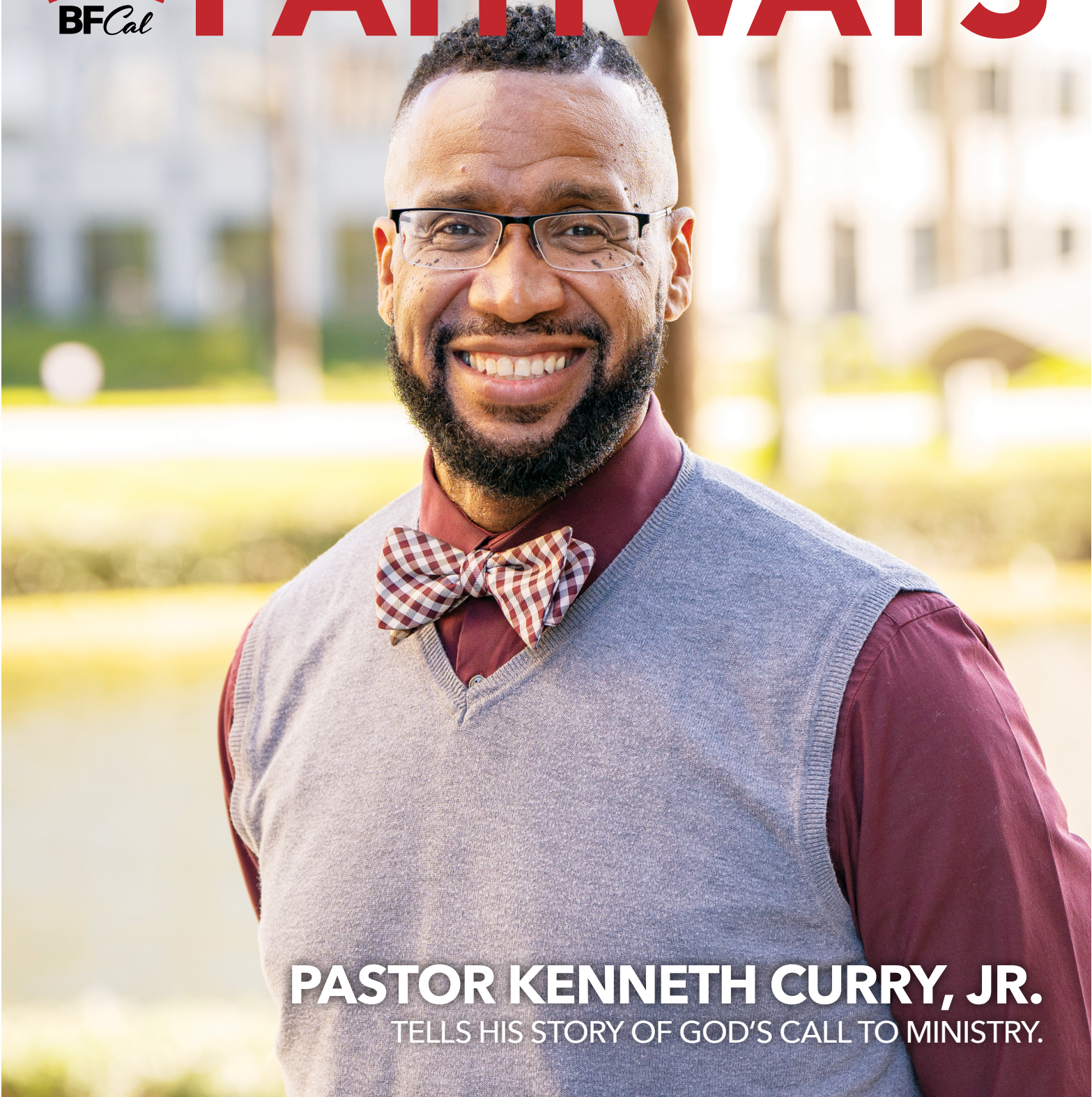




# PATHWAYS



**PASTOR KENNETH CURRY, JR.**  
TELLS HIS STORY OF GOD'S CALL TO MINISTRY.

**BFCAL'S BOARD**

*celebrates Kingdom impact  
in 2023.*

**CHURCH FINANCE**

*The benefits of outsourcing  
your church's accounting.*

**SOWING SEEDS**

*How estate planning can  
benefit God's Kingdom.*

