

## Where does the money go?

Building a financial support team is a pretty big job, and people often have questions – Where does the money go? Why do you need so much? Why do you have to have 100% before you go?

Questions are good, but sometimes tricky to answer on the spot. We want to be open, honest and transparent about our finances, and take the opportunity to provide as much information as we can. Hopefully this document will answer your questions and give you a clear picture of how the finance system in AIM works.

The AIM Budget is individualised for every AIM missionary and dependant on a number of factors including whether it's a single person or a family, the work they are doing, the place they are going, and the cost of living in that place. Budgets are reviewed and set in September each year by the AIM International Council. Each budget has 3 main parts:

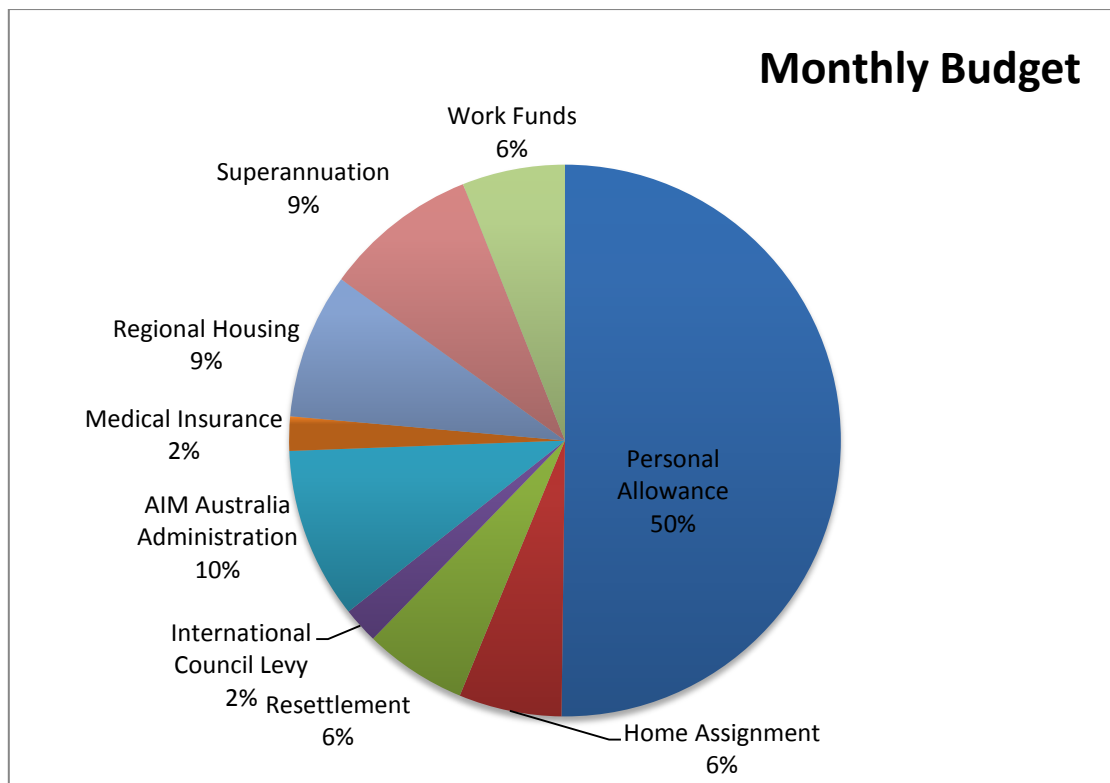
1. **Administration** Costs
2. **Housing, Home Assignment & Resettlement** Budget
3. **Work Funds & Personal** Allowance

**1. Administration:** 12.1% of the total budget goes towards administration costs which are paid mainly to AIM Australia, with a small portion going to the AIM International office in the USA. Whilst this is an administration fee, the majority of it will still benefit us as administration costs enable AIM to process supporter payments and keep records of all our supporters as well as helping with other administrative tasks that may arise. Things that lighten our load and enable us to focus on the work in Rwanda.

