



2026

ANNUAL REPORT

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A WORD FROM THE PRESIDENT

In 2025, the Foundation had many opportunities to serve Arkansas Baptists. This year has been marked by gratitude and anticipation as we continue building on a legacy of serving, advising, and encouraging. Every interaction reminds us of God's faithfulness and the privilege we have to continue to come alongside churches and individuals in Kingdom work.

At the Foundation, we strive daily to live out our mission: serve faithfully, offer wise counsel, and provide encouragement in areas where our team is uniquely gifted. In 2025, we placed a special emphasis on prayer, seeking God's wisdom and direction in every conversation and decision. One of the most meaningful ways we have expressed this focus is by writing personal notes to churches across Arkansas, letting them know we are praying for them. These simple acts have strengthened our partnerships and reminded us that prayer is the foundation of our mission.

God's grace continues to be evident in the people He brings to our team—individuals of character, integrity, and skill. In 2025, we welcomed Heather Skinner, Administrative Assistant; Jackson Muse, Finance Coordinator; and Debbie Moore, Ministry/Support Assistant, who have already begun making a significant impact in their roles. We are grateful for their commitment and excited to see how God will use their gifts to strengthen our ministry.

We have seen God's provision in remarkable ways—just as Philippians 4:19 reminds us: "And my God will supply every need of yours according to his riches in glory in Christ Jesus." To date, the Foundation has had the privilege of distributing more than \$668 million to advance the Kingdom in Arkansas and beyond. In 2025, we experienced God working through the Foundation to distribute nearly \$37 million. These numbers reflect our commitment to stewardship, but even more, they testify to God's faithfulness.

As we look ahead, we remain committed to serving, advising, and encouraging Arkansas Baptists in the work God has called us to—all for His glory. We invite churches to join us in lifting one another up in prayer as we seek God's guidance and work together for the advancement of His Kingdom.

Bobby Thomas
President/CEO



HOW WE SERVE INDIVIDUALS

As we serve pastors, missionaries, and laypersons
our goal is to best serve you through...

GIVING

CHARITABLE GIVING FUNDS abf.org/cgf

A charitable giving fund is an account to which you contribute and then, over time, grant funds to the church, ministry, or charity of your choosing.

ONLINE GIVING abf.org/onlinegiving

Give online to your Charitable Giving Fund, church, or favorite ministry.

STOCK GIFTING abf.org/stockgifting

Give appreciated securities (stocks, etc.) to your church, or favorite ministry.

LEGACY PLANNING

SURVIVOR'S GUIDE abf.org/survivors

A guide to assist individuals with practical steps involved in dealing with a loved one's death. Also a reference tool for estate planning on behalf of a loved one.

ESTATE PLANNING abf.org/legacy

The Foundation offers free estate planning for Arkansas Baptists working in denominational service and free drafts of estate planning documents for lay members who would like to leave at least ten percent (10%) of their estate to their church or favorite ministry.

SUPPORT

MISSIONARY VEHICLES abf.org/vehicles

Vehicles for use by stateside assigned missionaries residing in Arkansas.

SCHOLARSHIPS abf.org/scholarships

We have scholarships available to university and seminary students. The application period typically opens October 15th and closes February 1st.

HOW WE SERVE CHURCHES & MINISTRIES

As we serve churches and ministries our goal is to be a resource through...

ADMINISTRATION

CHURCH ADMINISTRATION ASSESSMENTabf.org/assessment

An online questionnaire that will identify areas where the Foundation can help your church administrator, finance committee, or treasurer.

CHURCH INCORPORATIONabf.org/churchincorporation

Visit the link for the steps to incorporate a church.

WATERSEDGEabf.org/watersedge

The Foundation has partnered with WatersEdge to offer accounting services to Arkansas Baptist churches including: basic accounting, payroll service, contribution tracking service, and online giving.

STEWARDSHIP

CAPITAL CAMPAIGNSabf.org/campaign

We understand that starting a Capital Campaign can feel overwhelming but is a vital part of growth for churches and entities. We are pleased to help with these projects and offer a free downloadable Capital Campaign Guide.

INVESTMENTSabf.org/investments

The Foundation offers investment options your church can utilize for savings, reserve, designated, or endowment accounts. We are able to provide these typically at no additional cost to your church.

EVANGELICAL COUNSEL FOR FINANCIAL ACCOUNTABILITYchurchexcel.org/abf

Resources that help churches manage their finances with integrity, including free downloadable guides to help churches, nonprofits, and ministers each step of the way.



