squeaky clean budget with such variance! Some months are notoriously “short months”... for example: July, when many people re-allocate their missions offerings to family vacations and school supplies and January when people are still paying for their Christmas gifts. *What a blessing that many churches build a “Christmas offering” into their budget* which helps off-set this “short month” and allows us to put a few gifts under our tree as well.

For European missionaries, difficult financial circumstances are always accompanied by **THE EVER-WORSENING EXCHANGE RATE**, sucking hundreds of dollars out of our budget with nothing to show for it. We are currently losing nearly 40% of our income before we spend a dime. Portuguese refer to the current financial circumstances in Portugal as “the crisis” driving up taxes for example from 6 to 23% on groceries and restaurants, which we feel the effects of as well.

We receive a personal salary for groceries, clothes, etc while the remainder of our support is our “ministry fund.” Over the past several months, our personal salary has made many “donations” to our ministry fund to keep it out of the red. Unfortunately, with the recent exchange rate and increase in personal expenses (mainly medical), we are unable to continue that pattern.

Many people don't realize the month in which you arrive on the field automatically sets itself up as an expensive month as “yearly” costs all fall at once. Even we were unaware of this fact as we arrived late November and began many such expenses in December. For example, we **renew our visas in December** at a pretty \$350 per person. Thankfully, this is the last time we will pay for these expensive temporary visas as the next time we renew, we will receive cheaper, 5-year visas. Valerie, having had a visa for longer, already pays this rate and we have been diligent to collect all sorts of paperwork to exempt Owen from a temporary type of visa as well. Another such example is **vehicle insurance**, a \$1,000 cost cozying up right next to Christmas. In the past we have been able to divide these costs and budget them monthly throughout the year so they are not a “shocker” come December. Unfortunately, with the varied circumstances we have endured over the past 6 months, this was an impossibility. Since these costs are not unexpected and are not a “special project” we debated and deliberated whether we could or should bring them before our churches. Painfully, we put our fundraiser hats back on, and do so.

The short summary of the long letter is, if God would so lead you to contribute to the renewal our visas or vehicle insurance, we would be ever so humbled and assure you we have done everything in our power to be frugal and careful stewards of what we have received.

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