



STATE OF THE FOUNDATION





TSF VISITED
167 CHURCHES
and presented to
95,000 PEOPLE
in 2024



There are currently...
405 LOANS
7,282 INVESTORS
11,317 ACCOUNTS
active within TSF



BECAUSE OF YOUR PARTNERSHIP



25 CHURCHES
moved into buildings in 2024

69 PROJECTS
are in progress

\$13.5M IN TSF GRANTS
since opening in 2011

There have been...
400 BORROWERS
869 LOANS valued at
\$1.8B in LOANS
in TSF history



THANKS TO YOU, TSF HAS MADE ROOM FOR
225,000 PEOPLE IN OUR PARTNER CHURCHES
WHERE **110,000** HAVE BEEN BAPTIZED since 2011

TODAY, THE SOLOMON FOUNDATION HAS BECOME
THE THIRD LARGEST CHURCH EXTENSION FUND WITHIN **13 YEARS**

BY REACHING TOTAL ASSETS OF



\$1.2B

*These numbers are effective as of Jan. 2, 2025.

WHO IS TSF?



The Solomon Foundation (TSF) is a church extension fund whose primary purpose is to grow God’s Kingdom. We measure success not solely by our financial health but by the churches we help build and the lives those churches lead to Christ. We exclusively serve Restoration Movement churches, and our success is built on trusted partnerships with leaders and investors who are committed to growing the Kingdom.

Since 2011, TSF has helped our church partners baptize more than 110,000 believers and create space for over 225,000 people to worship every Sunday. When investors trust us with their money, they do so knowing they’re not only receiving an excellent return on their investment but also partnering with us on a mission to bring people to know Jesus Christ as their Lord and Savior. It’s this unique relationship that makes us more than a lender.

It is our joy and privilege to serve our churches and investors as we work together toward our shared goal of growing the Kingdom.



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TSF'S CORE VALUES

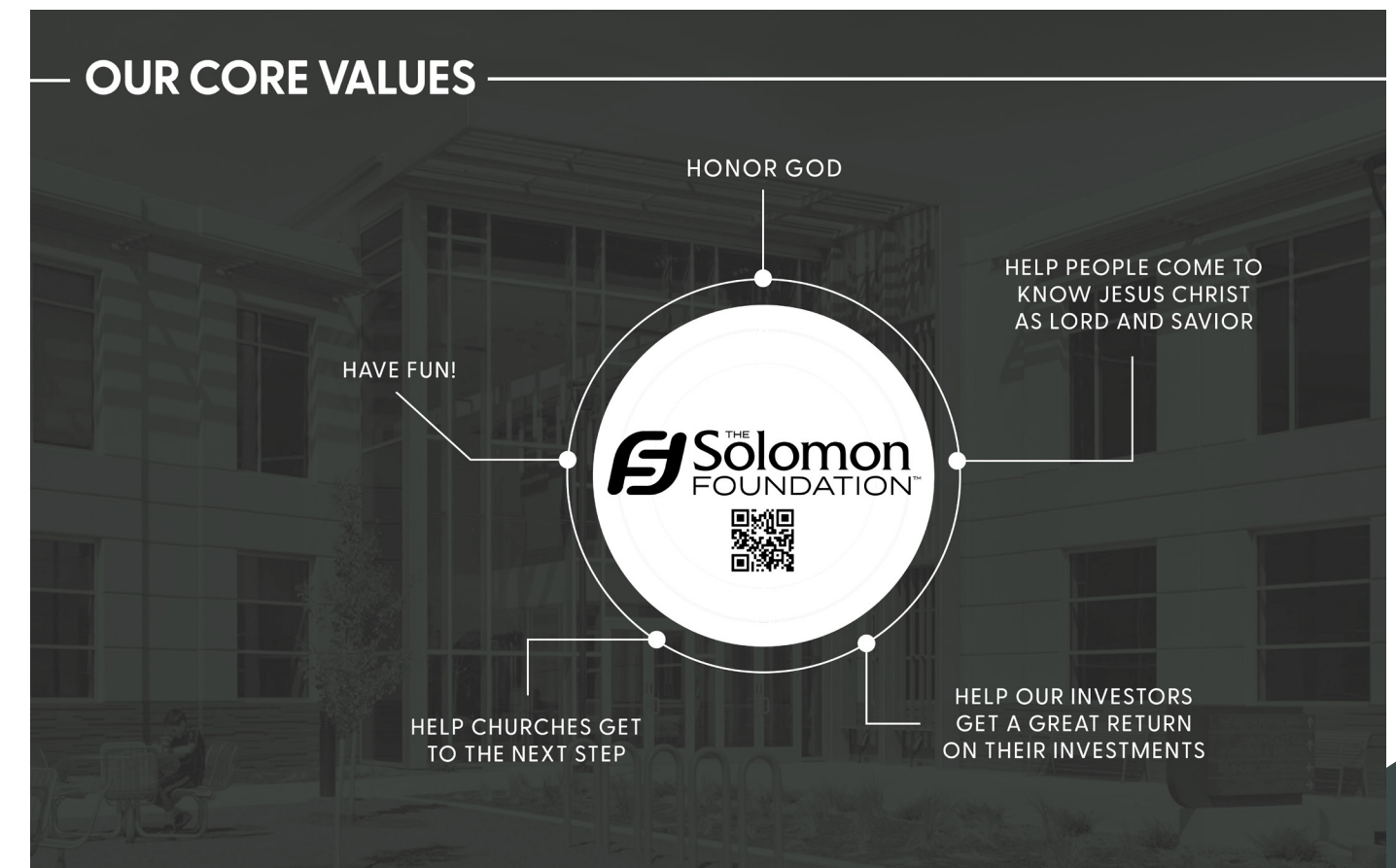
The primary goal we strive to meet every day at The Solomon Foundation (TSF) is to honor God. Founder and CEO Doug Crozier set our course with this objective, and has remained wholeheartedly committed to it, both personally and professionally. Since 2011, the TSF team has remained committed to being a church extension fund that honors God by unapologetically living out our five core values daily. We will:

