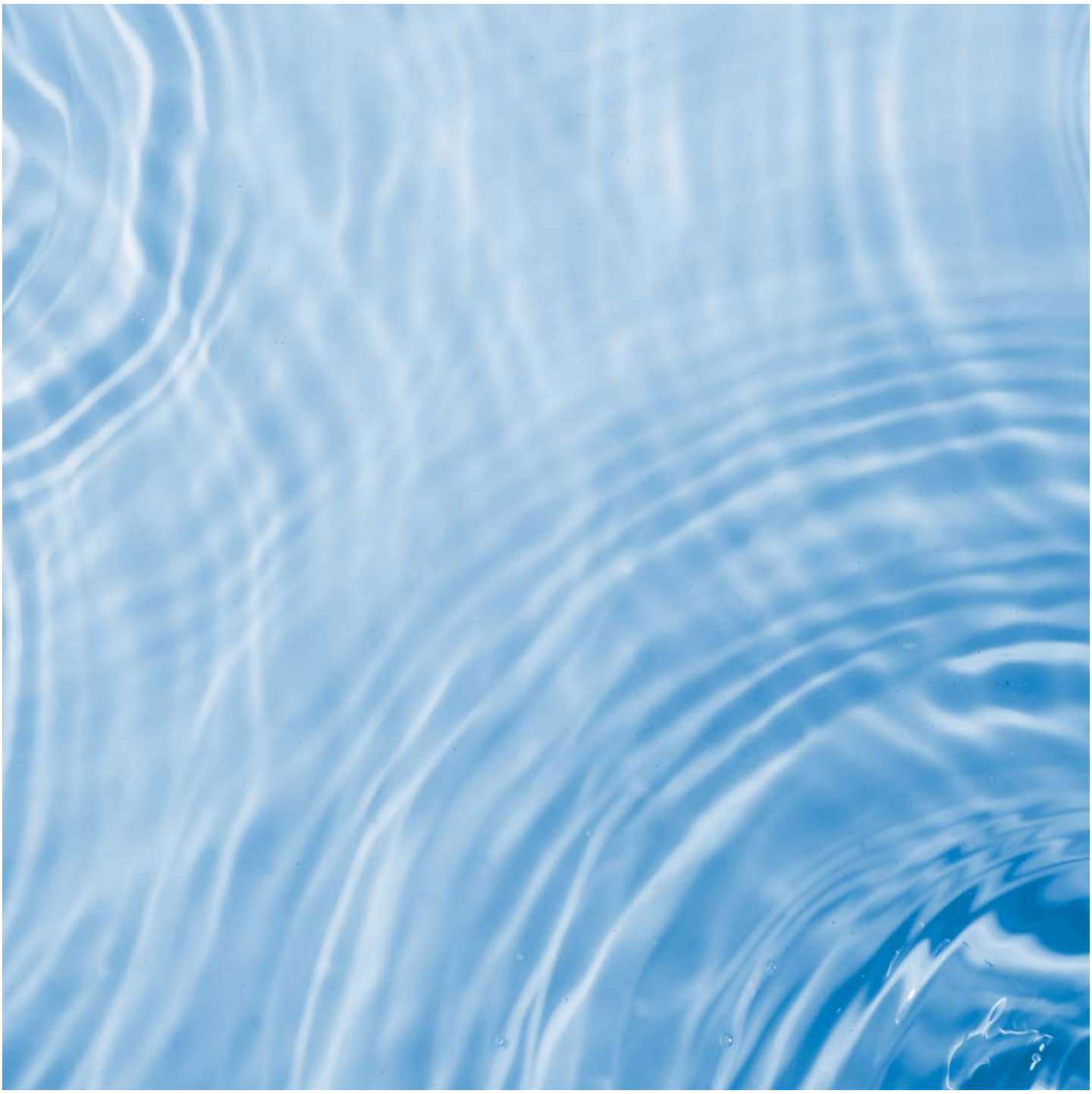
WatersEdge

2025 ANNUAL REPORT



25x25
A Bold Idea: Realized

More than thirteen years ago, WatersEdge named a goal that outsized anything in its history: distribute $25 million to ministry annually by 2025. At the time, annual distributions were not close to that amount; in reality, it looked like about half that number.

