

What Cross-Cultural Workers Ought to Know about Managing Money

Imagine these situations: some of the other cross-cultural workers on your team make reservations at a five-star hotel for the whole group going to the conference. When you question staying in such an expensive place with lodging at a fraction of the cost across the street, they point out that your agency is paying for it so it is no problem.

When back in your host country dining out, others want to eat at a very expensive restaurant with lots of “atmosphere.” You think about the little cash you have left at the end of the month for food for your own family and suggest a more modest restaurant. They say not to always be so concerned about money, that you can’t really enjoy things when you are.

In a committee meeting deciding on a new building, other cross-cultural workers vote to borrow the money and begin right away even though your field has only about one-tenth of the funds, and getting more is unlikely. They say build now; pay later. You suggest building without borrowing. They chide you for your little faith, people will give when you begin.

Can some general principle be applied in all situations, or does each instance have to be considered individually? Does it make a difference if agency funds, your expense account, or your personal funds are involved? What about designated versus undesignated funds? Let us consider these questions.

Agency Funds: Designated

When people have donated money for a particular project, such as building a hospital or

student scholarships, there should be no question. The only ethical thing to do is to spend all of that money on the project for which it was given. Anything else is dishonest.

Agency Funds: Undesignated

Sometimes the home office sends funds to a group serving in another country and tells that group to use the money where needed most. If the home office specifies one person to make decisions about the funds, he or she is the one to make those decisions. However, the home office often leaves it up to a committee or even everyone serving in that country to decide how the money should be used. Then everyone is responsible for the decisions made. When this is the case a variety of things may occur, such as

- Competition for funds
- Pet projects promoted
- Personal power used
- Interpersonal problems

When this is the case those present must develop a way to make decisions between such things as

- Saving versus borrowing
- Faith versus presumption
- Cost versus quality
- Simplicity versus luxury
- Spending versus investing

People have different values on such things, and many hold those values dear. Some people may become quite angry when the group as a whole makes decisions that violate their values.

The best way to make such decisions is to come to a consensus through extended discussion and prayer. However, if such consensus is not reached, each agency should

have a way of making group decisions, such as *Roberts Rules of Order* (older editions available online). Though the procedure of making motions, seconding them, discussing them, and then voting on them may seem tedious, this formal procedure is often needed. Then when the decision is finally reached, everyone must abide by the decision and not grumble or agitate.

Ministry Expense Accounts

Most agencies have an account in which the funds are available for cross-cultural workers to use for projects and people they serve. Each cross-cultural worker is responsible for how the money in that expense account is used. This is analogous to the wealthy man described in Luke 19. In that passage each person was given money to manage and was held personally accountable for the results.

We often refer to this as “stewardship” in which the steward is the manager of money. A steward is literally a sty-ward, the ward (keeper) of the sty (pen) of someone else’s animals—the wealth of people in Biblical times. He was the one to manage the wealth of another.

Cross-cultural workers today should understand this with little difficulty because many people out of their passport cultures for several years at a time give someone power of attorney. This person (steward) can then do such things as deposit money, write checks, manage financial portfolios (if they have investments) while the cross-cultural workers are out of the country.

Although most people do not do it formally, Stanley Tam, Founder and President of U.S. Plastic Corporation, formally and legally made God the owner of his business.

In 1955 while in Columbia he sensed that God wanted him to be an employee, so he now works for God and receives a salary like any other employee. Millions of dollars of profits have been administered by a foundation whose purpose is to establish churches in third world countries.

Though you may not legally become an employee of God, you are, in fact, the steward of the money given for his work as you invest it in people and projects in countries other than your own. You should always keep that attitude, an attitude of managing God’s money.

Personal Salary Account

With our Western emphasis on individualism and private property, we tend to think that the money paid to us for our work is “ours,” that we are responsible to no one for how we spend it. However, we must remember that everything belongs to God, and we are stewards of whatever we have here on earth. We do have control of it, but as stewards managing the money he has given to us.

Like the stewards in Matthew 25, we are all given different amounts of money to manage. Some of us have enough to meet our needs and much left over to spend in other ways. Others of us have barely enough to live on. God expects all of us to be good stewards of whatever he has given us whether ours is twice what others have—or whether ours is half of what others have.

Certainly we are to use the money to care for ourselves and those in our family. We are to use it for the needs of our family, including the need for recreation and leisure. God does ask us to give at least a tithe of this money to him, but he also appreciates an

offering as well. We must remember that God counts money quite differently from the way we do. When Jesus commented on the woman who gave two small coins out of her poverty, he said that she had given more than those who had given large amounts of money out of their wealth. God looks at how much people have left. The question is not how much of our money we give to God, but how much of God's money we keep for ourselves.

For many years R. G LeTourneau (founder of LeTourneau University) lived on ten percent of his income and gave away ninety percent to Christian work, especially to efforts in Africa and South America. We may comment that we could do that with his income, but even when his business was in financial jeopardy, he continued giving his sacrificial pledges to Christ's work.

Personal Gifts

You may be thinking that certainly personal gifts given to us are ours, not God's. There is no indication in the Bible that this is the case. We are stewards of whatever we have whether it is given to us because of our work or whether someone gives it to us as a gift. The same principles apply.

From the beginning human beings have been stewards of God's property. In the early chapters of Genesis Adam and Eve were placed in the Garden to till and keep it. All of creation was God's and they were to care for it.

Concluding Comments

In conclusion, let us consider some specifics about being good stewards.

- Tithes and Offerings. It is important to present at least your tithe as soon as you receive the money. If you wait to do this at

the end of your pay period, there is not likely to be anything left even for a tithe, much less an offering.

- Care for yourself. Being a good steward means caring for yourself and your family. Eating right, having adequate clothing and shelter, and having times for rest and restoration of yourselves means that you will be good servants of God.
- Debt. Borrowing to buy things that depreciate is rarely a good idea. Borrowing for things that appreciate in value may be good. However, beware of getting heavily into debt, as some people do (even for good things, such as education for themselves or their children). You may get so deeply in debt for education that by the time you pay the debt off you have also bought a house, have entered a career path, have more children—and they never make it to serving in another culture.
- Savings and retirement. Saving money for education, and especially for retirement, is good stewardship. In many sending countries some form of Social Security is available for older people, but it often puts them at the poverty level which may make them a burden to others.
- Can't take it with you. Remember that you cannot take money with you when you die. Jesus pointed out that people who hoard their money for themselves thinking they can "take life easy, eat, drink, and be merry" soon die and leave it all for others (Luke 12:16-21).
- Can send it ahead. Though you can't take it with you, you can send it ahead. Jesus advised his followers not to store up things on earth where insects, decay, and thieves destroy, but to store up treasures

in heaven where they last forever. You cannot serve both God and money.

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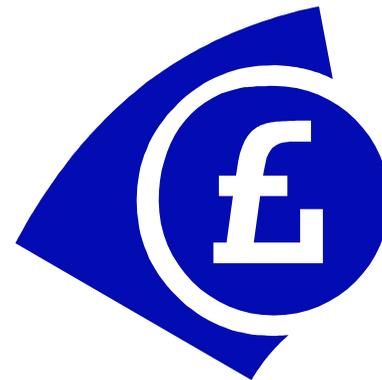
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