

It's Not
About Money...
It's About
Ministry!



COOPERATIVE BAPTIST FELLOWSHIP
FOUNDATION

The CBF Foundation Is About...

Your Vision

Your Mission

Your Values

**Your Passion
for Ministry.**

Cooperative Baptist Fellowship
(CBF) Foundation is a vehicle for
giving, not a destination for gifts.
You know where you are going.
We want to help you get there.

CBF Foundation provides two kinds
of services – services for individuals
and services for churches and
ministry organizations.

Whether you are an individual
or a representative of a church
or ministry organization, we invite
you to take a closer look at CBF
Foundation. We want to be a
partner with you as you seek to
fulfill your God-given mission.

It's About You...



We all desire to be good stewards of the gifts God has
blessed us with, but sometimes we are unsure of the
best way to get started.

It is a profound statement of faith to provide permanent
support for the future of CBF or CBF partner ministries.
The ministries you love will be more secure with
permanent endowments. That makes your financial
assistance today vital to keeping those ministries alive
and vibrant tomorrow.

Because the CBF Foundation exists to raise endowments,
and offer endowment management and promotional
services for all ministries of CBF and its partners (including
your local church), we can work with you to accomplish
your goals no matter where your passion for ministry lies.
Regardless of which CBF initiative, or CBF partner ministry
organization you wish to support – whether it's a ministry
within the life of your church, ministries for reconciliation
and justice, congregational leadership development,
scholarships for theological education, global missions,
a free Baptist press, the ethics of daily living, separation
of church and state, youth camping with a mission,
global issues affecting women – we can help you plan
permanent support for that ministry... beginning today.

Services for Individuals

It's About... Endowments

What Is An Endowment?

An endowment is a permanent fund established for the ongoing financial support of vital ministries. An endowment fund is prudently invested with the goal of producing income to support the current work of ministry and creating long-term growth in principle to protect against inflation and to meet future ministry needs. Only a portion of the proceeds, or earnings, of the fund is used each year and never the principle.

Why Are Endowments Important?

Endowments provide stability for long-term ministry needs. Some ministries are temporary and some permanent. Permanent Endowments are a helpful way in which to provide permanent support for permanent ministry needs.

Not all ministries should be endowed, as it is possible to preserve outdated ministries with endowments. Careful Stewardship requires that we thoroughly consider which ministries and ministry activities we endow. It is also important to create endowments that are flexible enough to allow for the future growth and that can change to meet the needs and methods of ministry while preserving the critical mission at the heart of those ministries.

How Do Endowments Work?

The money used to create an endowment, referred to as principal, is prudently invested for long-term growth and income. Each year, the income provided by the endowment is used to pay for ministry. Most endowments have a predetermined annual payout rate, which is calculated as a percentage of the value of the principal. A good, general rule of thumb is that an endowment can provide an amount of annual income equal to about five percent (5%) of its principal value. Here are some examples:

Principal Value	Approximate Annual Income
\$1,000,000	\$50,000
\$100,000	\$5,000
\$50,000	\$2,500

It's About... The Fellowship Heritage Society

The Fellowship Heritage Society is a group of individuals who have chosen to let us know that they have included a gift to the CBF Foundation in their will or other estate plans. The Fellowship Heritage Society gathers for fellowship at breakfast each year on the Saturday morning following CBF's General Assembly. Use the return slip at the end of this brochure to request more information about joining this group.

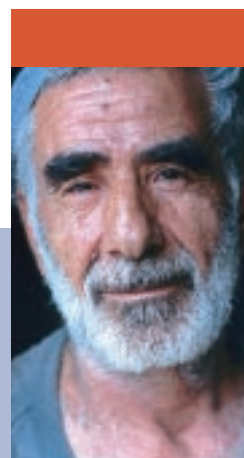
It's About... Taking The First Step

The first step is the hardest: deciding to make a gift. You probably feel the same compulsion to give that most other children of God have felt. We were created in the image of God and the desire to give is a natural part of who we are. Once you decide you want to give, the decisions that follow are fun: to whom to give, how much you can afford to give without neglecting your family, how to give.

We can help you with your plans by...

