

Treasurer's Report for MMAB Meeting Feb. 21, 2004

The visit I had proposed to make to Mission Mazahua last November actually came about January 15-30, 2004. In some ways I am still recovering and/or digging out from that experience. One of the results of the timing and subsequent workload is that the report I can present today is only an interim report. While the numbers given will be accurate, the 2003 data given will be far less detailed than the final report for the year, and there are very scant 2004 numbers available yet. I will make final reports for all of 2003, January 2004, and subsequent months as they are completed, available on Dave McCoy's new website, if the Board approves that plan, when they become available. I assume that these are public documents and therefore can be posted freely where any interested person can gain access to them.

2003 ANNUAL INCOME SUMMARY

Account ID	Oct.-Dec. Receipts	2003 Total
# 01 General Fund (undesignated)	12,494.89	28,945.56
# 02 Excelencia Donations	5.00	378.30
# 05 Scholarship Fund	500.00	1,740.00
# 08 NIU Student	150.00	600.00
# 10 Las Rosas (encumbered)	75.00	250.00
# 15 Video Tapes	0.00	115.00
# 16 Solar Stoves	2,045.00	2,165.00
# 17 Room & Board (team pass-throughs)	0.00	4,620.00
# 18 Buses (team transportation)	400.00	1,300.00
# 19 Airfare: R. St. Denis (Special Friends team)	0.00	212.00
# 30 MMAB Expenses	0.00	10.00
# 35 Retirement Account	0.00	500.00
# 40 Cortes Support	1,505.78	14,685.78
# 45 Cortes Gifts (personal, non-deductible)	75.00	1,575.00
# 50 Sale of Handicrafts (Cortes consignments)	601.00	840.55
# 51 Excelencia Mazahua Products (direct sales)	0.00	1,222.70
Grand Total, All Receipts	17,851.67	\$ 59,159.89

Sky Bank Checking Account Contents as of 1/1/2004

Las Rosas funds: encumbered to repay Cortes purchase loan	4,953.34
Solar Stove funds: held pending purchase of materials	2,045.00
MMAB Administrative Funds: gifts plus account interest	97.20
Cortes funds from all sources not yet disbursed for family expenses	1,919.37

Total Resources of Which We Are Custodians at New Years Day \$ 9,014.91

Comments About Activity Since New Years Day

While in Mexico, I met with Pepe Alcantara, who is the President of the Civil Association Board. He has sent a letter to the MMAB asking that the Las Rosas funds be released to Lisa and Norberto, and that future funds be made available to them as they arrive. We will still track Las Rosas gifts and turn them all over to Lisa and Norberto until the full amount of the loan has been repaid. As of this meeting, \$ 5,000.00 has already been made available to them, and they have moved it to Mexico to cover a year-end shortfall at the Mission. There are \$25 in the bank that have arrived since the beginning of the year, which will be transferred to their account when I get that far, probably next week.

Part of the Solar Stove reserve was a contribution from the First Congregational Church of Oshkosh, WI, that was earmarked specifically for solar stove materials to be used by Jack Brown and Wayne Olson's team. That \$400 has been forwarded to Mexico, but the rest of the reserve, \$1645, is still in our checking account. Lisa has asked me to keep it until Israel is actually prepared to purchase additional materials.

Cortes funds include a combination of stipend, proceeds from the sales of craft items that they had bought from Excelencias Mazahua on consignment and for which sales money has now been returned, direct personal gifts, and [starting in February] Las Rosas loan repayment increments, etc. The details of expenditures from their personal funds will not be detailed to the general public. In general, we pay Piney Woods tuition payments for Jean Paul, quarterly tax estimate payments, credit card bills and other bills upon their request, and either hold the balance or forward funds to them as they may direct. When the MMAB books are audited, our checkbook will reflect bills paid on their behalf, and I maintain a separate, running family account for them as a courtesy on behalf of the MMAB.

A large deposit was recently made on behalf of the Brown/Olson team, which will be in Mexico Feb. 25 - March 3. That money was turned around in one day, and is in Mexico as we speak, being used to prepare for the team's arrival. More money for that team arrived on Friday, Feb. 20, and will be in Mexico on time to be used for team expenses. We can't do instant transfers yet, but we have gotten the time down to two days, and if the timing is right, we can even make it in one day.

Some of you know Jess Bryant, the Grove City College student who interned at the Mission in summer of 2003, graduated in December, and was there again Dec. 26 - Feb. 2. You will be interested to know that she returned again on Feb. 15th, and now plans to stay until mid-May, if I understand the plan correctly. When the new list of available designations within our accounting structure comes out for 2004, you will see her name there as a person for whose ministry we are prepared to manage the routing of support money. In general, I intend to make such support channels available to anyone who goes to serve at the Mission and needs a way to route resources. Please pray for Jess in particular, since she had no time to develop a financial support base before returning to work at the Mission this time.

