



NEW DIRECTION Mustard Seed

May 2019

PO Box 18745 Asheville NC 28814 (828) 206-0495



Dear Friends,

The question is often asked

“

“how is the work of the Mustard Seed different from that of other area charities who are helping single mothers and children?”

”

A very good question.

We differ in many ways. The first is that we are a faith-based non-profit. Secondly we are not an emergency helps charity. We are a group of folks who invest, long-term, in the lives of single mothers and children. We are not meant to walk with every single mother who interviews but only those to whom we believe the Lord has called us. They must be willing to commit to an extensive, intensive season (2-3 years) of doing the hard work of moving forward. We have found it to be 100% successful if they do their part as we do ours; each of us cooperating with the Lord's agenda. Our goal is to walk incrementally forward with these mothers, bearing their burdens alongside, until they have broken free of tethers from the past (emotional, financial, spiritual, psychological, relational) which have prevented them from moving into a future of promise. We are not an emergency shelter for women and children. Those with whom we work either have their own apartments or are currently living with family members (these having fled domestic violence). Our role is to facilitate the family moving into more accommodating living quarters. For some this will be an upgrade from their current situation. For others, who have fled domestic violence and are living with others, it will encompass not only helping them move into an apartment but also the furnishing.

We first receive a call: “hello. I am a single mother in need. I heard you might be able to help me”. The next step is to come in for an interview. Most have reached a point of crisis at this time. We have them share their story. Oftentimes there is a flood of emotion. It isn't easy to sit with perfect strangers and bare your soul. For those who have tried so very hard to press through alone, there is an element of shame of having to ask for help.

As we wrap up that first appointment we give them an application to take home and fill out and then mail back in. The application is a brief sketch of their story and needs. We believe for them to take the application and mail it back is vital as it clarifies the work of the Mustard Seed as being that of incremental steps. Those who came to the interview desiring immediate emergency relief leave disappointed. We tell the ladies we will be praying for the Lord's will regarding our working together and that once we receive their application we will call to have them come in for a second appointment.

Those who come to the next appointment and we believe are to become part of the Mustard Seed family are then given budget sheets to fill out which they bring to the next appointment. For many this is a first time of actually putting down on paper income and outcome. They understand that a piece of their responsibility is financial accountability. Most assuredly we can tell you, their budget sheets reveal a bare bone, mere essential, survival existence. We truly don't know how they have made it so long juggling so many bills.

Many of them have debt which has been turned over to a collection agency. Some of this is due to a paralysis set in from the knowledge they could not possibly pay anything more monthly as everything was going toward living expenses. The majority of this debt was incurred during their marriages. Some although solely their husband's debt (some of the men forged their wife's signatures) was imposed upon them in settlement in order to procure protective custody of the children.

This is a sample budget sheet from one of the mothers; family of three; along with our footnotes. This mother works 40 hours a week at a child care agency.

Monthly Income and Expenses

Gross Monthly Wage	\$1,600 (\$10 per hour)
Food Stamps	250
<i>(1) can vary from county to county.</i>	
Child Support	0.00
<i>(2) most of the mothers receive no child support; either fathers are paid under the table or are incognito to avoid payment.</i>	
Tax	200

NET SPENDABLE INCOME \$1,650

Income vs Expenses

(Income can vary/depending on missed workdays due to mother/children illness. Tax refunds are often \$3,000-\$5,000. Required to meet with us to plan how it will be used to offset expenses/pay off debt/ set up emergency fund)

Housing

Mortgage (rent)	\$700
<i>(rent for a 2-3 bedroom apt can be as high as \$1,200. Through help of donors and other resources we have been able to locate good/safe housing from \$550-\$900.)</i>	
Insurance	25
Electricity	100
Gas	80
Water	40
Telephone	70

Food \$450

Automobile

Payments	\$220
<i>(most are driving unsafe vehicles when we first begin working with them. We help with repairs, tires, etc or with finding a better quality used vehicle)</i>	
Gas/oil	150
Insurance	80
License/taxes	15
Maint/repair	30

Insurance

(the majority of mothers have no health care; children have medical and dental coverage through Medicaid. Our desire is to be able to have these mothers covered. One recently ended up in the hospital due to a serious infection. It had been years since she had seen a doctor)

Debts

Credit card	\$75
<i>(Oftentimes the ladies have incurred debt from medical/dental/ car repairs/legal fees for child custody/ ex-husband's debt)</i>	

Medical Expenses \$50

Doctor (emergency visit when sick)

Miscellaneous

Toiletry/cosmetic	\$10
Beauty/barber	10
Laundry/cleaning	30
Allowances/lunches	30

School/Child Care \$150-\$450

(200 average) This is mother's payment. Rest is paid by vouchers.