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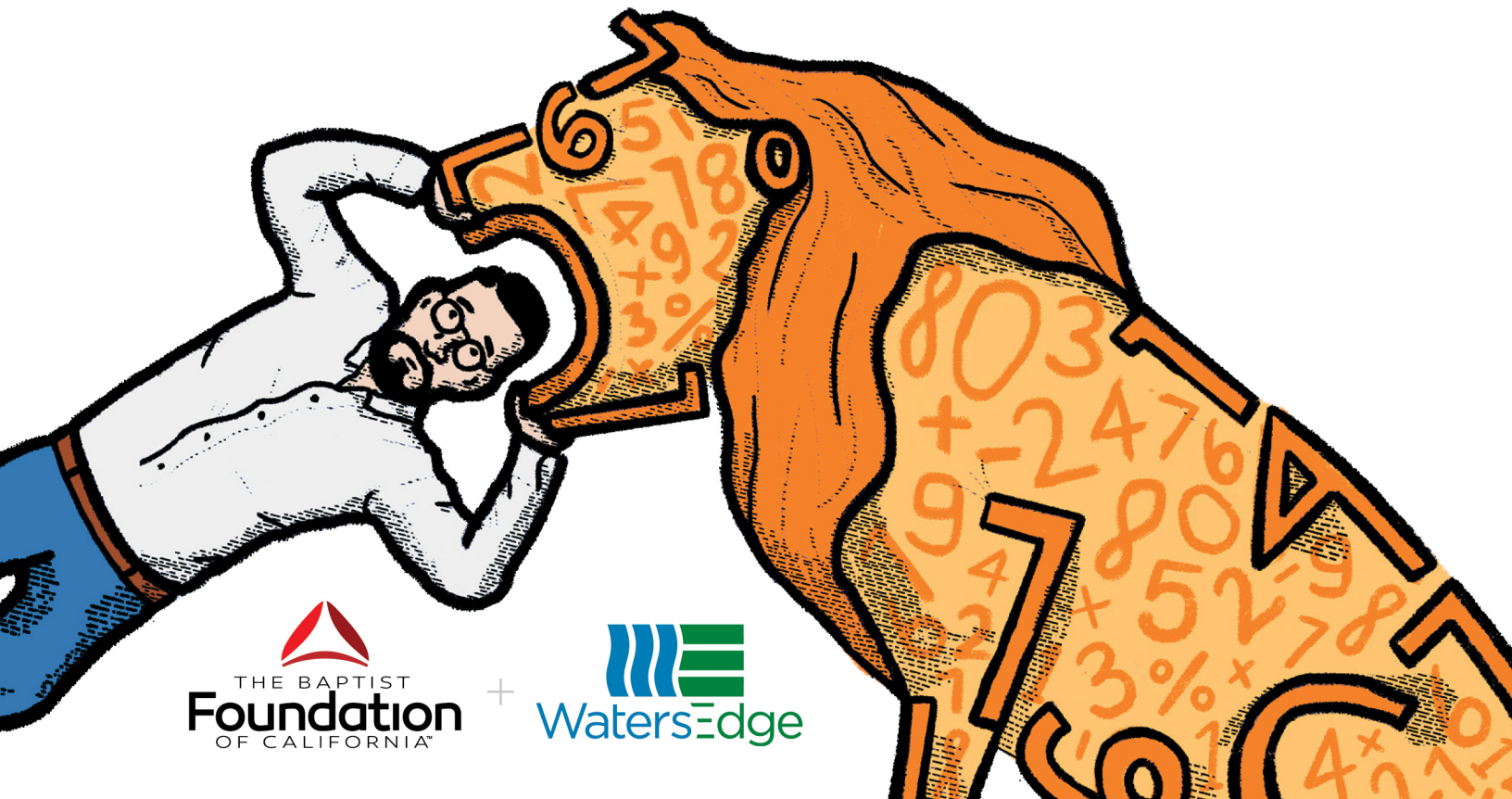


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+



# President's Letter

**AT THE BAPTIST FOUNDATION OF CALIFORNIA,** we have a commitment to serve Pastors. In fact, we often say that "We love Pastors." We think a lot about pastors and there are three ways we identify who they are so that we can serve them better.

