ARKANSAS BAPTIST FOUNDATION
10 REMINGTON DRIVE, LITTLE ROCK, AR 72204

ECFA ACCREDITED

ARKANSAS BAPTIST FOUNDATION
Serve. Advise. Encourage.

COMPASS

2025 FALL NEWSLETTER

501-376-4791, EXT. 5907 | INFO@ABF.ORG | ABF.ORG

STAFF PROFILE

JACKSON MUSE

I'm honored to serve as the new Finance Coordinator for the Foundation. I graduated from the University of Central Arkansas with a bachelor's degree in finance. My family and I live in Conway, where we attend the Summit Church. My wife, Jillian, and I have one daughter, Benson. I enjoy spending time with my family, reading, and the outdoors. I'm grateful for the opportunity to use the skills God has given me to serve and support the mission of Arkansas Baptists.

scholarships

APPLY TODAY!

01 Visit abf.org/scholarships and click on apply.

02 We recommend selecting "all applicable" when selecting which scholarships to apply for.

03 Check your email to confirm your application.

THINGS TO REMEMBER:

- Apply with an email that you check regularly.
- Check your emails, including your junk folder! This is how we will communicate with you regarding awards or questions about your application.
- Scholarship awards are not decided until the end of February through mid-March depending on the specific scholarship. If you have not heard from us before this time about awards, do not worry! The application is open until February 1st at midnight.
- You will receive a notification whether you are an award recipient or not.
- The scholarship application will be available on October 15th and all students are required to reapply EVERY year.

QUESTIONS?

BARRI BRIDGES
Scholarship Administrator
barri@abf.org

HOLLY BAILEY
Ministry/Finance Assistant
holly@abf.org

COMPASS is a publication of the Arkansas Baptist Foundation.

budget & year-end planning

YEAR-END TAX REVIEW

At the Foundation, we seek to serve as a resource for Arkansas Baptists concerning stewardship. We believe stewardship has a broader definition that goes beyond tithing and encompasses everything God has blessed us with, including our time, talents, and material possessions. This all-inclusive understanding of stewardship should compel us to take a disciplined and systematic approach to these resources. As the year comes to a close, it is a good time to do some planning to ensure you are being a good steward of your assets.

IRA Qualified Charitable Distribution (QCD):

A QCD allows an individual to gift directly to a charity from their IRA. Any amounts gifted to charity can be excluded from an individual's ordinary income while simultaneously satisfying all or a portion of the individual's Required Minimum Distribution (RMD). Although the age for taking an RMD has increased, you can still make QCDs to your favorite ministry starting at age 70 ½.

Charitable Giving of Appreciated Property:

Instead of realizing capital gains tax from selling appreciated assets, you can give appreciated assets, like stocks, to your church or favorite ministry. This method of giving is mutually advantageous because ministry is funded and you bypass potential capital gains taxes.

Minister Housing Allowance:

A minister can exclude housing allowance from gross income for ordinary income tax purposes but not for self-employment tax purposes. The Housing Allowance must be designated by your employer in advance of receiving your first paycheck of the year.

HAVE QUESTIONS?

We look forward to serving you and your family as you seek to steward your estate well. If you have any questions about your budget or year end planning please contact Curt or Eric below.

CURT TUCKER
Investment/Admin Director

501.376.4791 EXT. 5908
curt@abf.org

ERIC DAVIS
Treasurer/COO

501.376.4791 EXT. 5902
eric@abf.org

CHARITABLE GIFTS OTHER THAN CASH

Benefits of Donating Non-Cash Assets to Your Church Through ABF

Many people overlook the potential of non-cash assets as a means of giving. Non-cash assets include stocks, real estate, life insurance, and even personal property. By donating these assets through the Arkansas Baptist Foundation, you can maximize your impact while also enjoying significant financial benefits.

Maximized Tax Benefits

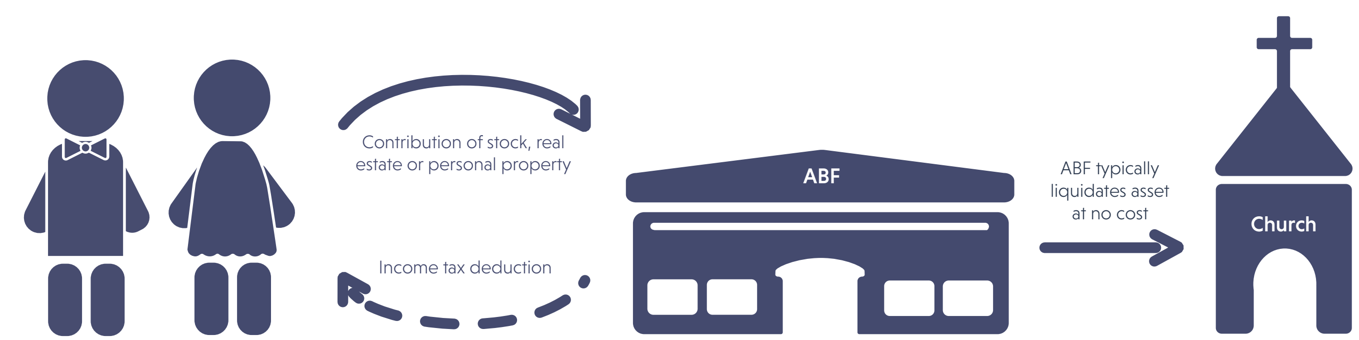
One of the key advantages of donating non-cash assets is the potential for tax savings. When you donate appreciated assets, such as shares of stock, you potentially avoid paying capital gains tax, which you would normally incur if you sold the asset yourself. Additionally, you can often deduct the full fair market value of the asset from your taxable income, providing a dual tax benefit that can significantly reduce your tax liability.

Increased Giving Capacity

Many individuals have a greater portion of their wealth tied up in non-cash assets than in liquid cash. By donating these assets, you can give more generously than if you were limited to cash donations. This allows you to make a more substantial impact on your church's ministries, outreach programs, and overall mission.

Simplified Giving Process

The Arkansas Baptist Foundation provides expertise and guidance to simplify the process of donating non-cash assets, typically at no cost to you or your church. Our team can assist with the valuation, transfer, and sale of assets, ensuring that your gift is handled efficiently and in alignment with your wishes. Our professional support relieves your church from the burden of this often unfamiliar process.



HOW TO GIVE:

For more information on how to give through the Foundation visit: abf.org/give or scan the qr code.

01 Visit abf.org/stockgifting and download the Stock Gifting Form.

02 To initiate the transfer, provide our transfer instructions to your stock broker.

03 Notify the Foundation of your incoming gift by calling or emailing us.