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**WHY EVERY CHURCH NEEDS
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President's Letter

AS WE REFLECT ON THIS PAST YEAR, I am filled with gratitude for God's faithfulness and for the pastors and ministry leaders we are honored to serve. As pastors, church leaders, and committed followers of Christ, your commitment to reaching others with the gospel does not go unseen, and it is a privilege for The Baptist Foundation of California to come alongside you to help achieve your ministry goals. Our mission remains clear: to serve Baptists in the West by raising, managing, and distributing resources for Kingdom causes to support churches, families, and ministries across California, Arizona, and Nevada.

God has richly blessed our work. In 2025, we ended the fiscal year with a strong operating surplus, allowing us to reinvest directly into Kingdom impact through endowments supporting California Baptist University, Gateway Seminary, and the California Southern Baptist Convention. In 2026, we are on track to bless our partners in a similar way. Our assets under management continue to grow, surpassing \$290 million earlier this year, reflecting both God's provision and the trust of those we serve. Through grants and partnerships, we continue to resource local churches in their outreach and evangelism efforts.

We are especially encouraged by the growing impact of our estate planning ministry. This past year, our team served 22 churches and completed 81 estate plans, helping families steward what God has entrusted to them in ways that bless both their loved ones and the Kingdom. Through this work, and the faithful generosity of Southern Baptists, the Foundation added more than \$8.8 million in 2025 to future ministry support. Additionally, we are excited to begin hosting free retreats for pastors, missionaries, and their spouses to provide rest, encouragement, and renewal for those faithfully serving in ministry. Our first retreat scheduled for November of 2026 has already reached capacity, and we are looking at expansion options for 2027.

As we look ahead, our vision is to continue expanding our Kingdom impact, strengthening churches, supporting pastors, and resourcing the Great



Commission for generations to come. Thank you for your faithfulness, your partnership, and the work you do each day for the Kingdom. It is an honor to serve you.

Resourcing the Great Commission,

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



Dr. Jonathan Jarboe speaking at the BFCal Board of Directors meeting.



PATHWAYS

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WHAT'S BREWING AT BFCAL?

THE FOUNDATION HOSTED

its Board of Directors meeting in February, a meaningful time of fellowship, connection, and updates on the ongoing work of BFCal. During the meeting, the Board also attended Gateway Seminary's presentation of vintage Bibles, led by Dr. Robb Torseth, offering a rich and engaging time of learning and reflection.

The Foundation also welcomed guest speaker Dr. Pia De Solenni, Senior Vice President of Corporate Engagement at IWP Capital. This session provided valuable insight into proxy voting and highlighted the importance of shareholder participation and its broader influence.

We are also proud to celebrate a special milestone: five years of dedicated service from our Senior Vice President and Chief Legal Officer, Courtney M. Coates Esq., and Legal Assistant, Belinda Allen. Since joining the Foundation in 2021, they have played an instrumental role in advancing our mission, contributing to significant growth and lasting impact through our legal and estate planning efforts. 



*Top: Dr. Robb Torseth presenting a vintage Bible to BFCal Board Members.
Middle: Chief Investment Officer Bradley Frailey and IWP Capital's Senior Vice President Dr. Pia De Solenni speaking about the importance of proxy voting.
Bottom: Chief Legal Officer Courtney M. Coates Esq. and Legal Assistant Belinda Allen celebrate five years at the Foundation.*



10-DAY
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The Baptist Foundation of California

with Drs. Jonathan & Tammy Jarboe

January 17 - 26, 2027



10-Day Journey to the Holy Land

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*- Drs. Jonathan & Tammy Jarboe
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REACHING THE LOST SHEEP: OUTREACH THAT CHANGES LIVES

BY AMANDA G. SALAS



Hope Church hosting its outreach and evangelism Hope Toy Drive!

HOPE CHURCH SAN DIEGO, led by Pastor Sean Beaudoin, exists to share the hope of Jesus in a way that restores and transforms lives, families, and communities. With a clear and purposeful mission to connect, grow, and go, the church is committed to helping people connect with Jesus, grow in their faith, and go out to make disciples.

