



ANNUAL REPORT 2022

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ADVANCING THE CAUSE *since 1932*

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MISSION STATEMENT

***World Outreach exists to evangelise
and disciple unreached people
groups, equipping them to disciple
their own and other peoples.***

Visit www.worldoutreach.com
to read our Distinctives and Statement of Faith

A MESSAGE FROM OUR INTERNATIONAL DIRECTOR

Welcome to the Annual Report of World Outreach for 2022.

2022 has been a remarkable year of development and increase for World Outreach (WO). Here are a few highlights of our ministry.

TRAVEL RESUMED

One of the highlights of 2022 was the resumption of travel after the pandemic. Ben B (our Field Ministries Director) and his senior field team visited the key fields to engage with WO's field leadership and Field workers. I was able to visit 5 of our Country Offices, continue to lift WO's profile in these nations and meet with donors and key partners. This brought an immediate sense of reconnection and progression.

90th ANNIVERSARY 31st March

On 31st March 1932, our founder, Dr Len Jones, registered the name, *Russian and Eastern European Mission* (now World Outreach) in Wellington, New Zealand. So, in 2022, we celebrated our 90th anniversary.

Our theme throughout 2022 was '**Heritage**', honouring and celebrating the faithful, dedicated and sacrificial people who laid the foundation for what is being accomplished across 70 countries today.

A 90th-anniversary booklet was produced, which traces the history and development of WO over the decades. Among many articles, it explores how World Outreach began in some of our key fields, such as Thailand, Egypt, South Africa, Indonesia and India.

Our key saying throughout 2022 was, 'Looking back at our **heritage** shows us our **navigation**, but our **vision** gives us our **destination**.'

We honour the past, embrace the present, and excitedly anticipate the future. In other words, we celebrate what God has done, engage with what God is doing, and prepare for all that God *will* do.

REGIONAL SUMMIT

From 25–28 July, we ran regional WO summits in NZ, Thailand, Indonesia, India and South Africa. 240 people (including kids) attended the summits in person, and many more joined in online for the global 90th-anniversary celebration on Wednesday, the 27th of July.

The ministry from Peter and Tammy De Fin, along with the workshops, and the times of ministry, were really well received. Many people commented how great it was to meet face-to-face once again. It was also special to honour Peter and Jeannie Smith for their decades of service. It was their last official engagement with WO. Another highlight was the prayer meetings held at each site.

HEALTH OF THE FIELD

Another highlight of 2022 was the health of the work in the field. At the end of 2022:

- WO had grown to a total of 279 field workers.
- WO was engaged (in various degrees) with 179 unreached people groups.
- There were 26 people in the applications pipeline for missionary service.
- Cohort 3 of the Leadership Programme finished their 2-year programme.
- The Nations Course conducted a hybrid approach with online teaching and in-person in Thailand, where 24 people were trained.

SUCCESSION OF INTERNATIONAL DIRECTOR

In early 2022, I felt it was time for me to stand down as International Director and make room for a new generation. After advising World Outreach's leadership bodies of my decision, a process began to appoint a successor. Transitions are rare in World Outreach, which is one reason the organisation has had such a stable and fruitful trajectory over 91 years.

With a strong sense of mission, a crystal-clear vision, a new leader, solid teams of leaders at all levels of the organisation, and a growing force of field workers, World Outreach is positioned to move into one of the most exciting eras of modern-day missions.

This will be my last report as International Director. Thank you so much for your support over the past six and a half years of my tenure. It has been an honour for me to serve the remarkable people of World Outreach.



BRUCE HILLS

International Director



OUR MINISTRY FOCUSES

As a mission agency, we primarily reach unreached people groups through five main focuses.



RAISING LEADERS

We are committed to the ongoing development and discipleship of leaders across the majority of the world.



EVANGELISM & CHURCH PLANTING

We actively share the Gospel and empower people to plant churches.



ALL NATIONS MOBILISATION

We are passionate to see Christians encouraged, equipped and mobilised to make disciples among their own people.



CHILDRENS MINISTRY

We are dedicated to sharing the Good News with the world's children, then discipling them, and providing loving and supportive care.



HUMANITARIAN AID

We are committed to combining practical compassion with the hope of Jesus.