- Sharpening your focus on the ministries and missions you most want to support
- Providing you with educational information regarding prudent estate planning and giving
- Assisting you in finding professional advisors whom you trust
- Focusing on the spiritual significance of giving

It's About... Your Vision For Ministry



Once you have determined the kind of impact you would like to have on Kingdom ministries, the CBF Foundation can help you choose the best way to fund your gift. Planning today for a future endowment often requires the help of your professional advisors and is often referred to as "planned giving."



It's About... Endowments for CBF

Each of these ministries is among CBF's highest priorities for permanent funding:

Scholarships for Children of Global Missions Field Personnel.

When CBF's field personnel follow their calling and relocate their families to all parts of the world, one result is that their children almost never qualify for in-state college tuition. CBF provides scholarships for field personnel to compensate for this added family expense caused by the field personnel's commitment to missions. With existing field personnel, CBF will provide approximately 10 to 25 scholarships each year for the next 15 years alone. Each \$100,000 in endowment will provide an annual scholarship of \$5,000.

Global Missions Field Personnel Training.

Effective training is the first step to maximum effectiveness once field personnel begin their work. CBF has a thorough, creative, and innovative training program to help new Global Missions field personnel hit the ground running. This need will remain critical for new missions personnel.

Field Personnel Wellness.

Once Global Missions field personnel are on the field, keeping them emotionally, physically, and spiritually well is a key component in helping them fulfill their calling, maximize their effectiveness, and protect the immense investment made by CBF in training and placement. Providing services such as doctors, therapists, and pastoral care to keep personnel well is the most effective way to avoid crises and emergencies that could require them to leave the field. As long as there are Global Missions Field personnel, CBF will need the resources to provide wellness services.

Chaplaincy and Pastoral Counselor Ministry.

Chaplains and pastoral caregivers extend the ministry of CBF and partnering churches in unique ways by being the Presence of Christ in places and ways that churches often cannot. While endorsement is necessary for many chaplains, it is only the beginning of CBF's relationship with those it endorses. CBF has a permanent commitment to provide supportive resources for chaplains and pastoral counselors similar to what Global Missions provides to its field personnel.

CBF Scholars.

Each year CBF nurtures future leaders for Fellowship churches by providing selected students with scholarships for theological education at one of CBF's partner schools. CBF Scholar awards are currently \$5,000 per year. An endowment of \$100,000 will endow one CBF Scholar per year.

Church Starting.

Starting new churches continues to be one of the best ways to reach and serve people who are not part of a church family. CBF has started over 60 new churches in partnership with existing congregations. For each \$1,000,000 of endowed principal, CBF can start at least one church per year – every year!

It's About... Fulfilling Your Vision

Almost any asset can be used to fund a planned gift. Some of the more commonly used assets are cash, stocks or bonds (even an interest in a family business), mutual funds, real estate, or life insurance.

Outright Gifts

Cash, stocks or bonds, real estate, or life insurance can be used immediately to fund endowments for the ministries you specify. You may decide to fund an endowment today so you can enjoy watching the ministries you love flourish. However, it is always important to be sure you retain enough assets to take care of yourself and your family.

Gifts By Will

Many people continue making regular gifts while living and wait until the end of their lives to make special gifts when they no longer need their assets and have already made provisions for loved ones. Having a will is the most basic step in accomplishing this. Virtually everyone needs a will no matter how simple one's estate may be. There are multiple ways to make a gift in your will to support your favorite ministries. Here are a few examples you could share with your attorney as you decide to make a gift in your will or living trust for CBF or a CBF-related organization (including your church).

- **Bequest in Will**

See page four with sample bequest language provided.

- **Living Trust**

Some people use a living trust rather than a will to distribute their estate assets. You may also provide instructions in a living trust to distribute a portion of your assets to CBF Foundation.

- **Testamentary Trust**

A trust created by one's last will and testament that provides income to persons still living and then directs the remainder to be given to one's favorite ministry.