1. What inspired your church to host this Outreach and Evangelism event, and what was your vision going into it?

We wanted to create a meaningful way to bless children and families during the Christmas season, especially those who may not otherwise experience that joy. At the same time, our heart was not just to meet a physical need, but to share the gospel of Jesus Christ. Our vision was to create an environment where families felt

loved, welcomed, and seen, while also giving us the opportunity to connect with our community in a deeper way.

2. What kind of impact did this event have on both your church and the surrounding community?

This event had a significant impact. The community deeply appreciated that the church was taking the initiative to serve in this way. We were able to reach many people with the gospel, and as a result, several new families began attending our church. Our congregation also experienced great joy in being part of it, witnessing firsthand the impact of the outreach and seeing the fruit of what we were doing.


3. Can you share a meaningful story or moment from the event that stood out to you?

One of the moments that stood out to me was meeting Shonda and her family. They had been going through a very difficult season, and it was clear that Jesus was exactly what they needed. That day, they gave their lives to Christ and were baptized. Since then, they have been faithfully attending Hope Church on Sundays and participating in our midweek growth groups. Last month, they officially became members and are now actively serving in different ministries within the church.

4. How did your congregation get involved in planning and participating in the event?

At our church, outreach is a true all-hands-on-deck effort. We have dedicated leaders overseeing different areas of the ministry who help plan each part of the event. They also equip their teams through training and clear communication, ensuring that everyone is prepared and aligned for a successful outreach.

5. What encouragement or advice would you give to other churches looking to host similar outreach events?

My number one piece of advice for anyone looking to host an outreach in their community is to be both personable and intentional. Without that, it can easily become just another event. But when you truly engage with people and lead with purpose, you create meaningful connections that open the door to sharing Jesus. 

DISCOVERING PURPOSE IN THE DETOURS: PASTOR OBED BREFO

BY AMANDA G. SALAS

PASTOR OBED BREFO, Senior Pastor of King's Cross Church in San Diego, California, never expected that what was meant to be a one month trip to the United Kingdom in 2025 would turn into a year-long season of unexpected challenges for him and his family. A small paperwork error unexpectedly delayed their return, requiring the Brefo family to remain in England for nearly a year. Finally, in March 2026, they were able to return home.

Yet through faithfulness, perseverance, and God's provision, King's Cross Church continued to move forward. What could have been a season of uncertainty instead became a testimony of God's faithfulness, as the

church rose above adversity and grew stronger in both faith and community along the way.

What first stirred your heart toward pastoral ministry, and how did you sense God's calling?

Looking back, what stands out most is how unexpected God's call was. We were living in London, surrounded by community and serving in ministry, but I had no desire to become a pastor. Then, without warning, the Lord placed a deep and persistent desire for pastoral ministry in my heart. It was not something I planned, but something He clearly initiated.

As that calling grew, my wife Elena and I stepped out in faith and moved to Los Angeles to

train at The Master's Seminary. We originally planned to return to England, but over time, God redirected our hearts toward Southern California. Through prayer, relationships, and opportunity, San Diego became clear. We saw both a need for gospel centered, Bible-teaching churches and a place we could truly love and serve.

In 2018, we launched King's Cross Church in Pacific Beach, a small coastal town in San Diego, CA. God's calling was not a single moment, but a journey. What began as an unexpected desire became a clear direction, and He faithfully led us every step of the way.

What has been one of the most rewarding moments in your pastoral journey?

This past year, ironically while being physically absent from our church, has been one of the most rewarding seasons of ministry I have ever experienced.

Watching our church not only sustain itself but grow in depth, maturity, and ownership was incredibly moving. People stepped into leadership roles they had never imagined. New pathways for discipleship were established, ministries were launched, and individuals committed to the church without ever meeting me in person.

There came a moment when it became clear that this church does not rise or fall on one pastor's



Senior Pastor Obed Brefo of King's Cross Church in San Diego, CA.

presence. Christ is truly the head. That realization was both humbling and deeply rewarding. It felt like watching a child learn to walk, not because you are holding them up, but because they have grown strong enough to stand on their own.