You can read more about our ministry focuses on our website here:
www.world-outreach.com/about

1930s

World Outreach (as it is known today) was registered by Len Jones as the Russian and Eastern European Mission (REEM) in New Zealand.

Len Jones represents REEM in Australia, NZ and (later) South Africa.

CELEBRATING OUR 90 YEAR HISTORY

1940s

While WWII raged in Europe, Asia and the Pacific, Len Jones commanded the Australian Army's YMCA force in the Middle East and the Pacific.

1946

From 1946–1948, Len Jones represents REEM in Australia & NZ, focusing on ministry to Slavic immigrants.

After the War, Asia opens up for missions on an unprecedented scale.



1950s

REEM changes its name to the Eastern European Mission (EEM).

Len Jones travels extensively making new contacts for the Slavic and Oriental Mission (SOM).

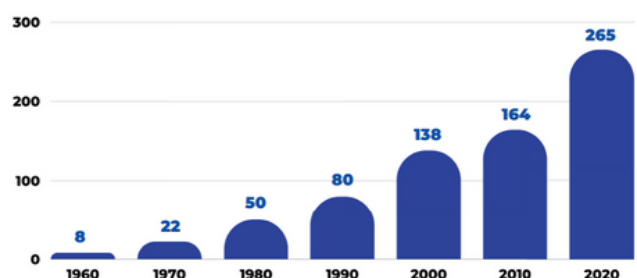
1957

World Outreach (under the name SOM) is birthed by Len Jones in Japan under the leadership of Ki Endo (radio and literature ministry).

Len Jones gets involved in a large orphanage in post-war South Korea from 1957, which was run by Mr Noh.

Missionaries

on the field since 1960



1960s

SOM establishes its first fields in Japan, Korea, Hong Kong, Thailand, Indonesia, Philippines, Fiji, New Guinea and Thailand.

1967

The name 'Slavic and Oriental Mission' was changed to 'World Outreach'.

1968

World Outreach was birthed in South Africa through Joseph Berry.

India opens up as a new field.

World Outreach established in Indonesia when Dal & Dorothy Walker joined.

1970s

1972

New fields are opened in Vietnam, Zimbabwe, Zambia and Kenya.

1974

Len Jones died 14th October.
New Zealander, Chas Bilby, becomes interim International Director for 12 months.

1975

Don Crosbie, also from NZ, appointed as International Director.

1978

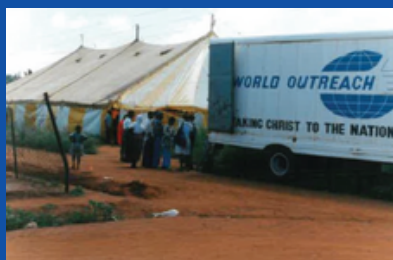
World Outreach is birthed in Thailand through the work of Lorraine Dierck.

1980s

1983

World Outreach is birthed in Egypt through Magdy Bassaly.

Africa



India



Indonesia

Missionary John Pasterkamp from the Netherlands joins WO after a long-term relationship and brings his work in Papua New Guinea into WO.

World Outreach established in India through Dr Kitbok R.

Bill Molenkamp from the Netherlands became ID after resignation of Don Crosbie in 1983.

International Office relocated from Dallas to Hong Kong.



1990s

Bill and Fanny Molenkamp relocated from Hong Kong to the Netherlands.

1992

1992 first global gathering of WO personnel for the 60th anniversary of WO.

1995

John Elliott takes over from Bill Molenkamp as International Director.

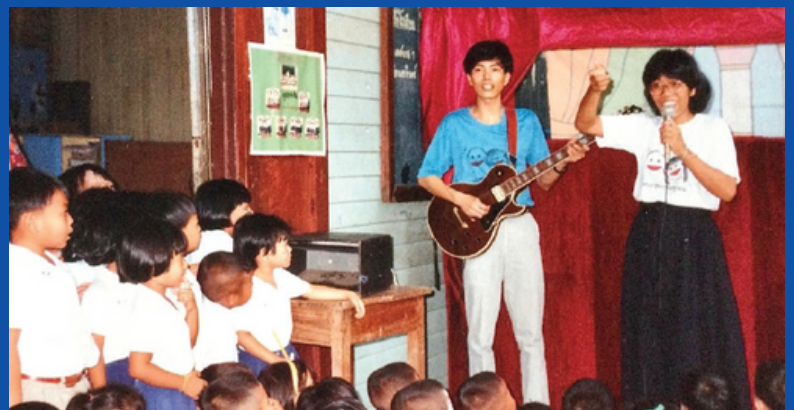
International Office shifts from Hong Kong to Singapore.