First, we consider "Pastors" as those who are currently serving in ministry. We have found that these pastors are always in need of training and development. That is why we created an endowment in 2022 to eventually fund the CSBC Pastors' Conference. We have also found that some are facing extraordinary personal and financial challenges. We have a special assistance fund for pastors like these that we use dozens of times every year.

Second, we identify "Pastors" as those who have retired after their years of service to Southern Baptist churches. They have run the race and been faithful to the calling that God placed on their lives. We at the Foundation want to make sure that they are well taken care of. That is why we created a 13th Check Endowment for Mission Dignity recipients in California. Last year, Mission Dignity provided monthly checks to 59 retired pastors or their widows in California who are living at or below the national poverty level. This shows California Southern Baptists' commitment to care for those whom God has called to serve their churches.

Finally, when we say "Pastors", we also include those whom God is raising up for future ministry. That is one of the reasons in 2022, we created an endowment for CBU Christian ministry students who want to add a second major to bolster their skillset. At the same time, we also created a similar endowment to partner with Gateway Seminary to help train ministry students. This endowment was named after California missionary Karen Denise Watson, who was killed in Iraq in 2004. We love pastors and those training to serve.

God has blessed our Foundation tremendously with financial and human resources. We believe he has done this so that we can continue to support California in the future. Ministry in our state is far from



easy, and pastors need encouragement from their churches, denominational entities, and the people they have been called to serve. God is working mightily through them, and we want to be their partner.

Resourcing the Great Commission,

Jonathan W. Jarboe, MBA, D.Ed.Min.



Pastor Trenton Mueller shares his story of planting The Abiding Church in East Los Angeles at the Feb. 2024 Board Vision Dinner.

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**PATHWAYS**

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# WHAT'S NEW AT BFCAL

## ONG RECEIVES CIMA CERTIFICATION

BFCal Chief Financial Officer, Ernest Ong, completed the requirements for the Certified Investment Management Analyst (CIMA) certification. The CIMA is the highest level of investment education for client-facing advisors. Requirements included the successful completion of coursework by Yale University's School of Management and passing the CIMA examination. BFCal president, Dr. Jonathan Jarboe, praised the work and dedication that Ong has placed into personal development. "Ernest has been a champion of continuing education for our staff", said Jarboe, "This is a testament to his desire to serve our clients with excellence." Ong joins BFCal's Chief Investment Officer, Bradley Frailey, as the second staff member to hold a CIMA certification.



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## STAFF ANNIVERSARIES

### 10 Year Anniversary:

- Stephanie Sams, Trust Administrator

### 5 year anniversary:

- Dr. Jonathan W. Jarboe, President and Chief Executive Officer
- Ty Salter, Vice President and Chief Credit Officer

Thank you for your service to  
BFCal's mission! 

Top: Ernest Ong hangs his new CIMA certificate in his Ontario office. Middle and Bottom: Dr. Jonathan Jarboe delivers staff anniversary awards to Ty Salter and Stephanie Sams.

# BFCAL BOARD OF DIRECTORS CELEBRATES THE FOUNDATION'S SUCCESS IN 2023

## THE BOARD OF DIRECTORS

of The Baptist Foundation of California gathered at Gateway Seminary's Ontario campus for their February 2024 meeting. Dr. Jonathan Jarboe provided an executive summary of the Foundation's accomplishments over the previous year. "2023 was a remarkable year for the Foundation, and God continues to bless our work," said Jarboe.

The Board was pleased to learn that the Foundation's total Assets Under Management increased by \$8.3 million in 2023 to \$225 million. The Foundation also distributed \$12 million to beneficiaries and partners for Kingdom ministry. Its net assets also grew by \$4.3 million to \$40.6 million while reserves increased by \$2 million. The healthy cash flow over the course of the year provided an opportunity for the Foundation to set aside \$300,000 in year-end endowment gifts benefitting the California Southern Baptist Convention (CSBC), Mission:Dignity of Guidestone, California Baptist University, and Gateway Seminary.


For Jarboe, the year-end gifts reflect an organizational commitment to support institutional partners. "Our Foundation does not have stockholders who receive dividends, but we do have partners who benefit from our

work," he said, "So after we cover our expenses each year, we are committed to using the remaining resources to build the kingdom through our key partners."