It has proven to be a challenge, but the bank statements, credit card statements, retirement fund statements, etc. are now almost all coming directly to my home. The annual giving statements introduced my address as the place to send contributions, and some have

begun to arrive directly in response. Hopefully the flow will be diminishing at Plain, and increasing in Berea. My thanks to the folks who have been bundling things up and sending them to me since June! I doubt that the task will disappear entirely, but it should require less and less postage over the next few months! I have not yet done the general mailing to all of our contacts, and when that happens, perhaps we will divert the entire stream to Berea!

Financial Challenges I Hope We Will Address

I was appalled to discover while in Mexico that the Cortes family has absolutely no medical insurance, no reserve funds, no emergency reserves, nothing to fall back on in the event of a significant medical need! I hope we can take steps to offer them some kind of coverage. I don't know how that needs to be done, but I think we need to begin active research, and get some kind of protection in place ASAP!

You will see from the 2003 Income Summary that retirement fund income was very small last year. What you don't see there is that the entire account wouldn't even support them for 9 months at the basic stipend level; in the US, it wouldn't last 3 months in most lower middle class homes! We need to do something to build up that fund! Their hope is to be able to retire in Mexico, where they will still get whatever Social Security payments come from Lisa's taxes, but they are not part of the Mexican Social Security System, and they have no other retirement funds squirreled away!

I am trying to get together data enough to project at least a hazy version of a monthly budget for the Mission as it operates now, as it would operate if current ministries were at optimum capacity, and as it would operate if ministries only dreamed of at the moment were to come online. They have cut back in many areas in order to be as frugal as possible. Income has been holding moderately well from the US (more on that when the analysis is completed), but camping has been down due to Mexico's economic pinch, and expenses have been going up, so they have been stretched very thin quite often over the last year. When I have the data in place, I would request approval to initiate a proactive effort to alert the North American partners to the need, and to seek grants from foundations and other sources to support specific elements of the Mission's ministry mix.

The old suburban has roughly 175,000 miles on it (ca. 250,000 kilometers; did I do the ballpark conversion right?) and, while serving faithfully, cannot be expected to last forever. If any of you know of a program with one of the major car manufacturers by which we might qualify for a free vehicle donated to the Mission, please check it out and let us know! Or if you know someone who wants to donate a high-quality vehicle as a tax-reducing donation, encourage them to talk with us. Or if you know someone whom God has prepared to buy vehicles for missionaries, we might be just the outfit they are looking for to receive one! Lisa and Norberto didn't ask me to mention it, but they are going to need to replace the suburban relatively soon, and the Mission as a whole really needs to have at least one, perhaps two more vehicles than are already there in order to remove some regular transportation bottlenecks and take the burden off of the individual folks who are serving on the staff!

I discovered that when Lisa and Norberto come north on trips to visit supporting churches, attend the NACCC Annual Meeting, meet with the MMAB, attend to the needs

of their family, expand the support base for the Mission, visit Mazahua people who are in the US for the sake of jobs, arrange outlets for Excelencias products, and all of the other things they do on such trips---they often come with little or no money in their pockets! It seems to me that we should be arranging to supply them with at least some of the expense money for such trips, since they are essentially "business" trips in support of the ministry to which God has called us as partners! Can we choose a method to round up such resources? I can record them and route them easily enough, if we make a deliberate decision to give them some extra security in this realm!

Another new category that you will see on the 2004 accounts list is one for English Language School Tuition. There are two students now, and potentially perhaps a couple more, who are seriously studying English with the specific purpose of becoming proficient enough to undertake college studies here in the US. Judith and Lety, the two who are already well into the program, both want to return to Mazahua country as teachers! We have received some donations to help cover tuition costs, and I hope we can anticipate more. I suspect that with adequate exposure, we would find that their entire tuition cost could be covered without too much trouble.

Yet a third new category that may appear is one to gather money in support of students like Judith who are actively applying to colleges here! They have to be enrolled in a college, and they have to have a year's tuition, fees and costs guaranteed or in the bank, before they can even apply for a student visa! MMAB can surely act as a channel for resources devoted to such a purpose; we may want to actively participate in the gathering of the required funds.

A note on contributors; we saw about as many new partners appear in 2003 as "usual" over the last several years. But when I printed out annual reports for donors, I only did so for those who had actively contributed! Though there are 430-plus entries on our contact list, I printed only 58 receipts! Last meeting we talked about initiating an effort to increase contacts with all of our folks, and I accept responsibility for failure to get that done to date. The plans made then are still valid, and still need to be implemented. I will see that my part of that gets done soon. Are there additional things we should be doing to help others find their way into the ministry partnership?

There may be more things we need to discuss; I think I will stop here, since the list already presented threatens to become overwhelming! In my role as treasurer, I have to keep bringing up the money issues. Please understand that I don't start there, I start with worship, and then ask God what He is up to, move on to asking how we can be part of His action, and then begin examining the nuts and bolts of ideas that come in response. Lots of ideas means God is up to something great, and we get to be part of it! REJOICE in Him! Great needs give Him a great chance to demonstrate His glory and His grace; that is always where I begin in all of these issues. Ephesians 3:20-21 is our verse for this season of our ministry together! Thanks for giving me the privilege of serving among you in ministry among the Mazahua for the glory of God!

Rev. Dave Hawk, Treasurer