And of course, hearing the words, “You have been approved” at the embassy, after a year of waiting, praying, and uncertainty, was unforgettable. It was not only significant for our family, but also a reminder that we were carried there by the prayers of our church family, many of whom were awake in the middle of the night, lifting us up before the Lord.

How did this season away from home and church impact your family, and what did you learn about balancing ministry and family during that time?

That season reshaped us. What we thought would be a short trip turned into a year of constant transition, moving multiple times, navigating uncertainty, and trying to create stability with very little.

There were real challenges, emotional strain, deep wrestling with God, and even questions about continuing in ministry from a distance. Yet, there were also unexpected gifts. We reconnected with family, including restoring a relationship with my father after nearly 40 years. Our children experienced the global church in Oxford, and my wife stepped into a new role, working at Oxford University; something we did not expect.

What I learned is this: ministry and family are not competing callings, they are meant to be integrated. There were moments when my family needed me more,

and choosing them was not a failure of ministry, but faithfulness to it. We invited our family into the mission, and God reminded me that before I am a pastor, I am a husband and a father, and that order matters.

What encouragement would you give to other pastors who may need to step away temporarily but want to ensure their ministry continues to flourish?

1. **Trust that the church belongs to Christ more than it belongs to you.** That’s easy to say theologically, but much harder to live out practically. Stepping away exposes how much we can subtly believe that everything depends on us. But it doesn’t. It never did.

2. **Invest deeply in leaders before the crisis comes.** What sustained our church during that season wasn’t a last-minute plan; it was years of raising up faithful men and women, equipping them, trusting them, and giving them real responsibility. When the time came, they didn’t just “fill gaps”, they led.

3. **Don’t underestimate the power of prayer.** Our church didn’t just organize logistics; they sought the Lord. There were moments when people were praying at 12:30 a.m., 3:30 a.m., crying out to God with persistence and faith. That kind of dependence changes a church.

4. **Release control.** The ministry may look different in your absence. In some ways, it may even become stronger. That’s not a threat, it’s a gift. It’s evidence that God is building something that extends beyond any one person.

How did your leadership team step up during your absence,


and what did that reveal about the culture of your church?

Our leadership team didn’t just maintain the church, they shepherded it.

Initially, we thought I’d only be gone a short time, so guest preachers filled the pulpit. But as weeks turned into months, our leaders adapted. They experimented with video sermons, even though it wasn’t our natural style. They restructured ministries. They cared for people. They made decisions. They carried the weight, and the church responded.

People stepped into new roles. Leaders emerged. The body began to function more fully, with each part doing its work. It was a living picture of what Scripture describes; a church not built on one personality, but on a shared commitment to Christ and His mission. What it revealed is that our culture, by God’s grace, is not centered on a platform but on participation.

It showed that we are, at our core, a church family. One that believes in the priesthood of all believers, in shared ownership of the mission, and in the quiet, steady work of discipleship. If anything, that season stripped away illusions and deepened our foundation.

And now, as we move forward, we do so not wanting to return to “normal,” but to carry that same dependence, that same hunger, that same clarity of mission into whatever God has next. 

This church property, used by King’s Cross, was entrusted to BFCal as a gift to support and advance ministry efforts.

For more information, please contact Courtney M. Coates, Esq. at ccoates@bfc.org or call (909) 475-7907.

WHY EVERY CHURCH NEEDS AN INVESTMENT POLICY STATEMENT

BY BRADLEY FRAILEY, CPA, CAIA, CIMA®

CHURCHES ARE ENTRUSTED

with resources that are meant to serve both present and future ministry. Whether managing savings, designated funds, or an endowment, many churches face an important challenge: how to steward assets wisely and consistently over time. One of the most effective and often overlooked tools for doing this well is an Investment Policy Statement (IPS).

An Investment Policy Statement is a written document that defines how a church will manage its invested assets. While it may sound technical, its purpose is simple: to provide clarity, discipline, and organizational alignment in financial and investment decision making.