**2. HHAR:** is 20.5%. This covers **Housing** in Rwanda (Central Region will organise our housing and organise the actual payment of rent for us each month – no internet banking in Rwanda!). The **Home Assignment** portion is put aside each month so that when it comes time for us to head home and catch up with supporters, share about the work we have been doing, visit family etc we have a budget ready to cover travel expenses and we don't have to 'pass the hat around' and ask for extra to cover those costs. In a similar vein **Resettlement** is another amount that is put aside ready for when we return to Australia to live – it gives us a buffer to cover resettlement costs.

**3. Work & Personal:** The remainder of the budget covers Work Funds (such as travel, equipment, supplies – any 'work' related expenses), and a Personal Allowance, based on the cost of living in Rwanda. Our Personal Allowance will cover all our living expenses such as food, clothing, bills, school fees for the kids, travel/vehicle maintenance and any other personal expenses. In addition we will have to continue making superannuation contributions and have comprehensive medical insurance.

See over for a chart which shows in more detail the breakdown of a monthly budget as set by AIM.



Below are some of the common questions people ask (or sometimes just think!) about finances:

***Why do you have to raise so much support? Isn't it cheap to live in Africa?***

It's a common misconception that living in Africa is 'cheap'. If we were going with the plan of living in a slum, or out of the city on a farm or in a village, not driving a car or sending the kids to school (which provides an equivalent education to Australian standards), that may be the case. And while there may be merit to committing to that 'traditional' lifestyle, there are also considerably more stresses, dangers and the reality is our days would be taken up with just surviving (growing our own food, walking everywhere, home-schooling the kids), we wouldn't have time to do the work we have committed to do.

As Rwanda is a landlocked country, and such a tiny place with a large population, a lot of the food and 'essentials' have to be imported, adding considerably to the cost of even basic supplies. Whilst we anticipate living quite a simple life (compared to Australian standards), there will still be considerable costs. And if comparing directly to an Aussie salary, we will be living on less than we do now, with the same, and some additional costs.

***Why go with AIM? Why don't you just move there yourselves? You've already lived in Africa...***

Firstly, Pete's position in camping ministry and youth leadership training is based at a campsite that is run by AIM (and the Kigali Anglican Diocese). We have had to apply for the position and be

accepted. So just like you wouldn't turn up at a bank or a school to do a job you haven't applied for, or to work independently of the organisation, we can't just turn up in Rwanda and do the job!

Secondly, even though they are close by each other, Rwanda is a very different place to Kenya. Whilst it is entirely possible that we could just move ourselves and eventually settle well, knowing that we are going to be part of an established team with links and contacts for housing, language learning, schools, general orientation and much needed support, is a great relief and lessens the stress that even contemplating an overseas move brings.

Finally, we have a great respect for the work AIM does throughout Africa, for their desire to empower local people and strengthen their understanding of, and relationship with Christ. We consider it a privilege to be part of the AIM family, and the Rwanda team.

### ***Why do you have to have 100% of your finances before you go?***

AIM's policy is that all their people have 100% of their finance as either cash-in-hand, or pledged, before they leave their home country. This is purely to ensure that each individual or family has the assurance of knowing that their expenses are covered and they don't have to try and raise more financial support from the other side of the world, whilst trying to adjust to a new life, job, language and culture at the same time. Our budget requires us to have a cash-in-hand amount, called our 'Outgoing budget', that will be used to cover expenses such as: initial medical insurance, visas/work permits, plane tickets, orientation in Kenya (3 weeks), orientation in Rwanda (living with a local family for around 6 weeks), language study costs, setting up a new house. We are also required to have pledges to cover our 'Monthly budget' for the entire time we are in Rwanda (we have committed to 4 years with the possibility of extending).

### ***What do I do if I want to support you financially?***

You can download a support form from the website and return it directly to AIM (address is on the form), or you can email them at [finance.au@aimint.org](mailto:finance.au@aimint.org). You can also use the link on the website to make an online donation. And of course you are more than welcome to contact us if you have questions or would like any additional information.

### ***Can we send you a little extra for special occasions like birthdays or Christmas?***

Short answer – yes, you can! If you let AIM know that you are sending a special gift for a birthday, Christmas or an anniversary it will be passed on to us without any deductions for administration. If AIM don't know it's a gift they will process it as though it's a regular donation.