The Board also took time to honor the Kingdom impact of SoCal Baptist Ministries since 2013 and the perpetual funding it will provide to the CSBC and its entities starting this year. When discussing the SoCal grant program, Dr. Jarboe shared that data gathered by SoCal revealed that from 2018 to 2023, 12,889 people received Jesus because of projects funded by SoCal grants.

"Though we do not have records that go back further," said Jarboe, "we believe the total Kingdom impact of SoCal Baptist Ministries goes far beyond that number. We rejoice and praise the Lord for giving our Foundation the opportunity to work with SoCal Baptist Ministries so that lives may be changed and people come to know the love of Christ."

After the meetings concluded, board members, staff members, and spouses gathered for the biannual Board Vision Dinner for a time of fellowship and celebration of God's work in California. Pastor

Trenton Mueller of The Abiding Church in Los Angeles led a time of worship and shared the story of God calling him to plant a church in East Los Angeles. The keynote speaker was Pastor Steve Garcia of Sunrise Church in Rialto. Pastor Garcia gave a devotion based on the Parable of the Workers in the Vineyard in Matthew 20. He concluded by sharing his church's recent experience working with Ty Salter and Foundation lending staff to build a new \$4 million facility for The Peace Center, a community outreach program designed to provide physical and spiritual care for individuals and families in San Bernardino County. The church was able to utilize the Foundation's expertise in facility design and construction, resulting in \$3-4 million in estimated savings for the project, as well as its investment funds to produce an additional \$120,000 in earnings. 



*Dr. Jarboe and Ty Salter pray over Pastor Steve Garcia of Sunrise Church in Rialto.*

# 2023 IN NUMBERS

**\$16.9 MILLION**

Added to the Foundation's assets under management to resource Kingdom ministry.

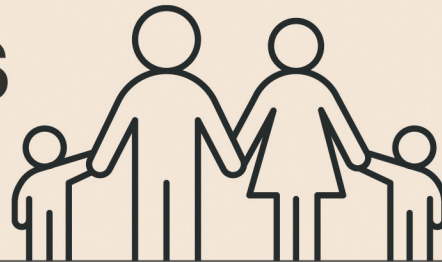


**40 CHURCHES**

engaged in legacy ministry through estate planning seminars.

**100 FAMILIES**

served through the Foundation's estate planning legal services.



**\$12.8 MILLION**

distributed to beneficiaries and Kingdom causes in California and around the world.



**12,889 PEOPLE SAVED**

because of projects funded by SoCal Baptist Ministries since 2018.

# THE PASTOR'S STUDY: KENNETH CURRY, FRIENDSHIP BAPTIST CHURCH IN YORBA LINDA, CA

## ***How did God call you into pastoral ministry?***

I received my call to preach as a senior in high school. I preached my first sermon the same month I graduated from high school. I went away to college at Oral Roberts University and wrestled with what a call to ministry would look like for the

rest of my life. I wanted to be a lawyer, so I studied psychology and communications, receiving my Bachelor's degree in those areas in 1995. I then earned a Master's degree in Christian Education and continued to wrestle with a full-time call to ministry. In Tulsa, I was first exposed to the concept that

churches had full-time staff members. I worked several years in the social services/nonprofit arena in Tulsa and eventually moved back to the Southern California area where I was born and raised. It was in that move that God cornered me in. I was still working in the social services/nonprofit, and three months after returning, I was offered a job at Friendship. Some twenty-two years ago, that job led to multiple ministry opportunities. Because of that job, I learned how to pastor God's people from my predecessor, Pastor James Carrington, our first pastor at Friendship, and others. That initial job was my training ground. I made many mistakes, but God kept me humble and taught me. Eventually, when my predecessor, our first pastor, retired, I was in the line for succession, but I needed to apply for the position. It was a tumultuous process, but God was faithful to me. I have been pastoring Friendship for ten years but have served at Friendship for over 22 years! It's been an interesting journey.

## ***What is a Bible story or passage that you think best describes the role of a pastor?***

I think Moses' Biblical story aligns most with a pastor's life, role, and responsibilities. It shows the various complexities of the job. You care for the people, and



*Pastor Kenneth Curry preaches at Gateway Seminary's chapel service.*



you have to lead the people. You represent the people before God. You live among the people. You hear the people's "problems" and seek resolution and direction as much as possible. Pastoring is complex work, but it is rewarding, especially when you KNOW you are called to the work!

