Kaufmans in Kenya November 26, 2024

FILLING THE GAP

A FINANCIAL OUTLOOK



This photo, taken on a trip to Tsavo National Park last spring, wins our "picture of the year." The trip came as an unexpected gift, and each day revealed unexpected glories, like this incredible view after several hours on a less-than-serene highway. Little did we know that the very next morning, our home would be flooding (and saved!) back in Naivasha. This photo brings back a crazy mix of memories!

Besides its obvious beauty, the photo also seems to represent something true about our family's financial state: the tree seems a bit imbalanced. What happened to the right side? This particular kind of tree doesn't have deep roots, and if it keeps growing this way, it will soon tip over! Like this tree, our finances need some filling-in in order for us to be financially flourishing and well-balanced.

Half-flourishing in a stunning landscape, this tree will collapse eventually if it doesn't have a better balance. Sometimes we feel the same way.

Financial Update 1

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This update isn't meant to be a focus on lack: we are - above all - hopeful, abundantly grateful, and full of thanks and praise! Notice that the empty space in the photo reveals the most beautiful part of the picture: the light! It's as if God's presence **fills the gap**. So, as we trust His presence and provision, we also want to share our needs with you because you are our support!

Feeling
out-ofbalance
has to do
with a low
balance.

So, what's causing the imbalance? A primary reason we feel a bit "out-of-balance" has to do with a "low balance" in our funding. Despite the faithful and generous support of many.

we still come up short of our family budget every month.

What needs "filling in"? Our biggest struggle is funding major expenses, like airfare, health insurance, and

education. In addition, total monthly giving is consistently below what we need. This means that we regularly dip into our emergency fund to cover our monthly salary and these bigger expenses. As a result, our emergency fund is currently **\$15,000 below** what we need to maintain.

Moreover, in the past five months, we've lost two major financial partners. These losses mean we are currently under target by about \$1,500 each month for our family living expenses.

Like the tree in the photo, not having our accounts "in balance" can make us feel a little too close to tipping over! We wonder: Will we be able to visit the States this summer? Can we afford to do this-or-that? What about college? How much should we invest in Kenya in the long term? If there's a family emergency, will we be able to fly home? What, if anything, can we realistically adjust? We realize (again) how reliant we are on God and His people to provide for our needs.

Read on to see how our current financial support stacks up to our goals. We also list some ways **you might be able to help!**

"And God is able to bless you abundantly, so that in all things at all times, having all that you need, you will abound in every good work."

-2 CORINTHIANS 9:8

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We are
- above all hopeful,
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thanks and
praise!

Click here to EMAIL us.

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Financial Update 2

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Current Actual Needs

\$15,000

One time amount to replenish our current emergency fund deficit \$15,000

One-time amount for airfare and travel within the U.S. summer 2025

\$1,500 per month in 2025

This amount is needed **monthly** to make up for lost donors and to prevent monthly "dipping into" our emergency fund moving forward.

PRAY

- That God would give us **peace** and strengthen our resolve to depend on Him.
- That we would be wise with what we have, investing well for our future.
- For creative ideas to meet our financial needs.
- For the **right people** to speak into these areas of concern.
- That God will prepare people's hearts to learn more about what we are doing and to join us with prayer and finances.

BRAINSTORM

Brainstorm with us! Are there creative ways we haven't thought of that might serve some of these needs? If you have any ideas, please let us know!

Spread the Word

Meeting new people is pretty hard when we're halfa-world away.

Would **YOU** consider sharing our need?

- Do you know a church or business that is looking to support a mission, a non-profit, or a ministry?
- Do you know you know an individual who has some end-of-year tax-deductible targets to meet?
- Could you tell a friend or your small group about us?
- Do you know of a business that could donate air miles or that could cover our airfare bi-annually?

We'd be more than happy to meet up with new partners on Zoom to share about our work. Or, you can point any interested friends to the Reconciled World website or to our family website for info!

This chart provides a visual of the inconsistency of our funds over the course of one year. Monthly giving helps us to be able to plan financially. Being informed of annual one-time-giving plans is helpful, too!





Financial Update 3