



## Introduction

Avail believes that the Lord Jesus will provide for all the needs of His people in temporal as well as spiritual matters. As a mission we have always found Him faithful in providing for our practical needs.

It should be remembered that we do not directly fund mission workers, but as a part of our service to mission workers we facilitate the supporting of them financially. The main purpose of this document is to lay out our procedures for the practical management of gifts that we receive in this connection. But we begin by drawing attention to the needs of mission workers.

### The needs of mission workers

Below is a list of likely requirements for mission workers. Estimated monthly costs are almost impossible to calculate. The best advice we can give is to base a budget realistically and practically on the present day – differentials tend to balance out. If there is money over it can always be given away.

Accommodation and housing needs	Health costs	Employee costs	Air fares
Utilities and telephone	Emergency repatriation	Postage and internet	Holidays
Food and personal needs	Pension and insurance	Transport and fuel	Leisure activities
Clothing	Children's education	Office needs	Personal giving

There are some whose income is seriously inadequate to meet their needs. The result is that they do not take holidays and trust they will not incur any medical costs. They also eat only the basic foods and cease paying pension and National Insurance. Although we as a mission advise in principle against taking this kind of action, mission workers often have no choice but to do so. It is sometimes said that a lack of funds may be the Lord's direction to a worker to come home. But it could also, of course, be the Lord's call to a potential donor to meet the need.

Those with children can choose to home school and thus reduce their monthly expenditure. Some mission workers have a house in their home country which they rent out to provide income, but we stress that this provides a very small percentage of what is required. If they do not own a home, they may face the added pressure of setting up home again on their return, no easy matter given the uncertain nature of housing markets. A mission worker also generally wants to give to others. Giving is good for our souls and brings joy and fulfillment. Mission workers can be robbed of the opportunity to give while they seek just to survive.

## Ways to give

There are six ways:

- By standing order, which is arranged by the donor between their bank and our bank
- By cheque
- By PayPal
- By BACS
- Through a savings agency such as CAF or Stewardship Services
- Through another charity

Please note that we do not have the facilities for direct debit.

Whatever method is used, it is important for the donor to make clear who the gift is for. We acknowledge all gifts received through the postal system and each month inform recipients of gifts, indicating the amount and the donor. Therefore, if a gift is to be anonymous, we need to be informed.

Using our service it is possible for supporters to give to Avail mission workers, or other mission workers, provided the recipient is in basic agreement with the principles of Avail. In addition, we operate a child sponsorship scheme called Forget Me Not. This enables regular giving for the support of needy children put forward by mission workers. It is also possible to give to Avail.

## How we forward gifts to mission workers

During a given month we record the accounts on a spreadsheet from the bank statements. We forward funds around the 12th of the month following. The details of the process are as follows.

We record all gifts from the bank statements on the computer. This acts as an indicator to raise a payment to the mission workers for forwarding. There has been some confusion for donors in the past, because if we receive a gift late in the month (for example, after the 25th), it is unlikely to be recorded on that month's bank statements. This means it will not be processed until the new month and the payment will not be made until approximately six weeks later. This is normal business practice, and it is impractical for us to make interim payments. Please note that the Avail office staff do not go to the bank every day, so that after receiving a gift it may be four days before it is deposited.

Funds are forwarded by cheque, International Transfer (this incurs a charge, which comes out of the gift) or BACS.

If a mission worker returns home permanently, we continue to provide our service for twelve months. After this we expect all donors to find another way to send their support. Three months after the arrival home we will stop crediting the mission worker's account with any Gift Aid claims.

## Gift Aid

HM Government kindly provides through the Charity Commission a generous service to charities for reclaiming tax on charitable donations. This has simple rules. Firstly, the charity to which the donor wishes to give has to be registered (Avail is registered; the number is 1017386). If the donor wishes to use the scheme, and is a taxpayer, the charity provides a form to be filled in and signed by them. The charity is then able to claim back the tax on the amount donated; sample figures for reclaimed tax are given below:

Total gift in a year	Reclaimed tax (as at time of printing)
£120	£30
£300	£75
£600	£150
£1200	£300
£5000	£1250

The allocation of the funds recouped by this method is by charity law under the control of the charity, not the donor. However, the normal practice of Avail is to send reclaimed tax money to the mission worker. It is helpful if the donor indicates that this is their preference. We are open to requests to keep the reclaimed tax as a way to support Avail, which some people prefer. We only send the reclaimed tax to the mission workers once a year, at the beginning of the new tax year, usually in May.

The total amount to be reclaimed from the government must have been paid in tax by the donor in that tax year. If the tax claimed by the charity is greater than the tax paid to the government, the government sends a bill to the donor, not to the charity. The charity is unable to refund the donor.

Sometimes we are asked about sponsored events. The trustees have decided not to offer our Gift Aid registration for such activities. We have no objection to people doing sponsored events, but we do not feel before the Lord that Avail should be involved in them.

## Forget Me Not

Procedures for Forget Me Not differ slightly from those for the main account. Funds are managed as follows:

There are three basic rates at which a child may be sponsored (some people sponsor two or more children):

- £7 a month, for basic living needs – food and clothes
- £12 a month, for the basics plus health care
- £17 a month, for the basics, health care and education

If a child requires emergency treatment in a life-or-death situation, we will ignore the level of sponsorship to save the child's life.

We take out 10% from the donations for operating costs and keep the Gift Aid claims. Using the extra finance generated we are able to assist projects that will benefit children or those who run the scheme. We record all information about the child and donor on a database and then extract financial information as and when required. Funds are then sent in the same way as for the main account.

For those wishing to give, our bank account details are as follows:

HSBC Bank, 33 Park Row, Leeds LS1 6AG

Sort code: 40 27 15

Account number: 64650611

Name of account: Avail

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