Pastoring/Shepherding is more than a vocation; it is a calling. Moses was called in Exodus chapter three, and that is what HAD to carry him throughout his lifetime for the required work.

### **What are your favorite books?**

- *The Resilient Pastor* by Glenn Packiam
- Almost EVERYTHING from Charles Stanley. I have read several of his books, including:
  - o *When the Enemy Strikes*
  - o *Charles Stanley's Life Principles Bible*
  - o *Living in the Power of the Holy Spirit*
  - o *Living the Extraordinary Life: 9 Principles to Discover It*
  - o *Landmines in the Path of the Believer: Avoiding the Hidden Dangers*
  - o *In Step with God*
  - o *How to Reach Your Full Potential for God*
  - o *Courageous Faith: My Story from a Life of Obedience*
- Several from Tony Evans:
  - o *Detours*
  - o *U-Turns*
  - o *Kingdom Agenda*
  - o *Kingdom Man*
  - o *The Power of Jesus Name*

### **What brings financial health to churches?**

- Faithful giving by members.
- Honest & courageous leadership from the pastor and the board that includes clear, accurate, transparent reports.
- A financial plan that includes savings and debt reduction
- Annual/Regular stewardship teaching
- The church practices tithing itself as a model to its members. We give away 10% of our income at Friendship to outreach efforts, other ministries, etc.

### **What is your advice to families who are considering whether to leave a portion of their estate to Kingdom causes?**

Please do it. You have faithfully given as a living believer and should do so when you go to see Jesus! It speaks to your church family and your biological family that you prioritize stewardship and the faithfulness of God. It says you believe the Kingdom of God is worth investing in. It also leaves your biological family a model to follow. Leaving a financial legacy ensures that Kingdom work continues and that you STILL have a part in that work! We talk about legacy a lot at Friendship. Our church is old enough to be a legacy (60 years this year) but young enough to remember and rehearse the names of those who invested much to make Friendship Baptist Church the reality today!

### **How has God used ministry to bring you closer to Him?**

Like Moses, I must go to God to lead His people constantly. Being a pastor has deepened my prayer life because I do not take this job, call, or ministry lightly. This is more than a vocation to me. It is my calling, and I am responsible to God, my church, and the beloved community. I realize I am human and have faults, failings, and inadequacies. The only way I overcome myself is with HIM. So, I constantly go to God. I ask for his help, favor, and forgiveness. I am dependent on Him, and I aim to STAY that way!



# IS YOUR CHURCH BUILDING TOO EXPENSIVE? TRY CREATING A FACILITY STRATEGY.

BY TY SALTER

**IT IS NO SECRET** that American real estate today is expensive! I am not just talking about the cost to acquire real estate but also to maintain and remodel properties. This is especially true for churches. Just 20 years ago, grand church buildings could be constructed for \$100-\$150 per square foot. Today it is not unusual to see construction costs in the \$350 - \$950 per square foot range. Does this mean the buildings are too expensive and not worth construction or remodeling?

For many leaders, the answer is easy: "yes". However, this is usually based on one of three misconceptions. According to church consultant Brian Dodd, three myths surround church buildings. People are tempted to think (1) they are too expensive, (2) they do not matter for ministry effectiveness, and (3) they can hinder growth.

On some level, I can sympathize with the sentiment behind these myths. Church buildings are difficult to get right. Because a church must balance fixed expenses with missions and ministry, building maintenance costs can easily become a burden on a church's budget. You could also say the same thing about your company's office building, your local city hall, and even your home. But the fact remains, we are human beings not


ducks. We prefer to live, gather, conduct business, pass laws, and worship God inside buildings, especially ones that have plenty of well-designed spaces, clean bathrooms with running water, air conditioning, etc.

There are plenty of churches that struggle to find this balance. Thankfully, there is a simple tool that is both effective and inexpensive to acquire: a facility strategy. A facility strategy is a plan for how your church is going to use its financial, physical, and human resources to create the spaces needed to accomplish its ministry objectives.

To illustrate this idea, consider a church that is moving into a three-room retail space in an outdoor mall. They know that in order to reach their community, parents will need to feel comfortable leaving their kids in the nursery and at children's church. This means that the church will need to create a space for infants and toddlers and another for children who are pre-K and older. With this goal in mind, the church's leadership must assess their current facilities and determine what spaces need to be in place on opening Sunday first, how the church will create those facilities in a cost-efficient manner, and what modifications will the spaces need if they start to reach capacity.

