WWW.KBFOUNDATION.ORG

GOD MOVING LIVES CHANGING LEGACIES GROWING

KINGDOM BUILDER FOUNDATION

FAITHFULLY STEWARDING LEGACY GIFTS FOR GOD'S KINGDOM

A MESSAGE FROM THE BOARD CHAIR

Serving at the Kingdom Builder Foundation is a great honor in my life. I am continually inspired by the lives touched and the communities transformed through this work—made possible by your faithful commitment to entrust the Foundation with gifts that will continue to bear fruit for generations to come.

Legacy giving is a sacred act. It is the planting of seeds—seeds of faith, hope, and compassion—that will one day rise into a harvest we may not yet see. Through your generosity, future generations will encounter God's love in ways that endure far beyond our own lifetime.

Because I believe so deeply in this mission, I have chosen to include the Foundation in my family's estate plans. To me, legacy giving is an invitation—an opportunity to step into a larger story marked by celebration, faithfulness, and lasting impact.

If you feel called to explore how your own story might continue shaping God's Kingdom, we would be honored to walk that journey with you. To begin the conversation, please visit www.kbfoundation.org or contact us at info@kbfoundation.org.

Danielle Kruger

Danielle Kruger

Kingdom Builder Foundation, Chairperson

Faithfully stewarding legacy gifts for God's kingdom

Our mission is to build God's Kingdom by making grants to Christ-centered ministries and missions through legacy gifts of members and friends of Solana Beach Presbyterian Church.

Globally Committed **Locally Invested** **Congregationally Connected**

FINANCIAL REPORT

INCOME

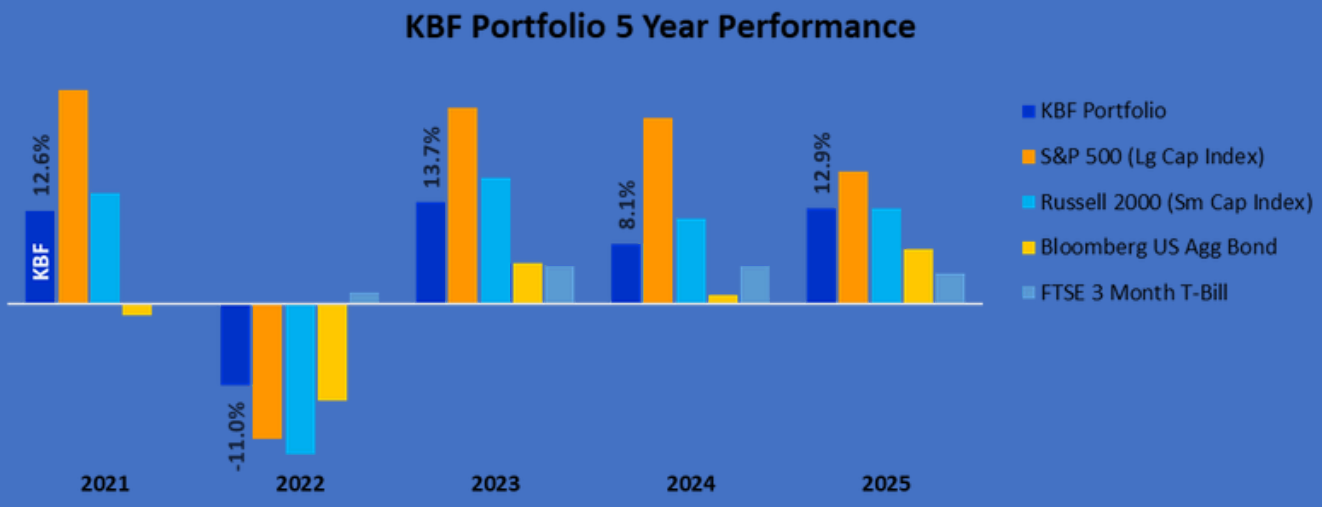
The Kingdom Builder Foundation's endowment has experienced growth of 18.5% over the past five years. Growth can be attributed to a number of factors, including the maturity of generous legacy gifts, solid market performance, and effective portfolio management.

Balancing the needs to safeguard funds and maximize returns that support Christ-centered minisitries locally and globally, KBF funds are invested with care, skill, prudence, and diligence.