Life Income Gifts

For many donors, a "life income" gift is the best choice. Life income plans provide an income to donors, or the individuals they designate, for life, or for a fixed number of years. Life income gifts are created when a donor invests assets (cash, stocks, family business, real estate, etc.) in a charitable trust or a charitable gift annuity. The charitable trust or annuity then pays an income to the donor for life or for an agreed-upon number of years. At the end of the trust or annuity agreement, the remaining assets are given to the ministry(ies) designated by the donor.

When charitable trusts or annuities are used to establish endowments, they not only provide permanent financial support for vital ministries, but often provide attractive income and estate tax deductions as well. Only the assets guarantee the income from a charitable trust in that specific trust. However, the income from charitable gift annuities is guaranteed by all assets of the organization that accepts it. In addition, a portion of the payment from a gift annuity may be non-taxable. Assets used to fund charitable trusts or annuities are given irrevocably and may not be retracted. Some examples of life income plans are:

- Charitable Remainder Trust
- Charitable Annuity Trust
- Charitable Gift Annuity





Sample Bequest Language

The following are suggested forms for bequests that may be used by the testator (will writer) or lawyer when preparing a bequest to support the Cooperative Baptist Fellowship. In each case, the language could be altered by a donor and his or her attorney to specify the use of a new gift, or to direct a bequest be added to and used according to the terms already established with CBF Foundation during the donor's life.

A Specific Legacy

"I give and bequeath wholly owned property consisting of (description of property [personal dwelling, acreage, etc.]) located at (address of property or physical location) to the Cooperative Baptist Fellowship Foundation, a non-profit corporation, headquartered in Atlanta, Georgia."

The Unrestricted Gift

"I give and bequeath to the Cooperative Baptist Fellowship Foundation, a non-profit corporation, headquartered in Atlanta, Georgia, the sum of \$___ (or % of my estate; or the property described herein) for its general charitable purposes."

Bequest for a specific purpose

"I give and bequeath to the Cooperative Baptist Fellowship Foundation, a non-profit corporation, headquartered in Atlanta, Georgia, the sum of \$___ (or % of my estate) to be used for (specify purpose). If, in the judgment of the Cooperative Baptist Fellowship Foundation Trustees, the income or principal cannot be used for the purposes described herein, the Cooperative Baptist Fellowship Foundation Trustees may use the principal or income or both for a different but related purpose which best serves the intent of this bequest."

Gift of Residuary Estate

"I give, devise, and bequeath to the Cooperative Baptist Fellowship Foundation, a non-profit corporation, headquartered in Atlanta, Georgia, all the rest, residue, and remainder of my estate, both real and personal property of whatever kind that I may own or have the right to dispose of at the time of my death to be used for its general charitable purposes (or for other purposes specified by the testator)."

Contingent Bequest

"I give, devise, and bequeath to (named beneficiary) \$___ (or the following described property, securities, etc.); but if he/she does not survive me, then I give, devise, and bequeath the same to the Cooperative Baptist Fellowship Foundation, a non-profit corporation, headquartered in Atlanta, Georgia, to be used for its general charitable purposes (or for other specific stated purposes)."

Please consult with an attorney you trust to discuss how to use the examples above when writing a new will or changing or adding to your existing will. The laws governing wills and estates vary from state to state and require the guidance of a qualified professional to assure compliance in your state. Because a will reflects your most deeply held desires, it should be carefully constructed to accomplish exactly what you desire to happen to your assets. The above suggestions are intended only to serve as a guideline for you and not as a substitute for professional legal counsel.

Services for Churches and Ministry Organizations



We Simplify Managing Your Money So You Can Focus On Your Mission.

When your church or ministry organization needs to invest funds, the mechanics of money should not overshadow the passion of ministry. Whether you have a permanent endowment, scholarship fund, cemetery fund, building fund, or a short-term operating reserve, your primary interest is the work and ministries that the fund makes possible. While CBF Foundation can't fulfill your mission for you, we can simplify the mechanics of money management while you dedicate your energy to fulfilling your mission.



It's About... Fund Management

We provide you with access to the best money managers available. While some of the investment managers we work with have minimum account requirements of \$1 million or more, the CBF Foundation's portfolio is valued at more than \$30 million. This allows you to utilize the exclusive services of top-level investment managers when you invest with our portfolio even if your accounts fall below those minimums. Our fee schedule is designed to allow you access to these managers while still being competitive with the other investment management options available to you.

