



# 2022

## Annual Impact Report

# Money to Ministry

At WatersEdge, we exist to empower donors and ministries to transform lives with the Gospel. Distributing funds to ministry is one of the primary ways we accomplish this mission.

In 2013, our \$25x25 vision was born — a dream to distribute \$25 million annually to ministry by the year 2025. At the time, it was a daunting, God-sized goal.

We surpassed that number ahead of schedule again in 2022, distributing a total of \$31.2 million to more than 750 unique ministries. It's the first time we've exceeded our \$25x25 goal for two consecutive years.

The \$31.2 million number is comprised of distributions from multiple WatersEdge service areas, including:

**\$16.2 million**

Endowment distributions

**\$9.1 million**

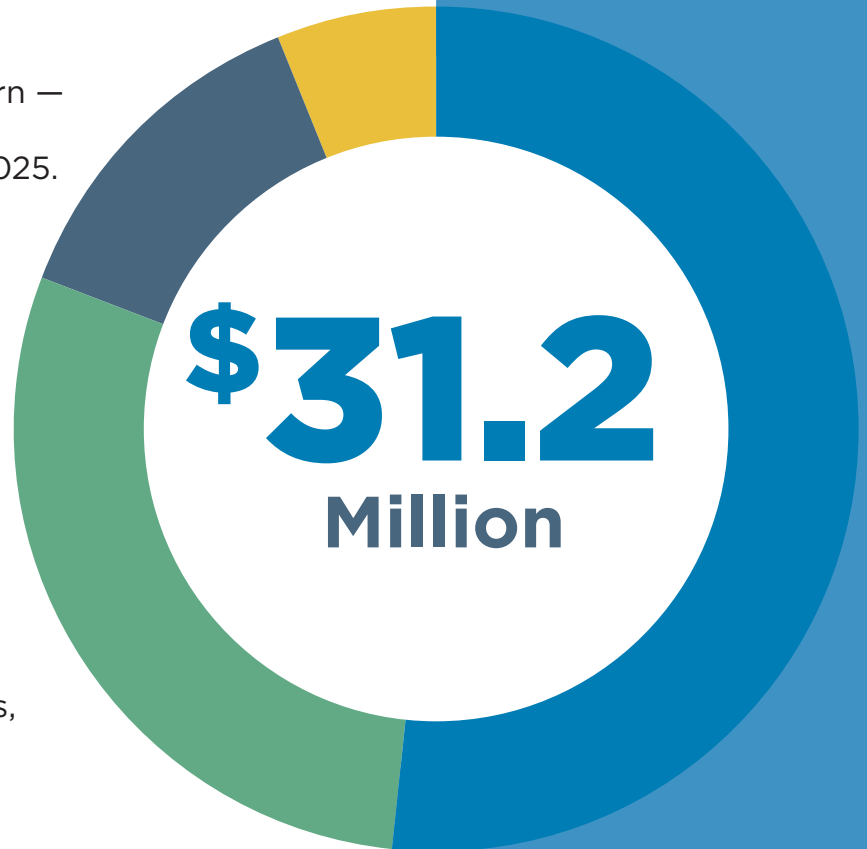
Income distributed to ministry accounts

**\$4.1 million**

Donor advised fund grants

**\$1.8 million**

Various other gift arrangements



# Endowment Distributions

# \$16.2 Million

Even amid a challenging financial environment, WatersEdge donors faithfully supported more than 350 unique ministries through endowment in 2022 — including churches, missions organizations and children’s homes. Each year, these ministries receive a percentage of their endowment’s value while the rest continues to grow tax-free, planting seeds for Kingdom work for years to come.



Christian Higher Education



At-Risk Mothers & Children



Churches & Other Ministries



Evangelism & Church Planting



Missions & Seminaries



Senior Adults



 = \$1 Million

# Impact Made by Individuals and Families

Your generosity matters. Contributions to Kingdom causes are fueled by the individuals and families who faithfully support the ministries they love through smart giving solutions like donor advised funds, charitable estate planning, and charitable gift annuities. We're grateful for the stewardship of those who answered God's call to give back.

## Charitable Estate Planning

In 2022, 226 individuals and families created or updated their estate plans, leaving \$29.3 million in future gifts to Kingdom-impacting ministries.



New  
Estate Plans  
**136**



Updated  
Estate Plans  
**90**

## Gifts Pledged to Ministry

**\$29.3**  
Million



**77**  
Churches



**42**  
Other Ministries

# Contributions

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Individuals and families gave \$14.8 million in 2022 for the benefit of ministry using the following tax-advantaged giving solutions:



Donor Advised Funds



Charitable Remainder Trusts



Other Giving Arrangements




Endowment



Charitable Gift Annuities



Total: **\$14.8** Million

 = \$1 Million

# Ministry Services

WatersEdge partners with hundreds of churches, ministries and institutions across the United States. Through loan, investment and accounting services, we help these organizations achieve their God-given visions.

## Loans

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For more than 65 years, we've provided biblically grounded financing to churches and ministries. Whether it's a loan for a few thousand dollars or tens of millions, if you can dream it, we can finance it.