5-YEAR PERFORMANCE

Starting Corpus 1/1/2021	**$3,197,044**
Designated Gifts Received	$1,203,000
Undesignated Gifts Received	$695,615
Investment Income	$1,049,088
Fund & Designated Grantiing	($1, 342,215)
Grant Committee Granting	($688,165)
Operating Expenses	($324,450)
Ending Corpus 12/31/2025	**$3,790,277**

The endowment has benefitted from diversification across various asset classes, such as equities, fixed income, and alternative investments. KBF's moderate-risk portfolio is managed by Schwab with oversight from our Board of Directors. Our financial advisors help us to build, monitor, and rebalance our diversified portfolio based on our investment goals. This performance demonstrates our commitment to the legacy stewards supporting the foundation's mission.



KINGDOM BUILDER FOUNDATION AND OUR 2026 BOARD

Established in 2007, the Kingdom Builder Foundation empowers members and friends of Solana Beach Presbyterian Church to designate legacy gifts that sustain God's work for generations to come.

Our mission is built upon:

- Thoughtful governance, ensuring that our board is composed entirely of active members of Solana Beach Presbyterian Church.
- A charter rooted in prayerful discernment and strategic decision-making.
- A vision to expand and deepen Christ-centered ministry, fostering local investment, global commitment, and a strong connection within our church community.

Through these guiding principles, we strive to make a lasting impact—strengthening faith and service for generations to come.

Board members serve three-year terms, faithfully stewarding the uncommon generosity of legacy gifts.

Danielle Kruger
Board Chair

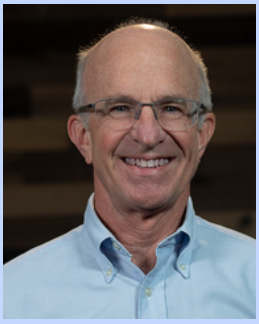
Ericka Southcombe
Executive Director

Diana Ambrose
Secretary

Jeremy Church
Communications Committee Co-Chair

Drew Hutton
Governance Committee Chair

Debbie Inada
Granting Committee Chair



Joe Kellogg
Treasurer

Dennis Law
Director

Matt Miller
Legacy Stewardship Committee Chair

Rachel Shaw
Communications Committee Co-Chair

If you would like to know more about KBF or how you can designate a planned gift, any of our current or former board members would be happy to speak with you.

GRANTING

Since its founding, KBF has distributed over $3 million to 60+ ministries, empowering transformative work in the world.

Twice a year—during spring and fall—KBF allocates a percent of invested funds to qualified applicants. These grants support either:

- An SBPC ministry or mission, or
- A non-profit organization actively led or participated in by an SBPC member.

A dedicated volunteer committee prayerfully reviews applications and awards grants ranging from $500 to $10,000, fostering meaningful impact and furthering God's Kingdom.

$3,197,066
Total granting since 2009

232
Grants by the Granting Committee to date have totaled
$1,408,381

Designated granting to date
$1,788,685

$346,719
2025 Granting Awarded

$76,279
2025 Spring Granting

$75,196
2025 Fall Granting

$195,244
2025 Designated grants

Amor Ministries pastors visiting families and providing much appreciated basic food supplies.

To learn more about our grantmaking process and how to submit an application, visit the KBF website at **kbfoundation.org/grant-deadlines.html**

2025 GRANT RECIPIENTS

GLOBALLY COMMITTED

The Antioch Partners
theantiochpartners.org/
Supported SBPC missionaries Ellie & Enrique Goolkasian-Lugo to provide prison hygiene kits and share the word of God.

Ascending Leaders
ascendingleaders.org
Supported a biannual pastors' conference in a country closed to Christianity.

Come Build Hope
solanabeach.church/come-build-hope
Subsidized SBPC youth ministry students attending the Tijuana house building weekend.

Communitas
Supported SBPC's missionaries, Justus & Samanth Heyman with purchasing a ministry space for Crossroads Thoiry and other local ministries.

Compa
compa.org.mx/.
Supported a sabbatical for Abdiel Espinoza Gonzalez, SBPC's missionary who in 2025 expanded staff theological training to nine additional states.

Global Care Alliance
globacarealliance.org
Built two classrooms for indigenous Chepang children at a Christian primary school.

Hope Without Boundaries
hopewithoutboundaries.com
Supported health and safety upgrades to El Refugio, housing unhoused elderly in Tijuana.