- 1) Honor God (Proverbs 3:9-10)
- 2) Help people come to know Jesus as their Lord and Savior (Proverbs 11:30)
- 3) Help our investors get an excellent return on their investments (Proverbs 11:24-25)
- 4) Help churches get to the next steps (Proverbs 11:14)
- 5) Have fun (Proverbs 17:22)

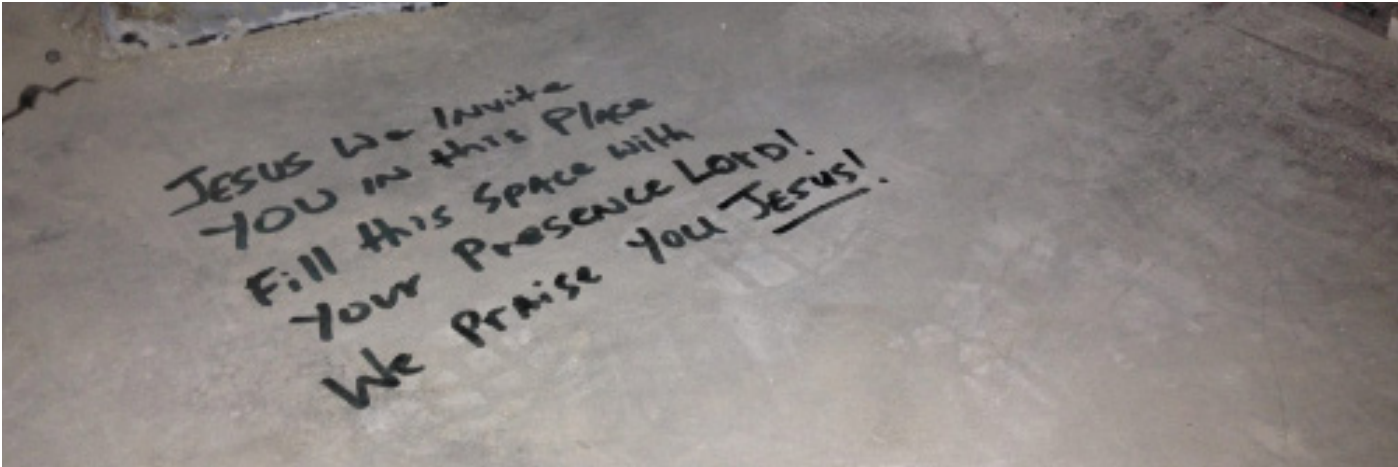
The Solomon Foundation is a ministry first—a ministry that uses our gifts in banking to partner with churches so they can expand their Kingdom work and reach the lost in the name of Jesus. It's thanks to the trust our investors have in us that we're able to lend to churches. Without their investment and participation in growing the local church, we couldn't continue to do our God-honoring work. Because we want to support the investors who support us, we prioritize giving excellent interest to those who invest with us.