A facility strategy for this case may include a finding that says parents prefer children's spaces to be near the entrance to the church, that temporary walls can be erected for opening Sunday, and that the nursery has a capacity of 15 children and may need to be expanded and divided by infant and toddler ages if demand exceeds that number consistently.

When you apply this concept to every space in the church, I hope you can see both the usefulness and practicality of a facilities strategy. It can orient leadership to the church's strategic needs, encourage creative use of resources, save church funds, and - best of all - create spaces that are effective for ministry.

If your church needs help creating a facility strategy, encourage your senior pastor to reach out to our staff at The Baptist Foundation of California. We would be glad to help! 



*Ty Salter is BFCal's Vice President and Chief Lending Officer.*

*If you would like to contact him about a church loan, you can reach him at [tsalter@bfcalf.org](mailto:tsalter@bfcalf.org).*

# THREE WAYS INVESTING WITH BFC IMPACTS THE KINGDOM OF GOD

BY BRADLEY FRAILEY CPA, CIMA®

## IN THE REALM OF FINANCIAL STEWARDSHIP

churches grapple with the challenge of managing their funds wisely. What is to be done when a church is left with surplus funds after covering their operating expenses? If your church does not need the funds in the near future, investments in BFCal's funds could not only benefit your church but also Kingdom work being done across the globe.

### 1. Multiplying and Stewardship

The first and most obvious reason for investing with BFCal lies in the church's ability to multiply and be good stewards of the funds entrusted to them. This principle finds its roots in the Parable of the Talents (Matthew 25:14-30). In this parable, a master entrusts his servants with talents, expecting them to invest and multiply it. The ones who faithfully multiply their talents are commended, while the one who buries it is rebuked.

Similarly, by investing, churches can engage in the multiplication of the financial resources they have been entrusted with, echoing the principles of the parable. Many people think of cash as an asset class without risk. However, the hidden cost of staying in cash is the erosion of purchasing power due to inflation. And with inflation running high for the last several

years, this erosion has occurred at a more rapid rate than usual. Thoughtful investing can offset or even outpace this trend to ensure your church maintains the ability to support its mission.

### 2. Reflecting God's Stewardship in Investing


Where we invest our money matters. At BFCal, we intentionally employ portfolios that reflect a biblical worldview. This goes beyond avoiding investments in areas contrary to our beliefs. Instead, we also actively seek opportunities to invest in areas that please God and honor others.

The primary underlying asset in our fixed rate funds are church loans, essential capital deployed for expanding the reach of the Gospel in our communities. Our equities funds are screened to remove investing in companies involved in the production of alcohol, tobacco, cannabis, gambling, pornography, and abortifacients. And our Primary Alternatives fund seeks to invest in faith-driven and redemptive investments where possible. Investing is not a zero-sum game. We can achieve competitive market returns while investing in areas that correspond with our beliefs.

### 3. Reinvesting in the Kingdom of God

At BFCal, we do not have stockholders who require

dividend payments. This allows us to focus on our mission to resource the Great Commission. Once we cover operating costs, we are dedicated to reinvesting back into the Kingdom of God. Over the last two years, the Foundation has contributed \$580,000 to endowments supporting Southern Baptist causes in the state of California. By choosing to invest and do business with BFCal, churches actively participate in furthering the goal of supporting ministry in our state.

The reasons for investing with the Baptist Foundation of California extend beyond financial gains for your church. We want to give you the tools to build portfolios that your church can be proud of, knowing that your investment is doing good beyond any returns seen on a statement. 



*Bradley Frailey, CPA, CIMA® is BFCal's Chief Investment Officer and Controller. If you would like to contact him about a church investment fund, you can reach him at [bfrailey@bfc.org](mailto:bfrailey@bfc.org).*

# THESE FIVE PAYROLL MISTAKES ARE ALL TOO COMMON FOR CHURCHES – HERE'S HOW YOU CAN AVOID THEM

BY SARAH BARHAM

**IT'S NO SECRET** that churches face complex challenges when it comes to their finances. Accounting, taxes, payroll, internal controls, and complying with new governmental regulations all have to be taken into consideration. I've spent over five years in my current role at WatersEdge assisting churches through these obstacles and more. I've seen firsthand the unique complications that payroll can cause for churches. Here are a few best practices that can save your church major headaches.

