



Overseas Ministry Intern Claire Hall

This Indicative Funding Budget is for one person enrolled at The Ragged School of Theology and working a placement at 20schemes for 20 hours per week.

\$'s	Total for 2 years	Annual Budget	Monthly Income Target
Salary and Training	\$63,234	\$31,617	\$2,635
Arrival Costs	\$4,725	n/a – must be raised prior to departure	
Resettlement Costs	\$5,454	\$2,727	\$227
Total	\$73,413	\$34,344	\$2,862

Prior to departure you need;

\$4,725 raised as a lump sum to spend on Arrival costs for both of you.

This is normally monthly donations accumulated until you leave plus lump sum donations.

+

\$2,862 monthly income for 24 months. This is made up of regular monthly donors or a combination of lump sum donations raised + regular monthly donors. Our recommendation is that you seek monthly commitment from donors to last at least 3 years. It is also wise to raise most of the resettlements costs as a lump sum prior to departure to give a buffer for any unexpected events.

The following pages give a breakdown of components within the budget and cover some frequently asked questions. Assumptions will be fully reviewed with candidates prior to finalising a budget.

Figures based on an estimated exchange rate of £1/\$1.35.

Annual Salary and Training (Ministry Intern)

Item	Explanation	Expense	
		£	\$
Salary and Benefits	Salary of £9,360 p.a. (£772.72 net per month) Government payments (£849.26) Salary Increment allowance (£510.46)	£10,720	\$14,472
Rent Allocation	£3,600 rent allocation (£300 per person per month)	£3,600	\$4,860
Ministry and Training	Ministry Interns attend the Ragged School of Theology (£2,500) and have an additional £3,000 allowance for other travel and training expenses and donor stewardship	£5,500	\$7,425
Indigenous Worker Fund	We train and develop the next generation of indigenous believers. Everyone at 20schemes pays into the indigenous fund as it's the core of our ethos.	£1,800	\$2,430
Administration	Less than 8% of the worker's annual budget is for administrative support. This covers things such as helping raise support, media package, HR and finance etc.	£1,800	\$2,430
	Total	£23,420	\$31,617

Arrival Costs (Ministry Intern)

Item	Explanation	Expense	
		£	\$
Healthcare Surcharge	To cover Healthcare provision in the U.K. (£400 per year of stay p.p)	£800	\$1,080
Visa Fees	Estimate at £500 p.p. for all expenses and does not include expedited visa applications	£500	\$675
Travel Expenses	£1,200 flight and luggage transfer per person	£1,200	\$1,620
House Resettlement	£1000 allowance for resettlement into a home in the U.K.	£1,000	\$1,350
	Total Costs	£3,500	\$4,725

Resettlement Costs (Ministry Intern)

Item	Explanation	Expense	
		£	\$
Resettlement	3 months' salary	£2,340	\$3,159
Outbound Travel Expenses	Outbound travel of £1,200 per person for flights plus £500 per person for any further travel and luggage transfer expenses.	£1,700	\$2,295
		£4,040	\$5,454

Frequently Asked Questions

The salary seems higher than missionaries need for other places, can't I just live on less?

It is true the greatest expense in your budget is for your own salary. There are national requirements we must meet by law such as minimum wage and pension. We have kept costs for a Ministry Intern to the bare minimum by housing them in established homes with other Ministry Interns or with church members.

How much of the total amount raised goes to the 20schemes general fund?

The only money raised by the Ministry Intern that goes directly to the 20schemes core general fund is the £1,800 per annum for administration. An administrative fee, used to cover the cost of providing support to the missionary in the field, is standard practice among most missionary agencies and varies from around 17%-22% of all money raised. At less than 10% of total salary and training components, our administrative fee is much less than most agencies. Some agencies in the U.K. also take gift aid whereas at 20schemes where specified the missionary or their church plant ministry gets the gift aid on money raised.

Why an Indigenous Fund?

Training indigenous believers to be the next generation of leaders and active church members is a primary focus of what we do at 20schemes. The indigenous fund is one of our main focuses for our fundraising efforts. On schemes, new believers will not have access or little access to formal bible training as they face many barriers. We want to enable the people we are serving, and the indigenous fund provides the grants needed to indigenous believers to study and train with 20schemes.

Why do I have to raise money for training and ministry costs?

20schemes develops courses specifically for our context, with module handouts, books, assessments and videos but we do everything to keep our costs to a minimum. Part of this money goes toward your own ministry expenses. Having a little ministry budget in the beginning enables you to fund ministry right from the start. There are a number of courses and workshops from outside agencies that are accessible to our missionaries that can costs upwards of £480 plus vat per module.

What support is provided by 20schemes Administration?

The administration fee provides workers and resources to make sure you are well cared for before, during, and after your service. Some of the assistance we provide is described below.

- **Human Resources.** Recruiting, hiring and maintaining ministry workers requires a familiarity with tax laws and employment regulations.
- **Fundraising and Financial Services.** Once a candidate accepts a position with 20schemes, we prepare them for successful fundraising. We provide the structure for receiving and processing donations, and we pay salary and reimbursement expenses.
- **Media and Communication.** our media staff produces online and print materials that help publicise each church plant and the various ministries they run. We also provide a format for sending out monthly newsletters to supporters and prayer cards for individuals.