It is through the pairing of strong banking skills and hearts that honor God that TSF has come alongside the independent, local Christian church at an unprecedented pace, having partnered with more than 400 Restoration Movement churches to date. With a “let’s grow God’s Kingdom” attitude, TSF doesn’t just provide loans to churches to build buildings. More importantly, we support the success of every church we help build by becoming a valued ministry partner. We pour into churches through building relationships that include spending time together in person, being a call or text away, walking the property, sharing stories, meeting with elders, lovingly challenging choices, learning from one another, and eating meals together. Loving and supporting our church leaders helps us reach the lost in the name of Jesus.



THE TSF STORY: HOW IT ALL BEGAN



The Solomon Foundation began as an idea rooted in the belief that there was a need in U.S. churches that the right organization could help meet. The dream of six leaders within the Restoration Movement has since become the fastest-growing church extension fund in U.S. history.

What would become The Solomon Foundation began simply with a meeting in the green room at Christ’s Church of the Valley’s (CCV) main campus in the Phoenix, Ariz. area on Oct. 29, 2010. Three of CCV’s leaders—Senior Pastor Don Wilson, Executive Pastor Tony Burgarello, and Elder Mac McElroy—were joined by Senior Pastor Barry Cameron and Administrator Mel Deitz of Crossroads Christian Church in Grand Prairie, Texas. Also present was Doug Crozier, an established leader within the church extension fund community. The conversation centered around the following question: What could happen if these two dynamic churches, with Crozier’s guidance, partnered to launch a new church extension fund?

Having previously served as President and Chief Operating Officer of Church Development Fund in Irvine, Calif., Crozier was being pursued by other mainline denominations to run their funds. He’d led the efforts to rewrite the church extension fund industry’s regulations, and his leadership of the committee was cited as an example of how the industry could work together with state regulators. Crozier’s heart for the Restoration Movement church, coupled with his banking and finance background, made him the perfect leader to bring the dream of TSF to reality. He knew this was where the Lord was calling him to serve.

Just one day after that initial meeting at CCV, the decision to start a new church extension fund was finalized. Crozier filed the documents to start The Solomon Foundation in December 2010, and the company officially opened its doors in April 2011.

Loans That Led the Way

Once TSF was launched and operational in early 2011, three key loans served as the nucleus of a loan portfolio that has grown to over \$828 million. With deposits flowing in at record pace from TSF’s beginning, these three loans led the way:

2|42 Community Church in Brighton, Mich. had been meeting at the local high school for 10 years. In early 2011, a 74,000 square-foot indoor racquetball and tennis club went on the market. TSF and 2|42 partnered to acquire the facility, marking TSF’s first acquisition loan. Today, 2|42 hosts more than 7,500 attendees over three campuses each Sunday, and was on the Outreach 100 Top Fastest-Growing Churches in America list for five years in a row.

The Crossing was seeking to refinance their facilities throughout the tri-state area of Missouri, Illinois, and Iowa at about the same time in early 2011. The Crossing used the refinance to acquire facilities in micropolitan communities, and has since grown to 10 campuses in three states with over 8,000 in attendance every Sunday.

Academy Christian Church in Colorado Springs, Colo. needed a construction loan to expand their aging facilities. TSF came alongside and provided the construction financing that allowed this church to grow.



THE **TSF** STORY: HOW IT ALL BEGAN

Deposits That Made the Difference

New deposits are what allow The Solomon Foundation to fund loans. Crossroads Christian Church in Grand Prairie, Texas and many of their congregants made the first major deposits that allowed The Solomon Foundation to fund several early loans. Those initial deposits were followed by more from Christ's Church of the Valley in Phoenix, Ariz.; Mount Pleasant Christian Church in Indianapolis, Ind.; and Real Life Ministries in Post Falls, Idaho.

The Significance of the First Gift

During a period of rapid expansion from 2000 to 2010, Real Life Ministries (RLM) grew to a weekly attendance of 7,000. Upon realizing that a majority of their congregation was driving more than an hour to get to church, RLM launched a church-planting strategy that has resulted in the planting of independent Christian churches in Idaho, Washington, and Texas. They also began exploring the idea of leveraging excess land they owned to benefit The Solomon Foundation. Doug Crozier designed a land endowment in which RLM donated more than \$6.4 million worth of land to TSF, allowing us to leverage that equity and grow by more than \$120 million between 2012 and 2014.

The Solomon Impact

The Solomon Foundation is located in Parker, Colo., south of Denver. The area is home to several major Restoration Movement churches, and since TSF employees must be active members of a non-denominational Christian church or Church of Christ, TSF is able to recruit employees from local congregations.