Formation of the WO 'Mission Council' (which later became the 'International Leadership Team') comprised of experienced and seasoned on-field personnel to assist the International Director in the direction and development of the Mission.

Major period of expansion in numbers of missionaries and fields.



Thailand



2000s

Triennial gatherings of WO personnel held in both Asia and Africa.

2002

70th anniversary celebration held in both South Africa and Thailand.

2003

Major ministry focus 'think-tank' held in Cape Town which affirmed that WO existed to engage with unreached people groups.

2005

WO leadership met and established a 2005 – 2010 strategic UPG plan, the first of its kind.

2010s

2012

Global 80th anniversary of WO held in Chiang Mai, Thailand.

2016

Transition of leadership from John Elliott to Bruce Hills (in 2017).

2018

85th anniversary in Chiang Mai, Thailand.

2020s

Throughout 2020-21, the COVID-19 pandemic seriously disrupted normal face-to-face missions activities, requiring many field workers to adapt their ministries.

An estimated 20% of WO field workers caught COVID-19, some seriously.

VISION 2025

Launch of Vision 2025 – a five-year strategic plan.

279
CROSS
CULTURAL
WORKERS

70+
NATIONS

179
UNREACHED
PEOPLE
GROUPS

WHERE WE WORK



WHAT WE DO

Because of your generous support,
World Outreach and its mission partners engage in:



And [Jesus] said to them, "The harvest is plentiful, but the labourers are few. Therefore, pray earnestly to the Lord of the harvest to send out labourers into His harvest." – Luke 10:2

2022 HIGHLIGHTS

UNREACHED PEOPLE GROUPS ENGAGED

In 2022, the number of UPGs we were engaged with, increased from 167 (in January) to 179 (in December), most of which were in the Indian Sub-Continent.

JANUARY

167

>>>

DECEMBER

179

INCREASE IN FIELD WORKERS

12 new Field Workers joined our workforce in 2022, bringing the **total number of Field Workers to 279**. A year-end census showed our **Mission Partners had a total of 814 team members** in their ministries (an increase from 651 at the end of 2021). A specific highlight is that over 60% of our Field Workers are now from the majority world, countries like India, Indonesia, Thailand and Philippines, better reflecting the global body of Christ today!

MINISTRY HIGHLIGHTS

These ministry highlights are just a snapshot of the way God has chosen to work through the many varied ministries of World Outreach in 2022.

We give God all the glory!

UPG VILLAGES REACHED FOR THE FIRST TIME






In South Asia, a UPG village heard the Gospel for the first time after a church was mobilised to fast and pray for them.




In West Africa, 25 leaders of the D people group attended a meeting and asked to receive bibles after our Field Worker made contact with the person of peace.

HEALINGS

-  In SE Asia, God restored a blind woman's sight and a little girl's reproductive organs.
-  In South Asia, a Field Worker who was near-death was miraculously and completely healed from infective endocarditis.
-  In East Africa, God protected an unborn baby from the effects of abortion

SALVATIONS

-  In East Africa, 18 mothers accepted Jesus after bringing their children to a therapy centre run by our Field Workers.
-  In Southern Africa, many people in isolated villages have come to know Jesus – including a family of a local witch doctor. In another area, 11 people gave their lives to Jesus at an outreach event!
-  In East Africa and Southern Africa, prisoners are coming to faith because of the prison ministries run by our Field Workers.
-  In SE Asia, a demon-possessed man was set free and began following Jesus after receiving prayer and listening to audio Bible teaching. He has begun going to other villages to share the Good News, and he led a couple to the Lord.
-  In South Asia, God healed a 2-month old baby who was critically ill and the baby's mother gave her life to Jesus.