At its core, an IPS answers a few critical questions. What is the purpose of these funds? What level of risk is appropriate? What is the time horizon for using the resources? And how will decisions be made and evaluated over time? By addressing these questions in advance, a church creates a framework that guides decisions regardless of changing circumstances or leadership.

Without an IPS, investment decisions can easily become reactive. During periods of market volatility like we experienced earlier this year, fear may lead to selling at the wrong time. In strong markets, optimism can lead to taking unnecessary risk. Over time, these emotionally driven

decisions can erode resources that were intended to support ministry. An IPS acts as a stabilizing force, helping leaders remain focused on long-term objectives rather than short-term market movements.

An Investment Policy Statement also promotes continuity. Church leadership often changes; pastors transition, finance committees rotate bringing new voices to the decision-making process. Without a clear, documented strategy, each transition can bring inconsistency or confusion. An IPS ensures that the church's financial approach remains steady and aligned with its mission, regardless of who is in leadership.


Equally important, an IPS strengthens accountability. By clearly defining roles, responsibilities, and performance expectations, it creates transparency in how decisions are made. This not only builds trust within the congregation but also provides confidence that resources are being managed with care and intentionality.

From a stewardship perspective, an IPS reflects biblical principles of wisdom and planning. The book of Proverbs consistently emphasizes the value of foresight and counsel. Developing an investment policy is not about predicting the future, it is about preparing faithfully for it. It allows churches to act thoughtfully rather than react impulsively.

Creating an IPS does not need to be overly complex. In fact, the most effective statements are

often clear and concise. They outline objectives, set governance structure, define acceptable investments, establish risk parameters, and provide guidance for ongoing oversight over investment performance.

Ultimately, an IPS is not just a financial document, it is a ministry tool. It helps ensure that resources entrusted to the church are managed in a way that supports both current ministry and future opportunities. By putting structure around investment decisions, churches can move forward with confidence, knowing they are stewarding God's resources with wisdom, consistency, and purpose.

For more information on Investment Policy Statements or additional resources to help your church in the preparation of one, please feel free to reach out to me at bfrailey@bfcalf.org. 



Bradley Frailey, CPA, CAIA, 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@bfcalf.org.

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Disclosures: All rates are variable. This offer is exclusive to new deposits invested in the Long-Term Income Fund. A 36-month capital commitment is required. Early withdrawals are subject to penalties. Investment Funds are not FDIC insured and involve investment risk, including possible loss of principal. The Foundation reserves the right to limit or restrict any investor's participation in the fund at its sole discretion, as deemed necessary.

For more information visit bfcalf.org or contact Bradley Frailey at (909)635-6910



A SMARTER WAY FOR CALIFORNIA CHURCHES TO MANAGE CREDIT CARD SPENDING

BY ADAM COVINGTON

SOUTHERN BAPTIST CHURCHES

in California are now able to focus more of their time, energy, and resources on advancing the Gospel than on managing their ministry finances.

It's all part of a partnership between Christian nonprofit WatersEdge and Ramp, a modern corporate card platform designed to streamline spending, integrate seamlessly with accounting systems, and provide real-time visibility and control.

After extensive research throughout 2024 and early 2025, the WatersEdge team set out to find a better credit card solution which aligned with the unique needs of churches and ministries while simplifying financial operations. That search eventually led them to Ramp.

"We initially piloted Ramp with a select group of churches, and the results spoke for themselves," said Sarah Barham, Vice President of WatersEdge Ministry Accounting Services (MAS). "With strong feedback and measurable time savings, we opened the opportunity to all ministry clients."

Ramp has now become WatersEdge's recommended credit card solution for churches looking to simplify processes and strengthen stewardship.

"If you've been searching for a better credit card system for your church – or even if you haven't – this is something well worth considering," Barham said.

Ramp was built to reduce complexity and increase transparency, making it an excellent tool for ministry environments. Here's what churches are appreciating most:

- **No cost to use.** There are no fees to issue or use Ramp cards, helping churches stay focused on mission rather than overhead.