For more resources please visit: abf.org/resources or scan the qr code.

The Arkansas Baptist Foundation seeks to serve all Arkansas Baptists in their stewardship journey, especially as it relates to best stewarding the resources they have been entrusted with or oversee for the Kingdom. The Foundation believes stewardship has a broad definition that goes beyond tithing and encompasses everything God's blessed us with—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. The Foundation's staff is uniquely gifted in the complex areas of tax, administration, and estate planning and our services can ensure you have the right plan in place for your family. Additionally, our services can assist your church or favorite ministry in having the greatest impact so more people can hear the good news of Jesus Christ. Please review the services on the previous page or visit our website to see how our staff can best serve you and your church.

” A NOTE FROM A PASTOR

Leadership has layers. One essential layer of leadership is self awareness; being able to recognize your areas of giftedness and being willing to reach out to those gifted in areas where you are not as capable. As a pastor, I have always found the staff of the Arkansas Baptist Foundation extremely gifted and very eager to help. It is a tremendous blessing to have such servant-hearted, gifted people working in the areas of biblical stewardship and kingdom investment within our Arkansas Baptist Family.

*Laramie LeQuieu
Harvest Baptist Church, Paragould*



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CURT TUCKER

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meet our



At the Foundation, we strive to be Kingdom-minded in all we do, serving Arkansas Baptists as we walk alongside more than 1,000 cooperating Arkansas Baptist churches. Each of us on the team brings unique gifts and experiences, but we share one purpose: to serve, advise, and encourage you. It's a privilege to partner with churches and ministries across the state, and we're grateful for every opportunity to make a difference together.

Foundation Team

CONNECT WITH US!

ABF.ORG | 501.376.4791 EXT. 5907 | INFO@ABF.ORG

INVESTMENTS

The Foundation offers investment options your church can utilize for savings, reserve, designated, or endowment accounts. We can provide these typically at no additional cost to your church. Whether your church needs to earn interest on cash reserves, invest your endowment to maximize income available for ministry, or anything in-between, we have an option to fit most needs.

DEMAND CASH FUND

Demand Cash Fund (DCF) can be a great option for your church's savings or reserve funds. The assets in DCF are invested in a manner where they are covered up to any amount by the Federal Deposit Insurance Corporation (FDIC) or are obligations of the United States Treasury.

- Weekly liquidity
- No minimum balance
- No maturity date
- No withdrawal limits or fees

SPENDING PLAN FUND

Spending Plan Fund (SPF) seeks total return while distributing a pre-determined annual percentage (the "spending rate") as set by the Foundation Board. This fund is ideal for scholarships or endowments where the intent is for income to be used to fund ministry, and principal is to remain untouched. Currently the SPF annual distribution rate is 5% of the previous 20 quarter average unit value.



For more information
visit: abf.org/investments
or scan the qr code.

HAVE QUESTIONS?



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giving stock

One of the main ways the Foundation can serve individuals is as a gift processor. Many churches and ministries prefer their supporters utilize the Foundation when making a non-cash or complex gift. We regularly process non-cash gifts, such as real estate, financial securities, and other personal property. Qualified Charitable Distributions from retirement accounts are becoming more common, as well as the use of Charitable Giving Funds. Utilizing our services when making a complex gift can save you and your church the frustration of navigating an often unfamiliar process.

STOCK GIFTING

Donating financial securities, such as shares of stocks, to your church through the Arkansas Baptist Foundation offers numerous benefits. By donating appreciated assets, you can avoid capital gains taxes and may deduct the asset's full market value, maximizing your impact. The Arkansas Baptist Foundation simplifies the process, providing these services at no cost, so you can focus on the joy of giving while ensuring your contributions leave a lasting legacy aligned with your faith and values. Directing your gifts of securities to the Foundation saves your church the work of creating and maintaining an investment account, and navigating the liquidation and receipting of a non-cash gift.

HOW DO I GIVE A STOCK GIFT?

- 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.