In 2025, WatersEdge distributed $40.9 million to ministry, reaching 650 churches, ministries and organizations — exceeding the original goal by more than 60 percent.

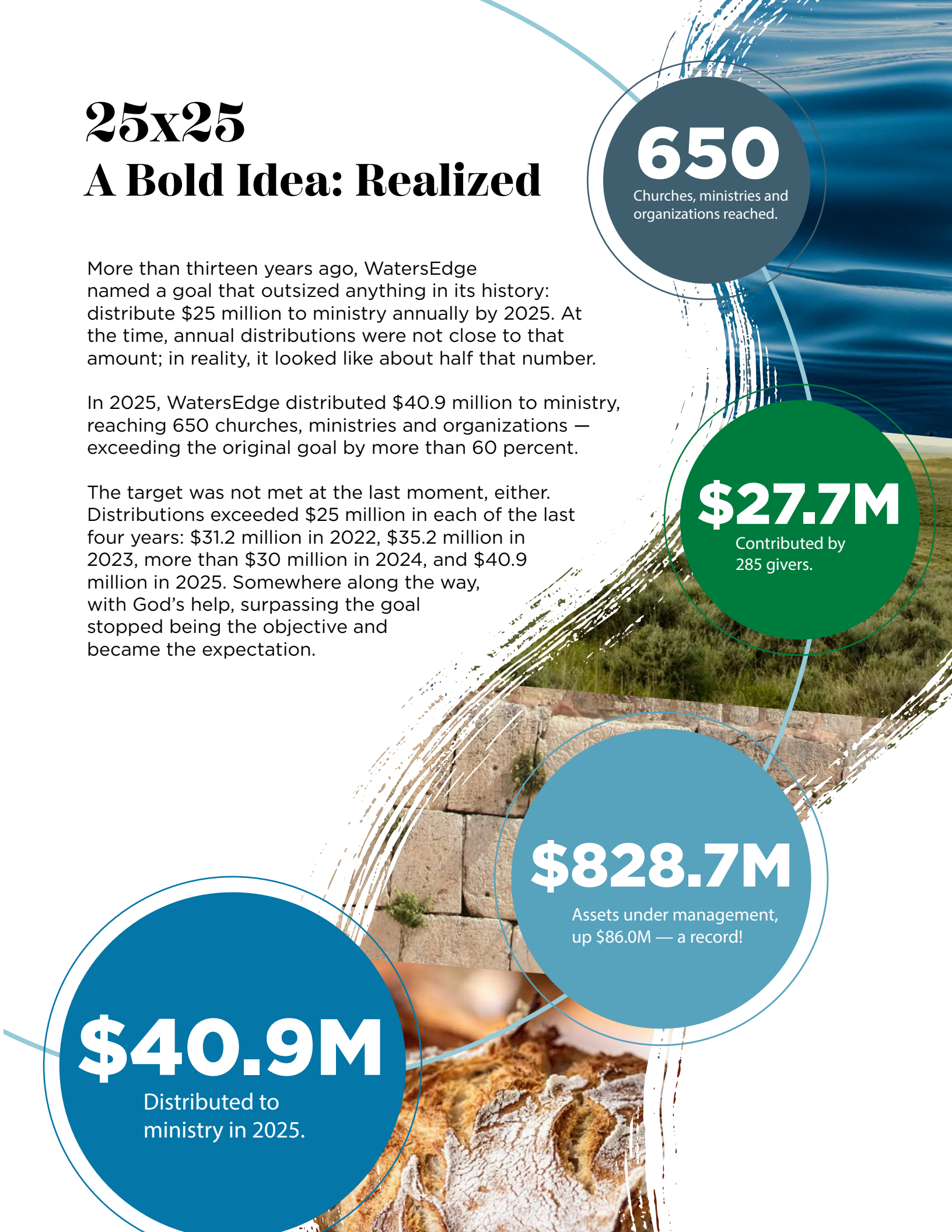
The target was not met at the last moment, either. Distributions exceeded $25 million in each of the last four years: $31.2 million in 2022, $35.2 million in 2023, more than $30 million in 2024, and $40.9 million in 2025. Somewhere along the way, with God's help, surpassing the goal stopped being the objective and became the expectation.