- **\$500 welcome bonus.** Churches receive a \$500 credit as a thank-you for making the switch.

- **Significant time savings.** Automated transaction syncing, receipt capture, and built-in approval workflows dramatically reduce administrative workload.

- **Improved financial transparency.** Expenses can be easily tracked, all from one intuitive dashboard.


Ramp removes many of the pain points churches experience with traditional credit card systems. Each time a card is used, the cardholder receives a text message or app notification prompting them to upload a photo of the receipt, select the appropriate account, and provide the business purpose of the expense, all in a matter of seconds.

Approved church staff can see uncoded or missing transactions in real time and send automated reminders, ensuring nothing slips through the cracks. The result? Clean, accurate records without the endless follow-ups. No more chasing down paper receipts. No more manual expense reports.

No more time-consuming, end-of-month reconciliations.

Church leaders consistently mention how much time they've saved by eliminating manual receipt collection, expense reports, and credit card statement reconciliation. Ramp handles it all automatically, freeing staff to focus on ministry rather than paperwork.

Barham said the MAS team is passionate about serving California churches and ministries through their agreement with BFCal.

"You don't have to be a WatersEdge client to benefit from this partnership. Our team will connect you directly with Ramp specialists who will guide you through the entire setup process. The goal is to make the transition smooth, simple, and stress-free. We believe this is a powerful tool for churches striving to be good stewards of both time and financial resources," Barham said. 



Sarah Barham, is Vice President of Ministry Accounting Services at WatersEdge. For more information call (909)730-4000 or email info@bfcal.org

WHAT'S YOUR BEEF?

Minimizing Conflict in Trust Administration

BY COURTNEY M. COATES, ESQ.

IF YOU'VE EVER ATTENDED one of our estate planning seminars, you probably heard that estate planning is the best way to minimize family conflict and leave a godly legacy for family. Family conflict in trust administration, even for believers, is not uncommon—it is often what happens when grief, finances, and decades of family dynamics all show up to the same meeting. For The Baptist Foundation of California, estate planning is not just administrative—it is missional. It is an opportunity to care for families and bring glory to God by leaving a Christ-honoring legacy that does not devolve into conflict and, even worse, costly litigation.

Handled well, trust administration can preserve relationships and reflect Christ. Handled poorly, it can cause even the most peaceful family to spiral into conflict—often over things no one even wanted ten years ago.

A BIBLICAL VIEW

The Bible reframes everything. Psalm 24:1 reminds us that everything belongs to the Lord. 1 Corinthians 4:2 calls us to be faithful stewards. That means inheritance is not primarily about what we get, but *how we steward* what God has blessed us with for His glory. Recall, James 4:1 explains why conflict happens—competing desires. In trust administration, those desires may involve fairness, recognition, and control. Occasionally, they also

involve who gets the “sentimental” items that may be worth nothing to the world but suddenly became very valuable to those grieving the loss of a loved one.

Here are some of the most common sources of conflict in trust administration: (1) *unequal distributions*; (2) *trustee mistrust*; (3) *administration delays*; (4) *unresolved past conflict*; (5) *unclear documents*. Identifying these sources when reviewing your estate plan may help to ameliorate family conflict in the future.

“THAT’S NOT FAIR!”

Perceived *unequal distributions* is one of the most common triggers of conflict. Even when a trust is legally sound, beneficiaries often evaluate fairness emotionally rather than objectively, especially if distributions are unequal. This can lead to assumptions about favoritism or lack of love, even when you had thoughtful reasons for your decisions. Scripture cautions against comparison (2 Corinthians 10:12), but in practice, comparisons happen quickly—and once they start, they tend to grow louder over time.

Recommendations:

- *Clarify intent early*: Before you pass, communicate the why behind distributions during life or through written statements of intent in your trust. By putting your intent in writing, your trustee will be able to reference the trust language and reinforce that your trust does not

contain errors or omissions, but reflects your thoughtful, prayerful decisions.

- *Family meeting*: Arrange for one-on-one meetings and, if prudent, a family meeting to share in advance your heart for your trust decisions to resolve conflict.

