



## SC Baptist Foundation Helps Churches Give Generously

The topic of money can be difficult to discuss, including for churches. The Baptist Foundation of South Carolina is ready to guide congregations in this discussion and through the process of investing the resources God has entrusted to their church. According to President and CEO Nathan McCarthy, the Foundation is a local resource ready to assist CMBA churches and their membership to become more generous givers while fulfilling the Great Commission.

“God is opening new doors as well as deepening our existing relationships with South Carolina churches. The Foundation has been able to come alongside many churches in the last year and a half to discuss teaching Biblical generosity, helping to invest money for Kingdom impact as well as opening online giving accounts for their churches to receive gifts during the pandemic. It has been a very busy year for the Foundation and we have enjoyed every minute the Lord has led us through,” says McCarthy of this ministry.

In her work with churches, Director of Ministry Advancement Jacque Wenger frequently fields questions about how investing through the Foundation is investing in the Kingdom. She maintains that stewardship and financial discipleship are just as important as other forms of discipleship within the church. Foundation staff openly discuss the reality of market risks to churches looking to invest and further explain that representatives do not make income based on investments, but instead are there to serve and advise churches on the best avenues for investing.

“We have the privilege of being inspired by a lot of givers. Many are Spirit-led givers and are not rich, but they are always the most joyful people we know! The most exciting opportunity is for the church to focus on the fact that God’s money matters – it’s not my money, but God’s – and that can change the heart of the church. The church can be transformed from thinking about how money pays the bills to thinking about how God wants us to give and use HIS money for HIS purposes,” Wenger explains.

The Foundation’s operational practices are based on biblical accounts of money, giving and investing, and staff regularly help educate congregations on these principles. Wenger points to many biblical accounts of the importance of being a cheerful giver while understanding the motives behind the act of giving. She says the joy that comes from giving according to the Holy Spirit’s guidance happens “when our hearts are aligned with His, because then He can do awesome things through the resources He has blessed us with.”

Executive Director George Bullard shares about one of these noteworthy things that CMBA has experienced through Foundation investments. CMBA invested monies from the sale of its former building in December 2019 and, through March 2021, that earned 18% on investment.

“Because of the increase in our investments we are able to provide grants to new congregations and to congregations seeking to revitalize. Just last month we approved grants for \$2,400 each to two new congregational expressions,” says Bullard, adding that several more grants will be proposed to the Visionary Leadership Community in June.

***Our Family Stories*** is a series of stories provided by the Columbia Metro Baptist Association about the people and congregations of the family of Baptist congregations in the Midlands of South Carolina.

Financial gifts from the almost 100-member congregations make these articles possible.

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Wenger says churches often mistakenly assume the Foundation is “only interested in the large investor or the large donor. The ‘a-ha’ happens when they realize that size does not matter. We want to help God’s people fund the Great Commission – it’s a ‘heart’ issue and not a size issue. The widow’s mite was the greatest ‘heart’ gift that Jesus commended. We love helping the church or giver who wants to steward God’s money for Kingdom purposes, regardless of the size of their bank accounts.”

The Foundation primarily assists South Carolina Baptist institutions and churches but will meet with churches aligned with the state convention or local association. McCarthy says that with a minimum \$1,000 investment, his staff can help “God’s people fund the Great Commission.” The Foundation can also help educate congregations on generous giving through traditional and non-traditional gifts, including IRA Required Minimum Distributions, donor advised funds, real estate, life payment gifts, estate gifts, charitable gifts and trusts. Financial discipleship topics include stewardship education, the biblical view of money and ministries of generosity.

Wenger shares about one local church with a cemetery fund invested in CD’s for almost 40 years. When they realized they had actually lost money because of that investment’s interest and that the Foundation offered an investment strategy that could exceed cemetery maintenance needs, they were eager to invest more wisely.

“Investing isn’t about emotion, it’s about strategy. We talk about the process and how our funds are strategically invested to not only minimize risk as much as possible, but also that we invest in things that are Kingdom-focused and won’t bring embarrassment to the church. God has placed us in one of the richest countries in the world at one of the richest times in history...we have to ask ‘why?’ God has a purpose for every time in history,” Wenger explains.

For his part, McCarthy emphasizes the opportunity for CMBA churches to grow their congregation’s generosity at individual and church levels. He says the Foundation can help churches form individualized plans and a generosity model that includes ways to celebrate each disciple of Christ and where they are financially in life while teaching how to be stewards of what God ultimately owns. At the church level, impact investing is what sets Foundation services apart from other investing organizations.

“The Foundation is providing real and useful help today to our CMBA and SCBC churches. The discussions around generosity that we are having with pastors, staff, committees and leadership are exciting to hear and to see the hearts stirred to new actions. What does God want us to do with His money? Fund the Great Commission,” McCarthy says.

Visit [www.baptistfoundationsc.org](http://www.baptistfoundationsc.org) for more information about the services of the Baptist Foundation of South Carolina or to contact McCarthy or Wenger. The Foundation also affirms the online financial and stewardship resources available to churches through Christian Stewardship Network at [www.christianstewardshipnetwork.com](http://www.christianstewardshipnetwork.com) and the National Association of Evangelicals at [www.naefinancialhealth.org/resources/#personal-finances](http://www.naefinancialhealth.org/resources/#personal-finances).