Interserve
solanabeach.church/paul-and-pat-stock
Supported SBPC missionaries Paul and Pat Stock in expanding a ministry audio visual center.

Kids Around the World
kidsaroundtheworld.com
Expanding educational programs to build sustainable, hope-filled futures grounded in faith and learning.

Mission Flight
missionflight.org
Helped purchase a new phaco machine to conduct cataract and pterygium surgeries for the unreached Huichol in Mexico.

OM MENA Media Ministries
om.org
Reaches seekers online and connects them to in-person discipleship groups.

Plant with Purpose
plantwithpurpose.org
Works in developing countries to improve people's quality of life in extreme rural poverty. In 2025, Partnered with Haiti rural schools to equip students with hands-on sustainable agriculture, environmental stewardship, and financial literacy skills.

Word of Life Hungary
wolhungary.org
Supported kids to attend Bible camp.

A grant from the Kingdom Builder Foundation made it possible to launch six new school partnerships in Haiti and to strengthen sixty more that were already in place. These partnerships have expanded Plant With Purpose's ability to equip students in sustainable agriculture, environmental stewardship, and financial literacy—skills they can immediately use to support their families and communities. Funding also enabled teacher training, the rollout of agricultural and financial curricula, and the purchase of essential tools and materials.

One of the students shaped by this work is Claudia, a fifth-grader whose family depends on farming for survival. She shared that the land has always been their only source of both livelihood and learning. Through the program, however, she has discovered a new sense of purpose and a deeper understanding of her role as a steward of God's creation. "Plant With Purpose taught me how to create a nursery and plant trees," she said. "Now I understand the importance of the environment, and I feel capable of protecting it." Her classmates have been similarly transformed. Instead of throwing trash in the streets, they now compost what can decompose, an everyday practice that is already improving the quality of food their families grow and eat.

PLANT WITH PURPOSE

Claudia expressed a strong sense of calling: "Creation offers us so much. Protecting it is the least we can do. That's why I want to become an agronomist, to help others care for God's creation."

This year, Claudia was honored as one of the top performers in the program and received a backpack and school supplies, easing a financial strain for her family. With gratitude, she concluded: "Thank you to Plant With Purpose and Kingdom Builder Foundation for making this possible. May God bless you for the work you are doing."

GLOBALLY COMMITTED

PATHWAYS

In 2025, with support from the Kingdom Builder Foundation, Pathways to Citizenship began offering free immigration legal consultations at Interfaith Community Services in Escondido. On a Monday morning during walk-in hours, an Interfaith client—Sue (not her real name)—waited quietly for her turn. When Pathways' supervising attorney, Caroline Matthews, called her back, she met a weary older woman clutching a single plastic bag. As they talked, Caroline learned that the bag held nearly everything Sue owned.

Sue had battled addiction for years and had spent much of her life unhoused. Now in Interfaith's treatment program, she spoke with unmistakable pride about her six months of sobriety and her determination not to squander this chance at a new beginning. But she faced a barrier she could not overcome alone: she had no documents. Sue explained that she had been a lawful permanent resident for many years, but her green card and all other papers had been lost during her years on the streets. Without proof of her legal status, she could not work—and without work, she would not be able to move out of the shelter before reaching Interfaith's six-month limit.

Caroline and her colleague Alyssa immediately began strategizing how to secure a replacement green card with no existing documentation to rely on. They knew time mattered, even if government processes rarely move quickly. What followed were weeks of prayer, persistence, and painstaking effort: volunteer interns and translators stepped in; countless hours were spent researching, filing inquiries, and pursuing every possible legal avenue. Ten weeks later—remarkably fast for such a case—they succeeded. Sue's new green card arrived.

When Alyssa and Caroline placed it in her hands, Sue fell to her knees, praising God and calling the Pathways team her "angels." The three of them prayed together, giving thanks for Sue's courage, her hard work, and the new life opening before her. Sue poured out her gratitude for the staff who had shown her God's love and grace not only through their legal expertise, but through the dignity and care they extended at every step.

LOCALLY INVESTED

2025 GRANT RECIPIENTS

LOCALLY INVESTED

Pathways to Citizenship
pathwaysSD.org
Providing affordable and pro bono legal assistance to eligible immigrants as they navigate the complex legal and cultural pathways to citizenship. Funded a full-time Volunteer Programs Manager and expanded into providing defensive legal work.