“I DON’T TRUST YOU OR THIS PROCESS!”

When a trustee is a family member, every decision can feel personal, even when it is fiduciary in nature. A lack of communication or delayed responses can create a perception that something is being hidden, regardless of the reality. Over time, this perceived lack of transparency can erode trust and escalate relatively minor concerns into larger disputes. In many cases, the issue is not misconduct but misunderstanding. From a beneficiary’s perspective, both can look and feel surprisingly similar.

Recommendations:

- *Proactive communication*: Provide regular updates, even when there is no major development. Silence often creates more concern than clarity.
- *Full transparency*: Share accountings, timelines, and decision-making processes openly to build trust.
- *Use third-party support*: Engage professionals (legal, accounting, or corporate fiduciaries like BFC) to provide neutral oversight and credibility.

“WHY IS THIS TAKING SO LONG?”

Trust administration can be quite involved with legal, tax, and logistical requirements. On the outside looking in, beneficiaries may be unaware of these nuances and expect quicker resolutions, particularly when they themselves are navigating financial needs or expectations. This disconnect can lead to frustration and suspicion, even when the trustee is acting appropriately and diligently. Ecclesiastes 3:1 reminds us that there is a season for everything, but that truth can be difficult to embrace when someone has already planned how to use a distribution that has not yet arrived.

Recommendations:

- *Set expectations upfront:* Your trustee should set a realistic timeline early in the process, including key milestones.
- *Explain the “why” behind delays:* When beneficiaries understand legal or tax constraints, patience tends to increase.
- *Provide periodic progress updates:* Even small updates reassure beneficiaries that progress is being made (and reduce those “just checking in” messages).

“YOU NEVER LIKED ME, DID YOU?”

Many trust disputes are not truly about the trust itself, but about long-standing family dynamics. Past grievances, sibling rivalries, or perceived inequalities from earlier in life often resurface during administration. The trust becomes the context in which deeper relational issues are expressed, sometimes for the first time in years. This is why disagreements can feel disproportionately

intense—because they are rarely just about the present issue, even if that is how they are framed.

Recommendations:

- *Acknowledge emotional dynamics:* Recognize that not all conflict is about the trust—some is about history.
- *Encourage mediation or pastoral guidance:* A neutral, faith-based facilitator can help redirect conversations toward resolution.
- *Promote reconciliation principles:* Scripture calls for forgiveness and grace (Ephesians 4:31–32), which can soften even deeply rooted tensions over time.

“I’M SO CONFUSED!”


Ambiguity in trust language can create multiple “reasonable” interpretations, opening the door to conflict and disputes over intent, particularly when the settlor is no longer available to clarify. Even small drafting issues can have significant practical consequences, especially when substantial assets are involved. As 1 Corinthians 14:33 reminds us, God is not the author of confusion, yet unclear documents can quickly introduce exactly that—along with spirited discussions that feel far less spiritual.

Recommendations:

- *Invest in clear drafting:* Work with experienced counsel to ensure provisions are precise and comprehensive.
- *Include explanatory guidance:* Letters of intent or summaries of key provisions can provide helpful context.
- *Use neutral interpretation when needed:* When ambiguity exists, rely on legal counsel or institutional fiduciaries to provide

objective analysis rather than family-driven interpretation.

CONCLUSION

At The Baptist Foundation of California, minimizing conflict through comprehensive estate planning is part of ministry, not just process. Family conflict in trust administration may be common, but it doesn’t have to be destructive. With a biblical perspective—grounded in stewardship, humility, and grace—families can navigate this season with wisdom and discernment. And while not every disagreement disappears, many can be transformed. Sometimes all it takes is clear communication, a little patience, and the shared realization that the real inheritance was never just about the assets but becoming more like Christ in the process. 



Courtney M. Coates, Esq. is BFCal’s Senior Vice President and Chief Legal Officer. If you would like to contact him about estate planning, legacy giving, or would like to host a free estate planning seminar at your church, you can reach him at ccoates@bfcalf.org.



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