501.376.4791 EXT. 5907 | INFO@ABF.ORG



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

SUMMARY OF DISTRIBUTIONS

2025

ARKANSAS BAPTIST STATE CONVENTION

Cooperative Program	1,413,983
Teams & Ministries	882,527
Churches	15,048,288
Associations	1,238,235
Agencies	2,704,225
Institutions	5,738,558

SUB-TOTAL ABSC 27,070,816

SOUTHERN BAPTIST CONVENTION

International Mission Board	786,095
North American Mission Board	415,007
Seminaries & Colleges	882,756
Other SBC	189,980

SUB-TOTAL SBC 2,273,838

OTHER MINISTRIES/CHARITIES	2,887,822
LIFE INCOME ARRANGEMENTS	1,813,920
GRANTOR REVOCABLE TRUSTS	2,871,067

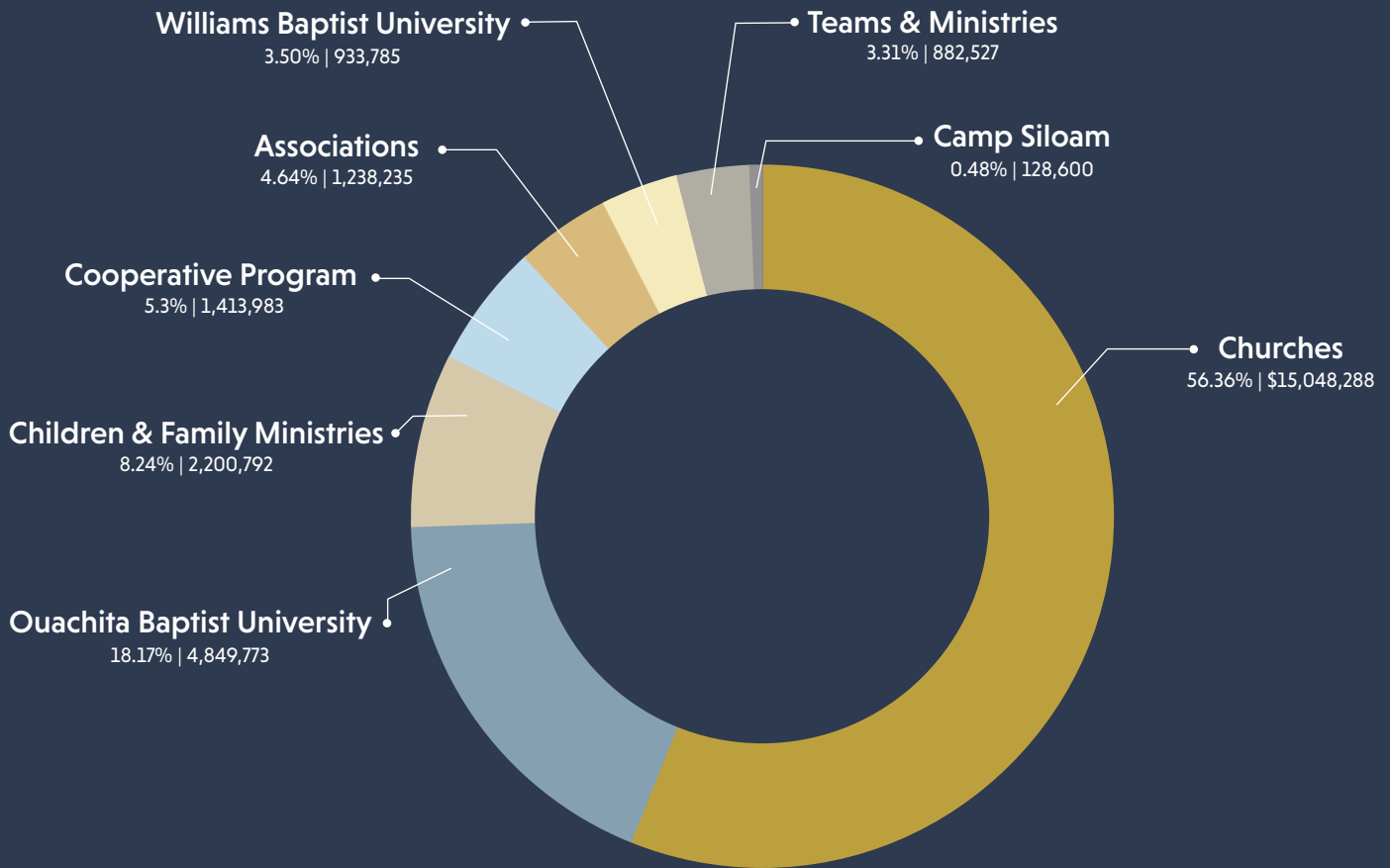
GRAND TOTAL 36,917,463



arkansas

distributions in

2025



The Arkansas Baptist Foundation serves by advising Arkansas Baptist churches, agencies, and institutions on how to best steward the assets they have been blessed with through the generosity of Arkansas Baptists. The services we assist Arkansas Baptists with include providing access to investment options, processing non-cash gifts, and working with those who wish to benefit Arkansas Baptist ministries. Because we aggregate all of the financial resources under our care, those that utilize our investment options are able to obtain diversified strategies that align with the Baptist Faith and Message. Since the Foundation's inception, God has blessed our efforts and allowed us to distribute over \$668 million for God's work in Arkansas and spreading the Good News of Jesus Christ around the globe.

