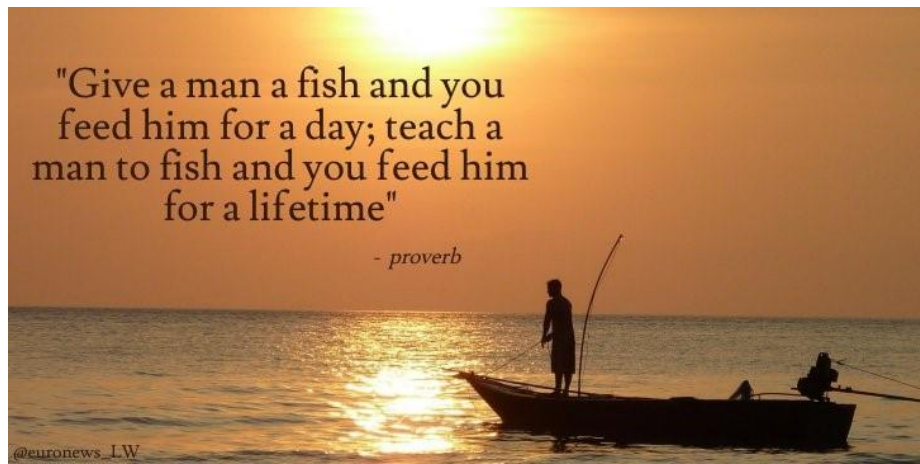


LITERACY TO LEGACY

Empowering the Church to Lead Financially in the 21st Century



Today the Black Church has an unprecedented financial responsibility to help teach people to create a life legacy. This same legacy can also assure the financial viability for their beloved congregation, ministries and the future sustainability of the church institution itself.

Part of that responsibility comes from the notion that the church is properly structured for continued growth and organized to support an eternal mission that is driven by faith.

Our research shows alarming statistical evidence that without some financial education and direction, the Black Church may not survive the increasing economic demands exacerbated by, among other things, aging congregations and pew migration to alternative disciplines.

Couple those concerns with the specific factors of:

- **Declining Revenues** - due to diminishing resources and competing priorities
- **Increased Expenses** – caused by aging facilities, long term maintenance costs, administrative support, new program requirements and supplies
- **Changing Demographics** – relocation of people, communities and resources that served to support the church and its mission
- **New Tax Law of 2018** – new deterrent for itemized deductions that offset some of the financial benefits for charitable donations and gifts.
- **Mounting Member Needs** – Increased benevolence cost for food, shelter, healthcare, funeral and interment services in support of the congregation.

WHAT WE DO AT BWA?

At Bailey Wealth Advisors, we work with church leadership to help meet its financial goals by communicating and activating strategically proven principles for growth in endowments that support church operations, services and ministries.

HOW DO WE DO IT?

We guide you through an advanced set of strategies to enhance the church's ability to:

1. **Maximize** untapped financial and human capital available to the church
2. **Engage** your congregation with financial literacy principles of “Enlightened Philanthropy” that facilitate family and community legacies.

3. **Create** a financially sustainable church for coming generations.
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HOW DOES IT WORK? – A Two Step Approach

(Step One): We conduct a **SWOT** (Strength, Weakness, Opportunity and Threat) analysis and in concert with the leadership team, develop an action plan with 1st and 2nd level priorities.

I. Leadership Team - Asset Valuation and Revenue Projection -

- ✓ **Confirm** the church's goals and objectives in 10, 25 & 50+ year intervals
- ✓ **Determine** if present projected resources are sufficient to fund current and future operations.
- ✓ **Evaluate** current investment strategy in relation to your objectives and risk tolerances.
- ✓ **Develop** a cash flow model to anticipate future cash flow needs
- ✓ **Identify** the capacity for future wealth accumulation such as formulation of endowment programs, bequest planning and other instruments of financial stewardship
- ✓ **Finally**, customize and recommend a comprehensive and specific plan to produce the revenue streams that help serve the church's needs.

(Step Two) We serve to engage and activate all church stakeholders, including the congregation and community at-large. Ultimately, the goal is to leave no interested parties behind during the fulfillment of the church mission and vision.

II. Literacy to Legacy Workshop(s) - Congregation & Community Involvement

Literacy to Literacy is a BWA program designed to educate workshop attendees on the virtues of creating "Sustainable Wealth" for individuals, families and community Institutions. It focuses on the laws and ethical principles that encourage financial independence in America.

Research shows that people that care about their church, certain that their gifts will be used as designated, and understand financial tools used to facilitate the transaction, are cheerful givers. These givers are likely to give not only now but beyond their lifetime.

Workshop Participants will Learn the Value Of:

- ✓ Charitable Gift Annuities
- ✓ Charitable Lead trusts
- ✓ Charitable Remainder trusts
- ✓ Charitable Giving through Life Insurance
- ✓ The giving of highly appreciated assets (stock and real estate)
- ✓ The donation of deferred tax programs: IRA's, 401K plans, cash value in life insurance policies.
- ✓ And more...

HOW DO I QUALIFY MY CHURCH FOR A COMPLIMENTARY CONSULTATION?

Please contact us today. We will arrange time for you to meet with one of our advisors. We would like to hear more about your church, its mission and welcome the opportunity to be of any assistance.

Kevin Johnson, Director of Communications – (301) 585 – 4701