

LAUNCHING BUDGET

(Projected costs)

Name: Missionary - Unreached
Today's Date: 9/20/13
Launch Date: 9/30/14

RECRUITING

Project Development	1,500.00
Professional Testing	376.00
Home Interview - Travel	250.00
Orientation Travel to AFM	1,000.00

PERSONAL

Gross Salary	15,000.00
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BENEFITS

Social Security	1,147.50
Health Insurance	2,200.00
Medical Reimbursement	1,000.00
Other	

FUND RAISING COSTS

3,500.00

TRAINING

IWM Tuition	
SIFM Tuition	3,600.00
SIFM Lodging	2,400.00
SIFM Travel	800.00
SIFM Per Diem	1,000.00
SIFM Books and Supplies	350.00
SIFM Child Care	800.00
Other	

PREDEPARTURE

Family Visit	600.00
Physical Exams	750.00
Documents	400.00
Outfitting Allowance	4,000.00
Immunizations	600.00
Other	

Assumes 4 passports and visas

TRAVEL & SHIPPING TO MISSION SITE

Travel - Airfare	4,000.00
Travel - Per diem	100.00
Shipping and Crating	1,600.00
Other	

MISCELLANEOUS

Vehicle	
Housing	
Other Equipment	2,000.00
Other	

Computer & printer

RESERVE SAVINGS FUND**	19,733.55
SUB TOTAL	68,707.05
Management Costs	<u>9,131.17</u>
Communication/Magazine	<u>9,131.17</u>
Total Launching Need	<u><u>86,969.38</u></u>

Explanation of Launching Budget Sheet

1) Recruiting

- a) **Project Development** – Funds to conduct field research on people group for new projects.
- b) **Professional Testing** – Prior to approval, personality tests are required of **all** missionaries for viability for cross-culture work.
- c) **Interview** – Prior to approval, each career candidate will receive an in-home visit by a member of the Human Resources Committee or other approved person.
- d) **Orientation Travel to AFM** – The candidates come to the AFM office for acceptance as missionaries-in-training, to receive an orientation to AFM and preliminary training.

2) Personnel

- a) **Gross Salary** – For some missionaries, a stipend is given between the time they leave their previous employment and when they launch to the field.

3) Benefits

- a) **Social Security** – This amount is based on current law and applies to all personal income during the fundraising period. This includes the stipend.
- b) **Health Insurance**

4) Fundraising Costs – The expenses related to travel, phone calls, and mailings.

5) Training – Expenses are incurred for attending the training programs, such as tuition, lodging, travel, per diem, books and supplies, child care, etc.

6) Pre-Departure

- a) **Family Visit** – A certain amount is allotted for the missionary family to visit family before launching to their overseas assignment.
- b) **Physical Exams**

- c) **Documents** – The cost of immigration documents (passports and visas).
- d) **Outfitting Allowance** – Funds given for personal items and to equip a household overseas.
- e) **Immunizations**

7) **Travel & Shipping to Mission Site**

- a) **Travel – airfare**
- b) **Travel – Per Diem Allowances** – Administration sets a schedule of per diem allowances for applicable and approved travel and lodging situations.
- c) **Shipping and crating** – Not every missionary decides to take a crate.

8) **Miscellaneous**

- a) **Vehicle** – Depending upon the project and location, funds may need to be raised for an appropriate vehicle or mode of transportation, i.e. bicycle, motorcycle, truck, canoe, etc. Import duties and taxes may cause used vehicles to cost on average in excess of \$24,000.
- b) **Housing** – In places where one has to build a house, funds are given to purchase materials and labor.
- c) **Other Equipment** – Laptop computer, printer, satellite phones, solar-powered systems, whatever is needed to get started on the project.
- d) **Reserve Savings Fund** – Civil war, terrorism, tsunamis, persecution. Since our missionaries are called to live in unstable conditions, 3-4 months of ongoing expenses are set aside for emergency situations (depending on location).
- e) **Management Costs** – 10.5% of the total revenue is allotted for management expenses.
- f) **Communications/Magazine** – 10.5% of the total revenue is allotted for magazine and other missionary communication expenses.

ON-GOING MONTHLY SUPPORT COSTS

Name: Missionary-Unreached, Family of four
Today's Date: 9/20/13
Launch Date: 9/30/14

1 MONTH
GROSS*

PERSONNEL	
FULL-TIME SALARY	1,500.00
BENEFITS	
RETIREMENT FUND	303.00
SOCIAL SECURITY	188.50
HEALTH INSURANCE	500.00
HOMELAND SAVINGS	348.00
CHILD EDUCATION	116.00
FURLOUGH RESERVE	300.00
EDUCATIONAL LOAN	500.00
WORKERS COMP, INS.	15.00
TOTAL PERSONNEL	3,770.50
OTHER COSTS	
OFFICE RENT OR LEASE	
POSTAGE	50.00
MISC.	10.00
TOTAL OTHER COSTS	60.00
PROJECT EXPENSE	500.00
TOTAL PROJECT EXPENSE	500.00
MANAGEMENT COSTS	1,151.05
TOTAL ON-GOING AND MANAGEMENT	5,481.54
ATTRITION FACTOR (20%)	1,096.31
TOTAL MONTHLY COMMITMENTS	6,577.85

Explanation of Ongoing Monthly Support Costs Sheet

1) Personnel

- a) **Full-time Salary** – Varies with the standard of living in the country where the missionary will be serving. These are personal funds that the missionary receives while in the field and includes funds for housing.

2) Benefits

- a) **Retirement Fund**
- b) **Social Security**
- c) **Health Insurance**
- d) **Homeland Savings** – Funds reserved to help our missionaries re-establish themselves in their home country after serving with AFM.
- e) **Child Education** – A subsidy is provided for the education of missionary children in the field.
- f) **Furlough Reserve** – To assist with the higher costs of living in the United States while on furlough, AFM sets aside funds throughout the time overseas.
- g) **Educational Loan** – If necessary, limited assistance is provided to repay educational loans. This is taxable income for the missionary.
- h) **Worker's Compensation** – This is a special accident policy to cover income and medical expenses of accidents incurred on the job.

3) Other Costs

- a) **Office Rent or Lease** – This amount is provided for the rent of an office building for ministry use, if necessary.
- b) **Postage**
- c) **Miscellaneous**

- 4) **Project Expense** – These are funds used to make evangelism happen: Bibles, printing materials, travel, etc.
- 5) **Management Costs** – 10.5% of the total monthly revenue is allotted for administration fees; 10.5% of the total monthly revenue is allotted for fundraising, i.e. magazine and other such tools.
- 6) **Attrition Factor** – 20% of total monthly revenue is allotted as a cushion for those donors who may be unable to continue giving the pledged amount throughout the missionary's term of service.