San Diego Rescue Mission
sdrescue.org
Funding for chairs to enhance Mission Academy's chapels, devotions, and activity nights for 300+ yearly, fostering spiritual growth and Christ-centered impact.

SBPC - Children and Preteen Ministry
solanabeach.church/children-and-preteens
New laptops and wired printers to facilitate check-in multiple times each week.

Answering God's call to support the tangible advance of the gospel at church, in the community, and around the world.

Casa de Amistad
casadeamistad.org
Supported the education and character development of 180 underserved children and teens in North County San Diego via online tutoring

SBPC - Senior Pastor Strategic Initiatives
solanabeach.church
Providing spiritual formation resources to SBPC staff to foster spiritual health, clarity, and vision by which they may help SBPC become a place of transformation.

InterVarsity Christian Fellowship
intervarsity.org/
Helped student leaders from San Diego attend the Urbana Missions Conference in Phoenix, Arizona, to be developed, inspired, and given vision for what God is doing in the world.

Ladle Fellowship
ladlefellowship.org/
Establishing a satellite site in City Heights for Street Corner Care, Ladle Fellowship's medical mission to unhoused populations.

Studio Internship
studiointernship.org
Supported new website and promotional materials for cross-cultural workers moving into field ministry.

2025 GRANT RECIPIENTS

CONGREGATIONALLY CONNECTED

- **Order of St. Malta**
  Serving patients in Eden Gardens through St. Leo's and St. James Medical Clinic.

- **Reality Changers**
  realitychangers.org
  College assistance for first generation students in Southern California.

- **Young Life San Diego Metro**
  sdmetro.younglife.org
  Supporting a discipleship and training program for young men in high-risk communities, employs them with a career-level internship, and enters them into a discipleship program to deepen their faith.

- **Young Life College - SDSU**
  linktr.ee/ylsandiegostate
  Hire, train, and launch student staff leaders to develop, implement, and lead graduating student leaders with the aim of full-time ministry.

GlobalCareAlliance

Global Care Alliance is a Christian humanitarian organization that provides food, housing, clean water, and medical care to some of the world's most vulnerable communities—acts of service offered in gratitude to Jesus Christ and as a living expression of faith.

Abel, a six-year-old from Busoro, is one of the children touched by this work. His mother sells fruit and, out of desperation, engages in prostitution. His father struggles with alcoholism and often takes what little money the family has. Abel has five siblings, though he is unsure if they share the same father. Some days he attends school; on others he begs on the streets, earning fifty cents to a dollar—money his father frequently seizes. Most weeks, Abel eats only a few times, surviving on peanuts and leftover fruit.

Two years ago, Abel learned about Global Care Alliance's Renewal Center in nearby Musama. When he could, he walked the two miles to visit, finding peace, encouragement to study, and a glimpse of a different childhood. He learned about Jesus and sang songs like *Jesus Loves Me*. Soon he began asking for a center closer to home so children in Busoro could have the same refuge.

A grant from the Kingdom Builder Foundation made that possible. Global Care Alliance built a Renewal Center in Busoro that will eventually serve up to 350 children. Here, kids like Abel can step away from the harsh realities of their daily life to study, learn about Jesus, share meals, play, laugh, and simply be children. The center offers safety, nourishment, and the love of Christ, keeping young ones off the streets and surrounding them with care that strengthens both body and spirit.

Globally Committed
Locally Invested
Congregationally Connected

A Kingdom Builder legacy gift is more than a contribution, it's a powerful testament to God's work, sustaining the mission and vision of Solana Beach Presbyterian Church for generations to come.

Through grant funding, legacy gifts foster lasting transformation, planting seeds of faith, generosity, and stewardship that ripple far beyond today.

The KBF team is here to prayerfully support and guide you as you discern the legacy gift you wish to leave.

For more information on including KBF in your planned giving, visit **kbfoundation.org/giving.html**

For more information on grants, visit **kbfoundation.org/grant-deadlines.html**

KINGDOM BUILDER FOUNDATION

Kingdom Builder Foundation
120 Stevens Avenue
Solana Beach, CA 92130
858-699-5155

www.kbfoundation.org
info@kbfoundation.org

Faithfully Stewarding Legacy Gifts for God's Kingdom