RECOGNITION OF SERVICE

-  In SE Asia, WO Field Worker Chuenjit Mangkaew, received a Royal Decoration from the Thai Royal Family at the Youth Remand Administrative Office in Bangkok, Thailand on 6 June 2022, recognising her exemplary service exceeding seven years on the Board of the Youth Social Welfare Department.
-  In SE Asia, a representative of the Thai Royal Family visited Krutmuang farm in November 2022. The farm was started by WO Field Workers Joshua and Marlieke, with the vision of providing hope and job opportunities for those who have no place in society.



VISION 2025

In early 2021, we began what we call Vision 2025 (or V2025), a five-year strategic plan of where we want to be as a mission by the end of 2025.

HERE ARE OUR GOALS FOR THE END OF 2025



UNREACHED PEOPLE GROUPS (UPGs)

Unreached People Groups (UPGs) are our primary distinctive and focus. This distinctive governs virtually everything WO does. **By the end of 2025, we want to increase the number of UPGs we are engaged with to 300.**



FIELD WORKERS (MISSIONARIES)

To reach the audacious goal of engaging with 300 UPGs, we've set a goal to **double the number of our Field Workers (missionaries) to 500.**



FINANCE

We'll need a lot more income to accomplish all this, so we've set a goal to **increase our annual income by \$1,000,000.**



PRAYER

All of this will be impossible without a prayer covering, so we've set a goal to **increase our prayer base from (currently) 650 to 10,000 people.** Just imagine thousands of people praying over a UPG, then one of our team going in to engage with them!

PROGRESS AT THE END OF 2022

The statistics for the end of the calendar
year were as follows:

	2020	2022	2025 (GOALS)
UPGs ENGAGED	145	179	300
FIELD WORKERS	240	279	500



Will you partner with us in one
of the greatest moments in
modern-day missions?



WORLD OUTREACH MINISTRIES

SOME OF OUR WORK ACROSS THE MAJORITY WORLD:

ANGAZA

UPG outreach in East Africa with the aim to empower the people group to live healthy lifestyles as God intended, by targeting recruitment and discipleship into various bible-based programmes.

BAAN CHUEN JAI

A safe place for underprivileged and marginalized children in Northern Thailand to learn and know Jesus.

BAAN FAA MAI

Baan Faa Mai hostel in North Thailand is a discipleship youth ministry for disadvantaged high school girls from remote mountain villages. They also learn various life skills and are encouraged in their studies.

BAAN PIEMRAK

Baan Piemrak is a small hostel in North Thailand for disadvantaged female university students. It provides safe accommodation and discipleship, especially for first year students coming to the city from rural areas. Piemrak Foundation also supports school projects for poorer students in practical ways.

CHAENGWATTANA PROJECT

A church planting and discipleship movement in Central Thailand, reaching out to university students and providing hope to the needy through sustainable projects like the Krutmuang Farm.

CHILD MARRIAGE PREVENTION

Poverty has led girls as young as 12 to be married off in SE Asia. We hope to bring holistic transformation by making disciples, and running meaningful and impactful activities with the communities we are reaching.



CHRISTIAN DISCIPLESHIP CENTRE

The Christian Discipleship Centre offers theological training to Bangladeshi nationals. CDC also runs 6-month church leadership training courses, an adult literacy project, children's schools as well as adult healthcare and livelihood programs.

DEVELOPMENT FOR THE PEOPLE OF CAMBODIA (DPC)

DPC provides free education and daily meals for more than 1000 children from poor backgrounds through two schools in Cambodia. Rural students are also offered a place at the hostel.

DIDASKO

Didasko Academy offers free, online, video-based training, covering all aspects of the world of missions. Courses are selfpaced, can be done individually and are taught by experienced instructors.

GENERATIONS MINISTRIES

Generation Ministries, in partnership with Sun Focus Foundation, translates, introduces and publishes Sunday School curricula in several languages. Over 70,000 "Grow Up with Jesus" (CBL) book/visual aid sets have been printed for children aged 4-14 and are often the only one of their kind in the local language. Grow Up with Jesus is used by more than 2,200 churches in the Middle East and hundreds of other churches in South and South East Asia and Sunday School teachers are trained in teaching the curriculum. Generation Ministries also run a variety of mercy projects for the poor in the various countries, including school fee subsidies, live-in homes, feeding and basic education programs as well as a free health clinic for children.

