

Applying A Community-Based Wealth Management Model (CBWM) Using Kingdom Based Initiatives - KBI's



KBI Pool - Assist

There is a general inclination or act of charity encouraged by God for all people to assist others as they move through various trials in life. These tribulations may for a season be beyond the ability of the individual or specific group to deal with. However, God has not intended for this to be a perpetual state of an individual or specific groups existence. Therefore, we believe benevolence includes practical assistance as well as a path of restoration and healing whatever the circumstances. The US founding fathers called this "calculated compassion". People or groups not willing to pursue a path of restoration must be evaluated as to whether they are truly a candidate for assistance. This area ("KBI") relies on donated funds only.

Consider: Judges 19:18-21



KBI Pool - Equip

We are to help transition people from assistance/benevolence by equipping them for their God given destinies. The equipping track process must be shepherded/mentored by fathers and mothers who care, so individuals/groups in need are moved to individuals/groups that help. This area ("KBI") relies on donated funds and loans.

Consider: 1 Cor 4:15; Acts 19:8-9; Dt 15:1; Jer 29:11



KBI Pool - Destiny

The next step in this process is to take people who have been restored and equipped and guide them into their God given destinies. This too is a shepherding/mentoring process that involves wise council as they move out into the process of engaging their destiny. This area ("KBI") relies on donated funds and loans.

Consider: Heb 5:13-14, Philpp 3:12

Wealth Has A Transcendent Purpose

"Moreover the profit of the land is for all; even the king is served from the field." (Eccl. 5:8) is not a statement that endorses socialism, but a reminder that wealth is in the place of its assignment by God and is given for the benefit of those in that place (Dt 8:18). Galatians 6:2, Inc (a 501c(3) public charity "G62") is using three methods that funnel wealth into the "OMC Storehouse" and then out into one of the KBI's noted above using G62 as the organizational reporting platform.



A Roadmap For Implementing Community Based Wealth Management

There are 3 basic components to implementing CBWM in a geographic area. First is a willingness for wealth to be used by its owner for the purposes God intended (*consider Acts 5:4 & Mt 14:19*), which is a free will decision. An infrastructure to get the wealth to its purpose guided with wisdom and accountability (*consider 2 Kings 12:15 & Acts 4:35*), and vetted Kingdom Based Initiatives (KBI's) within the geographic area that have measurable results for success (*consider Mt 5:19-21*).

Willing Wealth - >	Sound Conveyance Structure - >	To: Vetted KBI's
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Once there is Willing Wealth and Vetted KBI's present you now need a vehicle to convey the wealth into the KBI's. We are using three methods to funnel wealth to the OMC Storehouse Fund ("OMCSF") which are Millennial Kingdom Line of Credit's (MK LOC), MK Donations With Annual Income Retainer and MK simply donations, which are more fully explained below.

MK LOC (Millennial Kingdom Line of Credit)	MK Donation With Annual Income Retainer	MK Tax Deductible Gift/Donation
• 7 year line of credit in minimum \$5,000 increments. • Additions to the MK LOC can be made over its life at the discretion of the holder. Those additions do not create new notes but are simply added to the original MK LOC of the holder. Additions to the note are permitted through its life as long as the OMCSF has a directed OMCSF use for the proceeds. • 0%, 1%, 2%, 3% & 4% coupon/dividend rate payable quarterly. (<i>consider Deut 15:1-3</i>) • MK LOC's are non-recourse. • The MK LOC holder can indicate a preference for a KBI that it should be used for, but the final proceeds of the MK LOC are subject to the direction of the governing advisory group. • MK LOC's can be wholly or partially converted to a donation by forgiving principle amounts during the life of the MK LOC. Portions of the MK LOC may be repaid on every seventh year of the note anniversary date at the discretion of governing advisory group. Holders of the MK LOC's may request repayment of principal for special situations, but are conditional on the Advisory Board finding substitutable replacement funds.	• These are tax deductible contributions in the year of contribution that carry a 20 year 5% annual return. • The principle amount is permanently donated for use in KBI's and is not returned at the end of the 20 year cycle, therefore making it tax deductible in the year of contribution. • These funds are primarily directed to business incubation ideas following Kingdom Class business principles that teach the use of the turn to sow back into the local economy that provides the return necessary to sustain the income stream commitment. • These are known as Charitable Remainder Annuity Trusts or (CRAT's).	• These are simple cash or marketable assets that can be valued for purposes of valuing the donation. • They are tax deductible in the year of donation. • These funds are primarily used to fund discipleship and local area initiatives that promote righteousness in the area.

OMC Oversight Structure for the OMC Storehouse Fund

- OMC area oversight of the OMCSF is by qualified Elders from each county in the OMC. Elders need to be in place in the county to begin KBI efforts.
- KBI's implemented county by county in the OMC under advisory council oversight by KBI advisors from that county.
- Separate accounting records and accountability reporting will be kept for all effort by KBI and county to facilitate their review or audit.