## **1. Verify and specify whether the salary package for a new church employee includes benefits.**

Why is this so important? It provides clarity – for both the employee and the church. If a salary package includes salary, housing, tax offsets, reimbursements for personal expenses and benefits, it can reduce a minister's take-home pay.

For example, say a church finance committee sets a salary package at \$150,000, but doesn't specify what it includes – which happens more often than you might think. Is the \$150,000 for wages only, with housing and benefits added on top? Or does the \$150,000 include those

benefits? If so, the breakdown might look something like this: \$80,000 in wages, \$50,000 in housing, and \$20,000 in benefits. The confusion is compounded when this ambiguous figure is reported to payroll, either internally or to outsourced services. Is the new minister's compensation \$150,000 plus these benefits, or does that amount include them?

We've seen multiple churches fail to make this distinction and realize at the end of the year that they've paid out much more than they budgeted. Paperwork and documentation should be provided for each employee, but it's important to lay out everything clearly within the paperwork.

## **2. Don't get bogged down by overcomplicated deductions.**

There's a popular deduction that is often referred to as a "social security offset." Under this plan, if a minister meets the requirements for self-employed status, he will be responsible for paying self-employment taxes. Churches often deduct that self-employment tax from the payroll and keep those funds for the minister until taxes are due. Then, the church will reimburse the minister just in time for paying those self-employment

taxes by the quarterly due date. As you can imagine, this can considerably complicate a church's payroll and the accounting of those deductions and payments.

Another common deduction we see is for cell phones, or if a minister wants tithes paid out of his payroll. We don't tend to recommend these arrangements. These types of complicated deductions can make church accounting even more difficult, especially when trying to orchestrate it all in-house.

## **3. When it comes to state and federal compliance, it matters if your minister is licensed or ordained.**

You may not realize it, but licensing and ordination fall under the church's responsibility. The reason for this? If licensed, a minister can claim a housing allowance which provides tax relief benefits. If this minister elects to designate a portion of his salary as a housing allowance, the church is restricted from withholding the employer portion of Social Security and Medicare.

At WatersEdge, we often see ministerial payrolls being processed in which the church is paying both the housing allowance and taxes, which is not in compliance with IRS

regulations. When we process a church's payroll, we always ask for the minister's certification first. If he claims a housing allowance, we designate him as licensed/ordained and therefore exempt from FICA withholding. But remember: a minister also has the option of being designated as a "secular minister," where he doesn't claim a housing allowance. Today, most ministers buy their own houses or live off site.

There are other considerations for your church to consider surrounding housing, too. You might be able to claim decorations, utility bills, and so on, but it depends on what the church pays for.

#### **4. It's vital for churches to understand the difference between an employee and a contractor.**

The reason these differences are so important is because of the employer's tax responsibility and reporting requirements. Firstly, the church can withhold and pay taxes on behalf of an employee – not a contract worker. Second, the church, as the employer, has expectations for and authority over an employee in a way that they don't over a contractor – for example, they set the work schedule that employees are subject to. Employees receive a W-2 from the church; contractors do not.

If your church has an individual who sets his or her own schedule, typically offers their services outside of the church, and provides their own supplies for work performed

under the church, they fall under the category of a contract worker. And contractors who receive more than \$600 in a calendar year receive a 1099 from the church.

In a church setting, distinctions between an employee and a contractor aren't always clear. Say someone works in the church nursery or fills in as a musician – technically, they're using the church's instruments or coming at a certain time for the church service, which could make them employees. On the other hand, these individuals might also offer their services outside of the church, which means they'd be contractors. It's a very fine line, and sometimes the best practice is simply to seek out expert advice to ensure you're classifying your workers correctly.

#### **5. Make sure your church is making state and federal tax payments on time.**

This one sounds obvious, right? But it's a common problem, and it can cause serious headaches. Fines are an obvious repercussion for late payments, but states that collect taxes can even attempt to close a church down for violations. Plus, for us at WatersEdge, there's an even greater consideration: stewardship.

Paying avoidable fines and penalties simply isn't good stewardship. When a church misses a deadline and pays late, fines are added, and those fines are a non-budgeted expense. The church is then forced to dip into other funds to pay those penalties, as opposed to using

those dollars for outreach or other ministry activities.