GOOD NEWS TEAM

Good News Team reaches out to Thai children with evangelistic cartoon booklets, bible correspondence courses and outreaches at schools. Every year, 150,000 new booklets are distributed and up to 1.5 million Thai children are reached, with 10,000 children applying for Bible lessons after reading the booklets. The booklets are used in school library projects and are sent to schools in every province of Thailand.

HIGHRIDGE CHRISTIAN ACADEMY

Highridge Christian Academy, Malawi, is a kindergarten that provides education based on Christian principles and values to 240 students. The school strives to provide subsidies to children from needy families and of ministers of the Gospel such as pastors and ministry leaders

HOPE ALIVE FOUNDATION

Hope Alive Foundation helps abandoned and at-risk children and youth in Thailand to have proper education that will bring transformation to their own people group and community.

HOPE BURKINA

Hope Burkina focuses on reaching children with the gospel and providing discipleship and training to children workers.

HOSTEL OF HOPE

Hostel of Hope is found in two locations in Myanmar. The hostels house children from extremely poor hill tribe families from northern Myanmar. The hostels house, clothe and feed the children, while giving them an opportunity to receive an education.

HOUSE OF DAVID FOUNDATION

The House of David Foundation provides hope through the sharing of God's word to prisoners in East Africa.

INDIGENOUS MINISTRY LINKS

Indigenous Ministry Links works with Christians from remote indigenous communities in Australia, training and discipling them to take the gospel to their people group and beyond, and helping them be the people God intends them to be.

KALEO MISSION CENTRE

Trains indigenous missionaries and pioneer mission work among UPGs in East Africa.

LA SEMENCE (THE SEED)

La Semence, Ivory Coast offers education to children from 2 to 16 years of age. The 100 students come from different ethnic, religious and social backgrounds. Mentally and physically disabled children constitute 10% of the pupils and the pupils are provided with education, transport and food. Staff at La Semence also train teachers from other parts of West Africa.

LIFE: ALPHA

Life: Alpha in East Africa runs discipleship and empowerment programs for children and youth, which include soccer ministry programs and children's Bible clubs. They also run leadership and skills based training for young adults, including vegetable farming and jewelry making.

MAZIOTELA MINISTRIES

Maziotela Ministries in Africa offers preschool programs that focus on the spiritual, physical, mental and social development of children. Maziotela trains teams of teachers and volunteers from rural village churches; provides mentoring, supervision and resources to facilitate the functioning of three existing preschools; and trains teachers for future preschools of churches and other organisations.

MOUNT HOPE

Mount Hope in Borneo is a Christian school offering education from Kindergarten to high school. There are 150 live-in children, while another 300 children attend the Day School. School education is complemented by a training center that offers training in creating micro-businesses both within the training centre & in the surrounding community.

NEW HOPE MINISTRIES

New Hope Ministries operates a boarding home in Borneo where care is provided for about 120 girls and boys aged between 6 and 21 years. From the home, the children are sent to nearby schools to complete their education.

NEW LIFE LANGUAGE SCHOOL

New Life Language School is a Christian school in Egypt with around 400 students from Kindergarten to Grade 9. The mission of the school is to provide students with a caring learning environment and a good academic atmosphere that will allow them to grow in all aspects of life.

O BOM SAMARITANO

O Bom Samaritano, Mozambique addresses urgent medical needs in Northern Mozambique through a network of 70+ rural health posts. Aside from a small, initial investment for the construction of the post, the health posts are financially self-sufficient.

An infant feeding program is also run, while volunteers organise activity programs for older orphaned children.

OUTREACH INDIA

Outreach India runs programs for children, teenage girls, adult women and mothers that teach Christian values, life skills, health, hygiene and healthy family relationships. Participants are also involved and trained in outreach and house visitation activities.

RAHAB MINISTRIES

Rahab Ministries reaches out to the women of the red-light industry in Thailand. Rahab aims to share the love of Jesus Christ through friendship evangelism and social concern; provide practical help and emotional support to women working in prostitution; and provide opportunities for education, vocational training, and alternative employment.

RAISING INTERNATIONAL COMMUNITY EMPOWERMENT (RICE)

RICE provides small grants to empower poor entrepreneurs through micro-enterprise projects.