” A NOTE FROM OUR BOARD CHAIR

I am honored for the opportunity to serve alongside fellow board members and the dedicated staff of the Arkansas Baptist Foundation. The Foundation stands as a trusted source of guidance for Arkansas Baptists, their local churches, and affiliated ministries.

The Foundation's staff is truly exceptional. Their collective gifts and talents are strategically utilized to serve churches, agencies, and institutions in the pursuit of furthering the Kingdom. We encourage you to reach out when exploring charitable giving opportunities, seeking administrative assistance for your church, or for educational scholarship opportunities for students.

We praise the Lord for the great work He has done and continues to accomplish through this ministry.

*Natalie Johnson
2026 Board Chair*



AARON ANDREWS
Walnut Ridge



MARK CONINE
Little Rock



NATALIE JOHNSON
Maumelle



BEN MAYES
Springdale



JOHN McMORRAN
Little Rock



JORDAN SHARP
Pea Ridge



JAY SHELL
Batesville



MATTHEW SHEPHERD
El Dorado



MATT STEWART
Clinton



JEFF THOMPSON
Fort Smith



THOMAS VAUGHAN
Little Rock



LARRY WALKER
Russellville



DONNY WHITE
Sparkman



CHESTER WITHERSPOON
Marion



SARAH YOUNG
Cabot

board



We are grateful for the dedication of our Board to Arkansas Baptists through their service on the Foundation board. Their wisdom and guidance enable us to steward resources faithfully and help us better serve churches and ministries across the state with excellence. We value their partnership in advancing Kingdom work across our state.

Foundation Team

national ministry partners

its partnerships with other likeminded ministries. Through partners like WatersEdge, we are able to provide more services to ensure our Arkansas Baptist churches and ministries are getting the technical assistance they need to operate their ministries in an efficient and God-honoring way. The Foundation would love to partner with your church or ministry to assist with the daily administrative burdens. Through our partnership with GuideStone, those who dedicated their lives to the calling of ministry are able to receive additional financial support and guidance during their retirement years.

The Arkansas Baptist Foundation understands we can do more together through the Cooperative Program and



GuideStone understands that pastors and ministry staff have unique challenges and circumstances when it comes to retirement, health plans, insurance, investments and other financial responsibilities. With their decades of experience helping ministers, they have refined a distinct expertise in helping you achieve financial security and resilience.



WatersEdge is a fee-based service that is dedicated to serving churches nationwide. Arkansas Baptist churches are currently using WatersEdge for accounting services. They provide four accounting services:

- Basic Accounting
- Online giving
- Payroll
- Contribution tracking



Visit the Ministerial Resources Center at: [GuideStone.org/MinisterialResources](https://www.guidestone.org/MinisterialResources) or scan the qr code.



For more information visit: [abf.org/watersedge](https://www.abf.org/watersedge) or scan the qr code.

arkansas ministry partners

The Arkansas Baptist Foundation is blessed to serve alongside the other Arkansas Baptist agencies and institutions through the Cooperative Program. The Foundation is able to provide services like institutional consulting and guidance, gift and/or investment administration and oversight, as well as serving as a resource in the areas of tax, finance, planned giving, and other governance issues. Through these partnerships more funds and resources are made available for Arkansas Baptist ministries to be the hands and feet of Jesus.

If you would like to know how you can get involved or support our incredible partners like Camp Siloam, Ouachita Baptist University, Williams Baptist University, Arkansas Baptist Children & Family Ministries, or any of the ministries of the Arkansas Baptist State Convention, please scan the qr code below to view the ABSC Guide.



**...more funds and resources
are made available so these
ministries can do more and be
the hands and feet of Jesus.**



To view the ABSC Guide
visit: www.abf.org/guide
or scan the qr code.

The Arkansas Baptist Foundation wants to encourage you and your ministry through the many services it provides. If you have not had the opportunity to visit our website at abf.org, please take the time to review the resources and services to see what God is doing through the Foundation. We would also encourage you to take advantage of the Foundation's estate planning services by visiting abf.org/legacy. By filling out the information requested at this site, you can begin the process of creating an estate plan and take the first steps in leaving a legacy of stewardship.

