

# ANDREW SADLER



Andrew Sadler is GBM's Finance Coordinator. Based at GBM Mission Centre in Abingdon, Andrew and his wife Ruth are essential members of GBM's Support Ministries team. Because finance is a necessary but complex part of any mission agency's work, we interviewed Andrew to let him explain how the system works.

## **What is your role as Finance Coordinator?**

To oversee and manage the day to day finances of the Mission, and all related administration. As well as maintaining the accounts I am responsible for paying staff and missionaries both in the UK and overseas, and liaising with them on many practical issues relating to finance. I benefit from excellent administrative help in the office from Diana Stonell, and our honorary treasurer, Bob Felix, offers oversight and support.

## **How is a new missionary financed?**

When a church approaches GBM for help with sending out a missionary, one of the questions must obviously be 'How much will it cost?' The answer can be daunting – because as well as personal allowance there may be the costs of accommodation, travel, health insurance, pension etc. to be taken into account. A budget is agreed for the project and each year

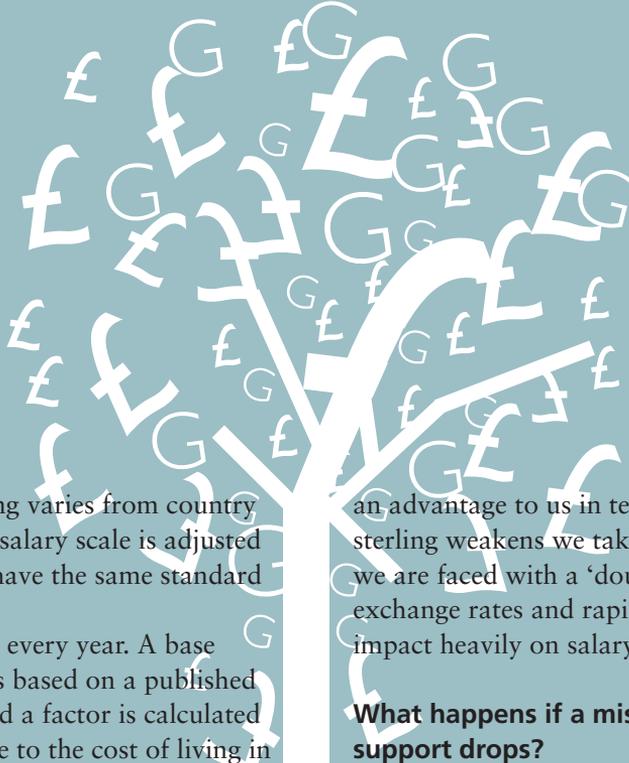
it must be reviewed. Where will the money come from? Clearly the sending church will be the first contributor, but few churches can provide the whole amount needed and so the help of other churches and individuals is usually required. Gifts for their support are 'designated' to them, and each new missionary needs 100% designated giving in place before they can go. Donations received for the support of a specific missionary cannot be diverted to other uses, without the permission of the donor. If a missionary receives more than enough support, we hold over the surplus in a restricted fund and use it to finance their work in the following year.

## **How are salaries calculated?**

The last thing we want is for missionaries to be worried about money. GBM produces a scale of allowances and generally these are used for all workers supported from GBM

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funds. The cost of living varies from country to country, and so the salary scale is adjusted to ensure all workers have the same standard of living.

We review our salaries every year. A base figure is fixed, which is based on a published rate for UK pastors and a factor is calculated to relate the base figure to the cost of living in each country. To help us achieve this, the missionary completes a Shopping Basket Survey (SBS). We also use reliable inflation data where it is available for each respective country.

### **How do currency fluctuations affect things?**

All salaries for overseas workers are calculated in local currency, and paid in that currency wherever possible - this safeguards what individuals receive, irrespective of exchange rates. Where the pound is strong, there is

an advantage to us in terms of cost, but if sterling weakens we take the hit. Sometimes we are faced with a ‘double whammy’ of poor exchange rates and rapid inflation, which can impact heavily on salary costs.

### **What happens if a missionary's support drops?**

Although we require a missionary to have full designated support before they can start, that level of support may not hold up. Their costs may increase or churches may have to reduce their giving. We will work with the sending church to increase their support base over time. However, we guarantee to meet the shortfall from our General Fund – which is why ‘general’ giving is so important to us. While it is right for them to be aware of what’s going on with their support, we do not put pressure on missionaries – or reduce allowances in order to eliminate deficits.

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**When we read the word deficit, should we panic?**

No – not necessarily! We may often have an accounting deficit because income does not match expenditure but this does not mean we are in debt or in the red at the bank. What it does mean is that any cash reserves we have are being eaten into and clearly this cannot be sustained indefinitely. In recent years we have benefited significantly from legacy income, which has made up for a shortfall in giving. Whilst we are grateful for the Lord’s provision, however it comes, we do not want to presume upon legacies. We want to be in a position where the work is supported through the regular and consistent giving of churches and individuals.

**Is it fair to say that GBM is always asking for money?**

Absolutely not! Sometimes the perception may be different to the reality, but it is actually several years since we have been in a situation where we needed to make an urgent appeal for funds and the truth is that we only send ‘crisis’ letters out as a last resort.

**What needs to be done to improve missionary support?**

It is tough when regular mission work done by dedicated missionaries, often in Europe, goes under-supported, as though the money just isn’t there. It is telling that when a disaster appears on the TV news, people seem much more willing to give. Perhaps this is an understandable human reaction – but isn’t the work of the gospel in reaching the immortal souls of needy men and women our top priority?

The struggles and challenges of financing gospel work are primarily spiritual ones. Each year GBM has a week of prayer to seek the Lord’s help and many churches and individuals participate - this is a great encouragement. In the past, prayer has gone hand in hand with additional giving.

Our constituency of churches does a wonderful job in supporting the mission, but then it is our mission. We all have a stake in Grace Baptist Mission – it is the mission of the churches. But with that comes the responsibility to help fund the work through consistent and sometimes sacrificial giving.

*If you have any further questions about GBM finance, feel free to contact Andrew at GBM Mission Centre.*

**Make a date now: WEEK OF PRAYER 2014 – 8th to 15th June.**  
Full details and daily prayer guide in our next edition.