RIVERS OF LIFE MINISTRIES

A church planting ministry in Southern Africa, focused on college and university students, providing leadership training and mentoring.

SCARLET THREAD PRISON MINISTRY

Scarlet Thread Prison Ministry is involved in teaching and one-on-one counselling in prisons around South Africa, loving the inmate and showing them that they have worth and a future. There are inmates from all over Africa.

SHARON INTERNATIONAL

Sharon International Learning Center is a school in Vietnam that offers the Accelerated Christian Education (ACE) curriculum to its students. 20% of the children are from poorer backgrounds who cannot afford the monthly fees.

SIAM-CARE FOUNDATION

Siam-Care Foundation wants to share God's love with Thai people, by giving hope and future to Thai children in need. We keep families together by supporting education, basic needs, medical expenses and counselling.

TAWANGMANGU BIBLE SCHOOL

Tawangmangu Bible School and University in Indonesia offers 2-4 year courses in Theology and other vocational subjects with the vision to train and empower local people to reach their nation and send out pioneers to plant churches among UPGs in Indonesia.

THE HOPE HOUSE

The Hope House is a home for destitute, abandoned and orphaned little girls in India. The Hope House provides the girls with a safe and nurturing family environment and education.

THERAPY CENTRE

In East Africa, to have a disability is considered a curse from God, and children are often hidden because of this shame. At our centre, we provide therapy for children with physical disabilities and give them hope for their future.

TOPKIDS MINISTRY

Topkids Ministry provide a safe place where children from some of the poorest families in Central Thailand can learn English and music, play games, and learn about God's love for them. The ministry runs out of two community houses.

TRIPURA MISSIONS SCHOOLS

Tripura Missions School educates 60 children from nursery to primary school in NE India. The school focuses on the largest unreached people group in the area. Tripura Missions School caters to a community of day-labourers and small-scale farmers. School fees are capped at affordable levels to ease the financial strain on families.

YEAR OF ADVENTURE

Year of Adventure is a ministry based in East Africa and exists to mobilize the persecuted believers from unreached communities, to live the mission of God in all spheres of life.

BREATHE LIFE (SOUTH EAST ASIA)

Breathe Life shows Christ's love to Rohingya birthing families by education, labour support, financial assistance, postnatal and breastfeeding council. World Outreach missionaries have a range of programmes, from literacy programmes and community development initiatives to building projects and medical relief.



TESTIMONIES FROM THE FIELD



SOUTHERN AFRICA

We see a shift in the dreams our neighbours have. A witch doctor often dreamt about how one of her children died. The day after she would lose the pregnancy or a baby of hers would die. Last week she repented and destroyed her witchcraft objects. Her husband dreamt the night after that. A man told him that the demons have left his house because the kingdom of God has come. The man in the dream continued: "You need to repent of your adultery or you will not get into heaven!" Last Saturday we had another deliverance seminar with 50 people, 20 of them were seeking deliverance, the others were our leaders and other people whom we train in deliverance. On Tuesdays we pray for the oppressed. Today we prayed for 8 people, one of them was the witch doctor. She got beautifully delivered. Her testimony will draw more people to Jesus. Praise be to HIM!



SUB-SAHARAN AFRICA

God is using Didasko for the glory of His name! After completing the Bible & Missions course, 12 new believers in Sub-Saharan Africa have expressed their intention to become full time missionaries. Five of them aim to go to Unreached People Groups. One of Didasko's graduates was invited to talk about the course on a Christian radio station in South Africa. A church denomination in South Africa has approved the Bible & Missions course for professional development of their pastors. The first group of 27 pastors want the people in their churches to do the course. After presenting our courses at an Ethiopian bible school, we were asked to be the main speaker at a graduation ceremony. Some of the students mentioned that the course had encouraged them to start a street ministry to lead people to the Lord. Another denomination is looking into incorporating Didasko's courses into their service year for Christ. A mission organization wants to use Didasko courses to mobilise the Zambian church to reach out to its neighbours.

For further info, please see: Home Home : Didasko Academy Intercultural Ministry Training





THAILAND

I am writing to you because I wanted to thank you and thank God for your lessons. I joined NongRakClub (Beloved Children's Club) more than 10 years ago. I remember how happy I was every time I'd see the postman bring your envelope. I really studied each lesson because I wanted so much to know deeply about God. Now it may be different for children because of technology and doing lessons online – not like when I was so excited to see the postman.