TOTAL EXPENSES \$2,365

Net spendable income	\$1,650
Less expenses	\$2,365
	-\$715

The gap is where the Mustard Seed supplements the income.

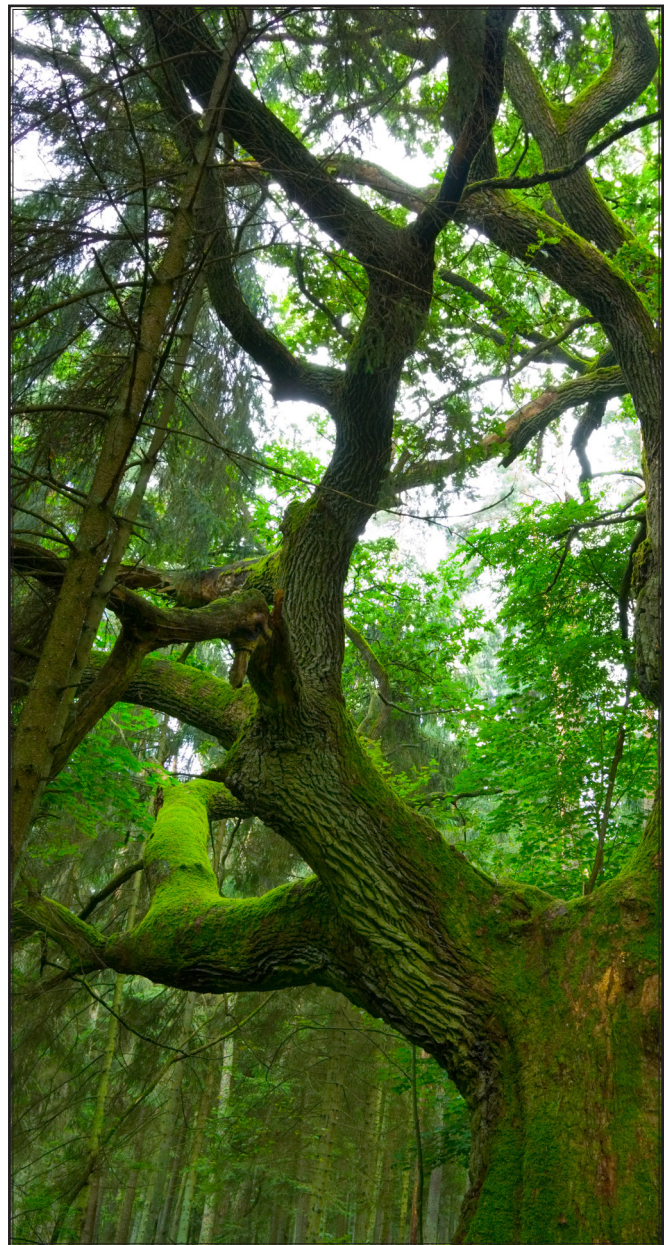
It is important to share that all of these women are hard workers. The majority of them have difficult jobs caring for children or the elderly. Most of them have been on food stamps as well as receive vouchers which pay a portion of fees for childcare for their own children. These two services, while offering financial relief, at the same time create a sort of trap. If the women receive a raise or find a job with a better hourly wage, they automatically can lose food assistance as well as are in jeopardy of losing help with childcare which can be quite expensive.

If the fathers paid child support the financial piece would look different. However many of these men are missing in action; some have moved to other states to avoid arrest; some get paid under the table so their amount of reported income is false. Several of the women have been told in court they will most likely never receive any more than \$50 per month. Period. The majority don't even receive that.

Our vision and great desire is to help each of these ladies to, one day, no longer be in need of food stamps or vouchers. We would like for each of them to have medical and dental care as the majority of them have had health issues from years of no care. Their children are covered under Medicaid.

Those of us who are investing in these lives have seen magnificent return for our investments: Women restored and now walking independently of being in the yoke with us. There is harmony within the households. Children are thriving with visions for a future.

These women and children are the blessed recipients of what is written in Isaiah 61 regarding the work of the Lord: beauty for ashes; mourning turned to joy; praise replacing despair.



“they will be called oaks of righteousness, a planting of the LORD for the display of His splendor.”

Thank you for your great investment for the Kingdom of God.

The Mustard Seed Family

Check out our new website:
www.newdirectionmustardseed.com

From one of
the mothers



"I appreciate your help and support so much as I am walking down this road. I do not feel alone. I know the Lord is with me and He is reminding me as He has led me to you (the Mustard Seed Project) who are also willing to walk alongside me through this. I look forward to, one day, being able to see how He will use me to help others as you are helping me."



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PO Box 18745, Asheville NC 28814

Encompassing Hope and Care For Families.