” A NOTE FROM A LEADER

For almost 25 years, I have personally seen how the ABF has championed pastors, churches, and church members. They have helped me personally with financial literacy and advocacy in the context of leading an Arkansas church, leading the ABSC, and leading my own family. In a recent GuideStone study, pastors said financial wellness is their greatest pain point, and I am grateful that the ABF stands ready to help as they have so diligently helped me.

*Dr. Mark Dance
ABSC Executive Director*

estate planning

The Foundation offers free estate planning for Arkansas Baptists employed by or retired from denominational service and free drafts of estate planning documents for laypersons who would like to leave at least ten percent (10%) of their estate to their church or favorite ministry. These services include documents such as:

- Revocable/Living Trusts
- Last Will and Testaments
- Durable Power of Attorneys for Management of Property and Personal Affairs
- Health Care Directives including Durable Power of Attorney for Health Care and Living Wills
- Deeds and other supporting documents to transfer your assets to your trust or loved ones
- Charitable Split Interest gifts including charitable gift annuities, charitable remainder trusts, or charitable lead trusts
- Charitable Giving Funds

HAVE QUESTIONS?



DILLON McCLAIN
Vice President/Attorney
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START YOUR ESTATE PLAN



01

Legacy Form

Fill out the form at abf.org/legacy or scan the qr code to begin the estate planning process. List any questions or concerns you have about your estate plan, if any.

02

Waiver

We will send a waiver for you to sign indicating that you have requested the Foundation to draft these documents.

03

Receive & Review Drafts

Once we have received the signed waiver we will draft and send your documents for your review.

04

Next Steps

After your review of the drafted documents and any resulting changes made, contact us for the next steps to complete your estate plan.

MINISTRY SPOTLIGHT



Mission:Dignity.

A ministry of GuideStone®

Mission:Dignity, a ministry of GuideStone, exists to honor retirement-aged Southern Baptist pastors, denominational workers, and their widows through advocacy and financial assistance. This ministry provides ongoing monthly grants to help meet essential needs including paying bills, buying groceries, and purchasing much-needed medication.

In 2021, the Foundation began its 13th check partnership with Mission:Dignity—a special supplement to these monthly grants. This partnership allows the Foundation to better steward funds for our ministry partners while blessing Arkansas Baptists in their greatest time of need. We are extremely thankful for this collaboration.

If you know someone who would benefit from this ministry you can nominate them at the end of their home page below.



For more information
visit: MissionDignity.org
1.877.888.9409
MissionDignity@GuideStone.org



2025 SCHOLARSHIPS

Through our partnerships within the ABSC, we were able to award 189 scholarships in 2025 to Southern Baptist students who are pursuing undergraduate or graduate degrees. We are thankful to our institutions of higher education for working with us and for Arkansas Baptists who desire to make investments in the lives of students.

TOTAL

\$901,100

AWARDED

189

SCHOLARSHIPS



To learn more about scholarship opportunities or to apply visit: abf.org/scholarships or scan the qr code.

2026 annual report

The Arkansas Baptist Foundation exists to serve the churches, agencies, institutions, and ministries of the Arkansas Baptist State Convention as well as the greater body of Southern Baptist believers in Jesus Christ. Over the years, the Foundation has seen many changes and an abundance of blessings that can only be explained by God's provision and grace. We truly believe that God is at work in Arkansas, using ministries such as Ouachita Baptist University, Williams Baptist University, Camp Siloam, and Arkansas Baptist Children & Family Ministries to transform lives for His Kingdom. We also celebrate the faithful work of local churches across our state as they proclaim the Gospel, disciple believers, and meet the needs of their communities. It is our joy to come alongside these ministries and churches, providing support and resources that help them thrive in their mission. Together, we seek to honor Christ in all we do and ensure that His work continues to flourish across our state. We could not be more proud to serve alongside the men and women who are sacrificially making a Kingdom impact in Arkansas.

- The Arkansas Baptist Foundation Team





10 Remington Drive
Little Rock, Arkansas 72204

THANK YOU

arkansas baptists

FOR ALLOWING US TO SERVE THROUGH YOUR
COOPERATIVE PROGRAM GIVING

ABF.ORG | 501.376.4791 EXT. 5907 | INFO@ABF.ORG

10 REMINGTON DRIVE, LITTLE ROCK, AR 72204