



FOLLOW THE JOURNEY OF YOUR DOLLAR

What does a dollar buy in missions?

Each year, more than 20,000 of you give generously and faithfully to ABWE missionaries and ministries. But what does missions cost? How exactly are missionaries funded? And what part of your dollar goes directly to the field? These are the questions we are frequently asked and the factors we prayerfully weigh as we process your gifts.

Follow the journey of your dollar as we trace how gifts are stewarded through the organization to support missionaries, grow gospel impact, and carry out the work of the Great Commission.



MEET JOHN & ANNA

John and Anna are serving in Togo, West Africa, with their two school-aged children. John is a doctor at the hospital and Anna works as a teacher at the local school.



SALARY

Yes, even missionaries have salaries to spend on food, clothing, utilities and other expenses. Leadership at the International Headquarters calculates a missionary's salary based on where they live and how many children they have. Residing in a place where \$1 is worth 591 CFA francs, John and Anna have been assigned a salary to meet the specific needs of their family.

**This chart tracks \$1 given to a fictitious missionary couple and shows how percentages are divided up to fund the wide array of missionary services and benefits offered to those serving with ABWE.*

HOUSING

Housing prices vary based on location as the cost of living differs from region to region. For example, it costs \$3,000 per month for a missionary family to live in Paris and only \$500 a month to live in Ghana. John and Anna live in a house on the hospital property, so their housing costs are fairly low.



CHILD EDUCATION

An MK Consultant at ABWE works with families to determine how much money is needed to cover the costs of educating their children. This portion of support allows John and Anna to send their two kids to the MK school in Togo.



INTERNATIONAL HEADQUARTERS

This portion subsidizes the cost of services provided by the International Headquarters staff that are vital to our missionary's success. By offering donation processing, training, strategy and oversight, medical consultation, member care and more, ABWE invests in services that equip, empower, and protect missionaries like John and Anna today, and for the future.



RETIREMENT

At ABWE, we like to plan for the future. That's why every missionary has a pension plan, maintained and organized by the finance department. An outside firm also oversees the plan to ensure that funds are invested and distributed properly. This enables John and Anna to focus on their ministry, and rest assured that their futures are secure.



INSURANCE

Our missionary's safety is top priority at ABWE. That's why we make sure they are well-covered with insurance. This includes medical, life, accident, evacuation and others. Human Resources keeps tabs on the details and paperwork so that John and Anna are protected and can serve to the best of their ability.



MINISTRY

It's our goal to provide every missionary with the resources they need for their ministry—from building rent, vehicles, and travel expenses to funds for outreach, compassion work, and evangelism. John and Anna rely on this fund to afford specific medical equipment and school materials to effectively serve Africans in Togo.