Those lessons helped me (and some of my friends too) become very close to God. Each chapter had Bible stories connected to everyday life and fun activities. They made me want to explore each lesson. I believe doing all these lessons provided the foundation for us to believe in God. To help us become close to God. It made life easier too. I thank God. When we met difficulties, we could ask God for wisdom first.

I think these lessons were like our food. They could help us grow with God every day. And the NongRakClub is more than just interesting and fun lessons. The people in the Good News Team write to us. They helped to support us and guide us and answer questions in each chapter for us. May God bless you all.



MYANMAR

Pastor No Pum shares about ministering in hard places and his focus on expanding the Kingdom and building a lasting ministry.

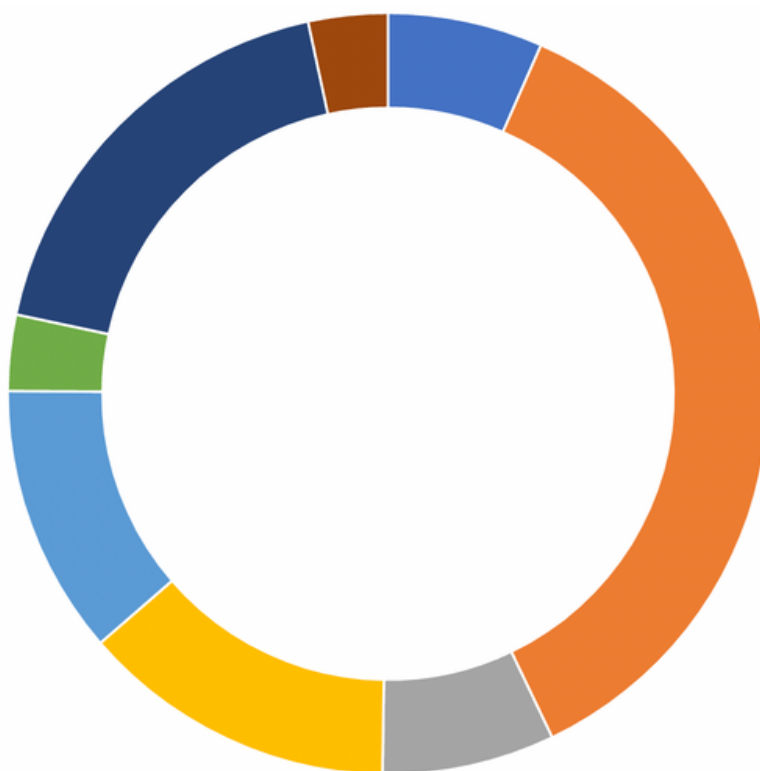


LISTEN TO THE PODCAST HERE

FINANCIAL REPORT 2022



Designated Projects & Programs Expenditure \$496,370

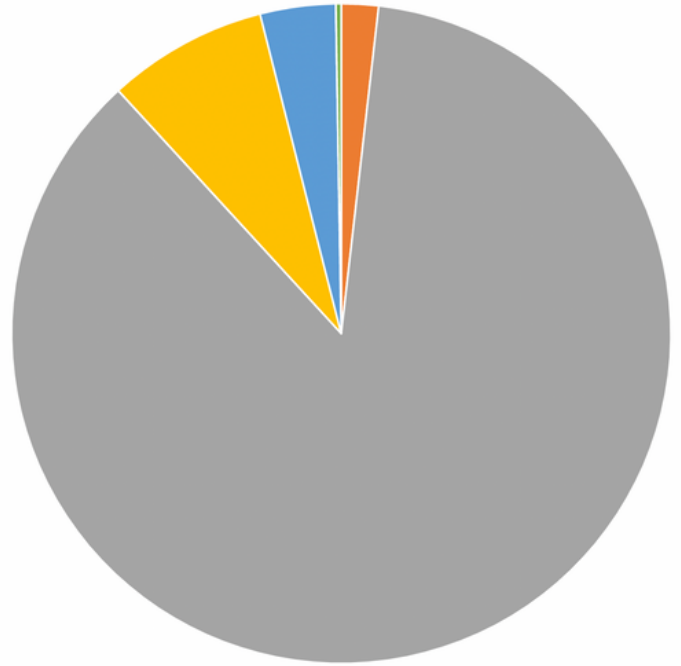
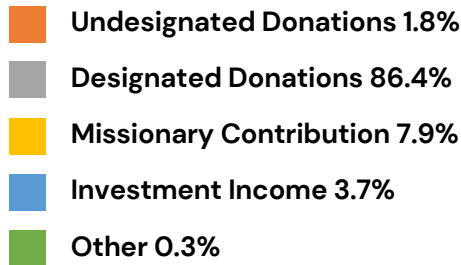