#### **So – at what point should a church leader consider outsourcing payroll to a third party?**

If your church isn't 100-percent confident in its tax withholding and tax reporting practices, then outsourcing might make sense. Most times when we see penalties or fines issued to a church, it's because the church just didn't know. Unfortunately, the government isn't very forgiving.

Outsourcing to a third party doesn't only provide accuracy and efficiency; it creates time, transparency, and trust. More time means more hours in the week to invest in Gospel ministry. More transparency ensures that your congregation can be apprised of and confident in the financial direction of the church. And through an expert third-party accounting, you can trust your church is compliant with federal and state rules and regulations.



*Sarah Barham is Vice President of Ministry Accounting Services at WatersEdge*



# SOW WHAT? SOWING SEEDS FOR KINGDOM EXPANSION

BY COURTNEY M. COATES, ESQ.

**MOST OF US ARE FAMILIAR** with the biblical principle of sowing and reaping. Let's all say it together, "You will reap what you sow." This simple concept of farming illustrates a profound biblical principle of stewardship.

Why did God choose to use something as small as a seed to facilitate His master plan for creation? There are over 250 references to "seed" in the Bible. Reviewing these scriptures, God had a much greater plan than filling the earth with people,

animals, trees, plants, and vegetation. His plan for sowing seeds and reaping a natural harvest parallels His spiritual plan for expanding the Kingdom of God.

God reminds us in His Word that planting seeds and reaping harvests are a part of God's essential design, not only for creation but also His overall kingdom expansion agenda. (2 Corinthians 9:6; Mark 4:3-9; Luke 6:38) We are called to sow generously, not only in terms of

financial giving but also in sowing seeds of righteousness and kindness. (Gal. 6:7-8; Gal. 5:22-23) God alone controls the results of our obedience - one plants, another waters, and God causes the growth. (1 Cor. 3:6-9). If we remain faithful to this call and not grow weary, God promises we will reap a harvest of material and/or spiritual blessings in due season. (Gal. 6:9)

For most families, estate planning can be a powerful tool for sowing seeds for

kingdom expansion. By carefully considering how your assets will be distributed after your passing, you can ensure that your resources are used to further God's work and advance His kingdom.

Here are four ways you can incorporate kingdom expansion into your estate planning:

**1. Tithing:** Consider an estate plan that leaves a tithe (10%) or some other percentage of your estate to support your local church or other ministries that are aligned with your values and focused on spreading the Gospel. Consider training and equipping existing or aspiring pastors by supporting Gateway Seminary, California Baptist University, or California Southern Baptist Convention.


**2. Specific Gifts:** Consider making a lasting impact by making specific gifts to directly support specific kingdom-building initiatives. This may include specific gifts to support NAMB church planting, CSBC disaster relief, or church outreach/evangelism through SoCal Baptist Ministries grants.

**3. Planned Giving:** Explore options like charitable remainder trusts or charitable gift annuities, which can provide you or family members with regular income during your lifetime while also benefiting kingdom-focused organizations after your passing. These tools help you and your loved ones leverage appreciating assets while lessening your family's tax liability.

**4. Endowments:** Create or donate to one of BFCal's existing endowment funds

to provide ongoing financial support to a specific church, ministry or organization. The Foundation has created four new endowments to support CBU double-major scholarships, retired pastors or their widows (*Mission:Dignity* 13th Check), Gateway Seminary (Karen Denise Watson Endowment), and CSBC Pastors' Conference. Endowments continue to grow and are distributed annually until Jesus returns. By setting aside a portion of your assets to generate annual income, you can ensure that your giving continues to make a huge difference long after you are gone.

**Donate today by visiting  
[www.bfcal.org/donate](http://www.bfcal.org/donate).**

Friends, remember that sowing seeds through estate planning and other planned giving options is a personal and individualized process. It is important to consult with a qualified estate planning attorney or financial advisor who can help you navigate the legal and financial aspects of incorporating kingdom expansion into your plans. Our team of experts are ready to assist you as needed to sow seeds of generosity and righteousness to resource the Great Commission. 



*Courtney M. Coates, Esq. is BFCal's Senior Vice President and Chief Legal Officer.*

*If you would like to contact him about legacy giving, you can reach him at [ccoates@bfcal.org](mailto:ccoates@bfcal.org).*



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