We offer a full range of investment options specifically designed for churches or ministry organizations. Whether you intend to use all of your funds in less than a year or keep the principal invested permanently, we have a fund or combination of funds that will meet your needs.



The CBF Foundation's Fund Management Services:

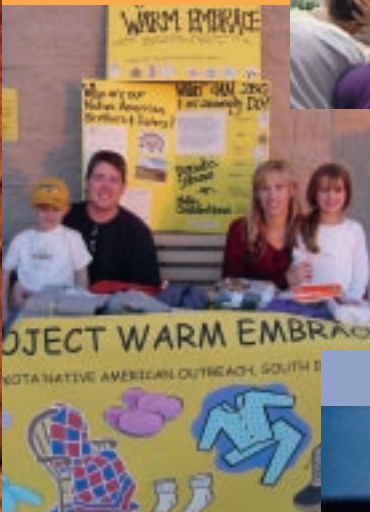
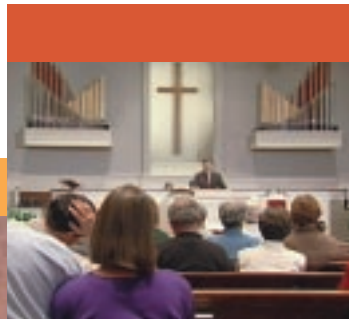
- Assist in formulating endowment asset allocation and spending policies
- Administer charitable trusts and charitable gift annuities (payments & 1099's)
- Report on investment performance in monthly statements or reports in person
- Distribute endowment fund income according to organizational needs
- Monitor preservation of endowment principal

It's About... Endowment Promotion

Frankly, investment management is the easy part of what we do. The most important part of our relationship with you is working together to promote your endowment. Investment growth alone will not address the future needs of your church or organization. As the resources required accomplishing your mission increase, only the kind of growth provided by new gifts will meet those needs. We want to assist you in attracting permanent long-term support; however, our level of involvement in promoting endowments within your organization is completely up to you.

The CBF Foundation's Endowment Promotion Services:

- Offer private consultation on endowment promotion strategies
- Conduct seminars on the importance and uses of endowments
- Teach educational seminars on giving options through wills, bequests, and trusts
- Assist with direct donor solicitation
- Help find trustworthy professional advisors for your donors



It's About...

You!

- Yes! I would like to know more about CBF Foundation!**

Name _____

Street Address _____

City _____

State _____ Zip _____

Telephone _____

Email _____

Church Affiliation _____

- Please call me to discuss how CBF Foundation can help me.**

Please send me more information on the following:

- Gifts in my will
- Gift arrangements that provide me lifetime income
- Charitable Gift annuity
- Charitable Trusts
- Permanent endowments for CBF
- Permanent endowments for ministry partners
- Permanent endowments for churches
- Joining the Fellowship Heritage Society



Please cut at the perforation. See reverse for more options

It's About...

Your Church or Organization!

- Yes!** I would like to know more about CBF Foundation!

Name _____

Street Address _____

City _____

State _____ Zip _____

Telephone _____

Email _____

Church Affiliation _____

- Please call me to discuss how CBF Foundation can help me.

Please send me more information on the following:

- Consultation on endowment promotion strategies
- Seminars on the importance and use of endowments
- Investment management services
- Educational seminars on giving options: wills, annuities or trusts
- Assistance with direct donor solicitation
- Help locating trustworthy professional advisors



**It's Not About Money.
It's About Ministry.**



Cooperative Baptist Fellowship

CBF is a fellowship of Baptist Christians and churches that share a passion for the Great Commission of Jesus Christ and a commitment to Baptist principles of faith and practice. Our mission is to serve Christians and churches as they discover and fulfill their God-given mission.

Cooperative Baptist Fellowship Foundation

The CBF Foundation exists to raise and manage endowment funds for CBF strategic initiatives and CBF partner organizations and churches. The Foundation is an autonomous organization, closely linked to the Fellowship, but governed by a separate Board of Trustees in order to ensure its integrity.