### Loan Portfolio

**\$160.0** Million



Number of Loans  
Made in 2022

**53**



Amount Loaned in 2022

**\$68.0 Million**



Loan Interest Returned  
to Ministry in 2022

**\$6.9 Million**

# Investments

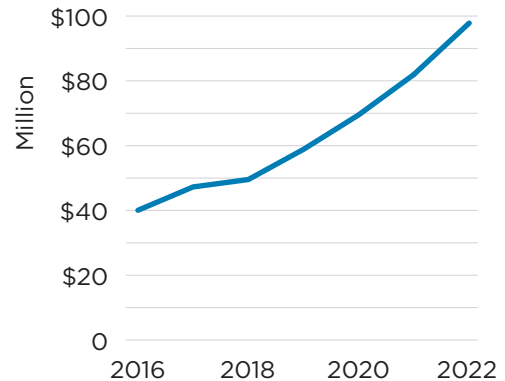
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In 2022, more than 260 ministries multiplied their resources through Demand and Term Investments. These opportunities are ideal for organizations seeking predictable, high-yield growth of cash assets while avoiding stock market volatility.

## Investment Portfolio

**\$97.7 Million**

<b>Term</b>	<b>Demand</b>
\$66.0 Million	\$31.7 Million



# Accounting

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We lift the burden of managing finances so churches and ministries can focus on advancing the Gospel. In 2022, WatersEdge provided outsourced accounting for 141 churches and ministries in 15 different states.

**Average Number of Payroll Checks Sent Out**

**1,293 /Month**



Smallest Church Budget

**\$50,000**



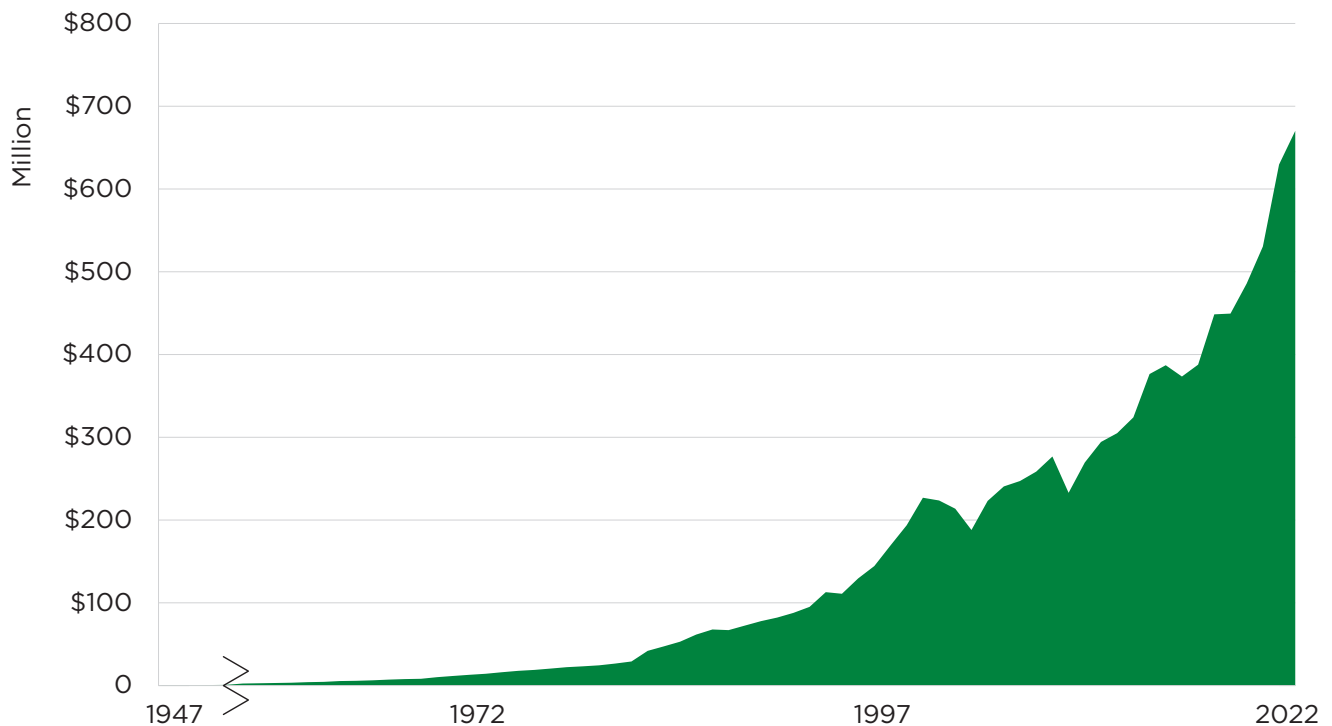
Largest Church Budget

**\$6.8 Million**

# Assets Under Management

When WatersEdge began in 1946, we managed \$77,000 in assets for Southern Baptist causes. Today, we manage hundreds of millions for the benefit of faith-aligned churches, ministries, organizations, and institutions across the United States.

**\$670.3**  
Million



LEARN MORE AT:

[WatersEdge.com](https://www.WatersEdge.com)

800-949-9988