650
Churches, ministries and organizations reached.

$27.7M
Contributed by 285 givers.

$828.7M
Assets under management, up $86.0M — a record!

$40.9M
Distributed to ministry in 2025.





Where the money went

The largest portion of that annual distribution went to Christian higher education and seminaries, at $11.0 million, followed by care for children, families and senior adults at $7.2 million. But the most telling figure is a smaller one. Out of everyone who received a distribution in 2025, 380 were individual churches and associations, together receiving $5.5 million. This is the heartbeat of WatersEdge: serving churches and ministries doing work on the frontlines for the sake of the Gospel.



What made it possible

Our annual distribution is the visible end of a much longer process. In 2025, 285 givers contributed $27.7 million through donor-advised funds, endowments, gift annuities and charitable trusts. Another 185 individuals and families signed estate plans directing $18.0 million in future gifts to ministry. And givers with donor-advised funds sent 1,525 separate grants to 318 ministries — up from 918 grants four years earlier.

Through the work of our Church Extension Fund, 806 investors across 33 states held $192.4 million in Kingdom Investments, capital that supports a $257.2 million loan portfolio and the 79 loans closed during 2025. That portfolio has grown 61 percent since 2022, when it reached $160.0 million.

Meanwhile, 304 churches and ministries trusted WatersEdge Ministry Services with their accounting, which issued 3,765 W-2s and 35,495 contribution statements on their behalf, so their ministry staff could get back to the valuable work to which they were called.



What comes next

Thirteen years of 25x25 taught us something about the difference between a goal and a vision. A number tells an organization where to aim; it does not explain why. So, this next chapter begins with the vision rather than the target.

Our vision at WatersEdge is to create waves of Kingdom impact. Generosity starts the wave — someone gives in faith, and something is set in motion with the power to reshape whatever it touches. Wise stewardship strengthens it, through counsel, loans, investments, and the unglamorous accounting that helps a ministry stand firm rather than merely hang on. And then the wave does what waves do: it expands outward, reaches a coastline, and changes it. Ministries are strengthened. Communities are changed. People meet Christ.

There is precedent at WatersEdge for numbers that sound implausible. When we opened the doors as the Baptist Foundation of Oklahoma in 1946, we managed $77,000 in assets for Southern Baptist causes. We closed 2025 with $828.7 million of assets under management. The Lord has been gracious to Oklahoma Baptists and us.

OUR VISION:

TO CREATE WAVES OF KINGDOM IMPACT.

Two goals will measure our progress over the next 5 years:

$250 Million

To be distributed to ministry between 2025 and 2029 — an annual average twice the 25x25 goal.

$1.2 Billion

In assets under management by 2029, which will require adding more each year than WatersEdge has added in its best year.



The first $40.9 million is already distributed.

But the dollars are only the part we can track on spreadsheets and software. Behind the $11.0 million distributed to Christian higher education are pulpits that will be filled a decade from now. Behind the 79 loans closed this year are doors that will open on Sunday mornings in towns many people have never heard of. Behind 304 sets of books kept are pastors who went back to pastoring.

None of that is our work. God has been at work through the faithfulness of His people, and He has been gracious enough to give us a part in it. That is what makes a wave worth starting: it does not stop at the shore, and it does not stop with us. It is already moving outward — into churches, into communities, into lives that will be changed long after the gift is forgotten and the giver has gone home to be with Christ.



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