For more information, please email:
id.office@world-outreach.com

World Outreach International is a Registered Charity in New Zealand (CC33593), governed by all the laws and regulations therein, and independently audited by RSM Hayes Audit Ltd. Registration details and audited reports are filed annually and are publicly available on the NZ Charities website: (<https://www.charities.govt.nz/>).

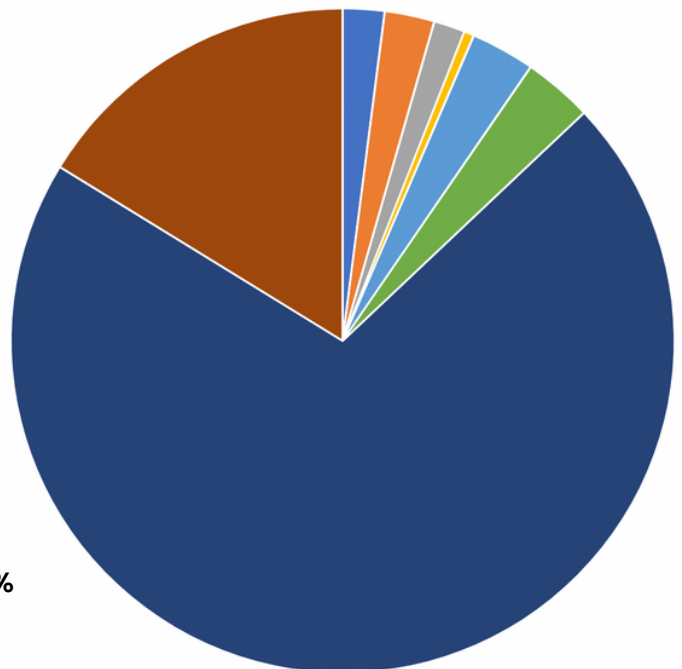
Total Revenue

\$3,060,473



Total Expenditure

\$3,057,138



* Travel & Accommodation excludes all Field related travel and Member care travel from Expenses

* Marketing & Promotion includes Nations Magazine and Fundraising

* Field Ministry Support includes member care Travel; Grants and Traing & events

* Property, Legal & Administration includes: Depn, Rent, Admin Expenses, CO Support (from Expenses tab)

* Designated Missionary & Ministry Support equals the 90% of funds contributed to Field Works excluding the missionary contribution



THANK YOU!



World Outreach is able to move forward because of you.



GO

Get ready to serve cross-culturally in mission.



GIVE

Make a difference by giving to a project or missionary.



PRAY

Intercede for the unreached and for the workers delivering the good news.



LEARN

Get started by learning about missions.



SEND

Become effective at sending people cross-culturally.

www.world-outreach.com

International Office
PO Box 97230, Manukau 2241, New Zealand
T: (64 9) 263 5434 T: (64 9) 887 7150
M: (64 21) 330 874
Email: woi@world-outreach.com

LEAVING A LEGACY

Including a gift to the ministry of World Outreach in your will is a special and personal way to continue making a difference in the world after your life on earth has passed.

For some, the question of where to allocate funds can be confusing. The following steps are a guide to assist you in the process.

1. A statement needs to be made regarding payment of past debts, funeral, monumental and testamentary expenses, and any duties payable in connection with the estate.
2. Prepare for ongoing support for your spouse and children in the event that you pre-decease them.
3. Give thought to further bequests to specific people, projects, or charities.
4. Consider where to allocate any remaining portion of the estate after all the expenses and specified bequests have been made.