In 2014, The Solomon Foundation and Southeast Christian Church began discussing a joint venture building on the 6.7 acres of land just north of the church campus. In late 2014, they entered into an agreement that gifted the land to TSF, who has since built The Solomon Centre, a 60,000 square-foot facility that spans three buildings.

The Solomon Centre is home to a number of non-profit ministries, including a 26,000 square-foot food pantry. In 2024, TSF moved into The Solomon Centre's third phase, a 27,000 square-foot office space that serves as the ministry's international headquarters. The new facility will allow room for TSF to continue to grow and gives staff from all departments the opportunity to merge their God-given gifts and talents.



ADMINISTRATION

The Administration Team is the team that supports “the people who help the people,” working with all departments at The Solomon Foundation to ensure things run smoothly in our quest to grow the Kingdom. We work to guarantee smooth operations by offering support both internally and externally while providing excellent customer service to our current and future partners.

SUPPORTING TSF STAFF

The Admin Team supports TSF staff by facilitating communication between departments and handling the administrative tasks that keep the office running smoothly. Internally, the Admin Team helps prepare staff meetings and events, coordinates TSF Weekends, and is readily available to assist all departments.

FOSTERING INVESTOR RELATIONSHIPS

The Admin Team fosters relationships with churches and investors by creating a welcoming atmosphere and ensuring a live team member is available to answer the phone during business hours. We greet visitors with a smile and are happy to provide a tour of our building. Additionally, our team ensures that all mailings are sent out securely with investor and church confidentiality in mind.

DID YOU KNOW?

Visitors are welcome to tour the new TSF office building Monday through Friday, from 9 a.m. to 5 p.m. The Solomon Foundation is proud to be the home of the Christian Standard Library, a unique resource for those interested in the history and creation of The Christian Standard. During your visit, you’ll have the opportunity to explore a vast collection of Christian Standard editions, spanning from the very first publication in 1866 to the most recent. With hundreds of issues to browse, visitors to the library are sure to gain a deeper understanding of the Restoration Movement and the impact of this long-standing publication.



SENT OUT OVER 200 SHIPMENTS
OF MARKETING MATERIALS TO
HELP SUPPORT TSF WEEKENDS



MORE THAN 20,000 CALLS
ANSWERED BY A LIVE REPRESENTATIVE



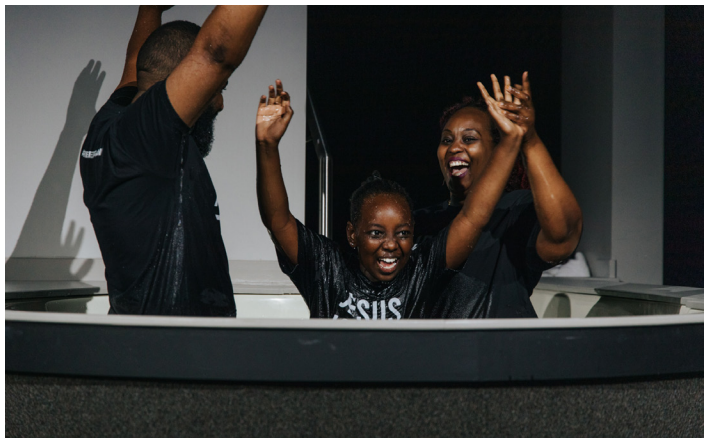
MAILED OUT MORE THAN 16,000
STATEMENTS AND NOTICES FOR THE
LOANS AND INVESTMENTS TEAMS

FIELD TEAM

The Field Team is passionate about driving The Solomon Foundation’s mission forward. This Kingdom-focused team is made up entirely of individuals with prior ministry experience who have led churches and other faith-based organizations across the country.

BUILDING PERSONAL RELATIONSHIPS

Strengthened by their unique backgrounds and shared love of the Lord, the Field Team serves TSF’s investors and partner churches with pastors’ hearts. They travel across the country to establish new relationships and foster old ones in face-to-face interactions. Members of the Field Team can be found at partner churches across the country nearly every weekend, hosting meals and giving presentations about how congregations can support us in growing the Kingdom. While sharing investment opportunities with potential partners, they prioritize connecting current investors with the impact of their investments in TSF’s partner churches.



ENCOURAGING OUR CHURCH PARTNERS

Members of the Field Team work one-on-one with every single TSF church, providing resources, coaching, and a steady hand throughout the entire loan process. Whether it be an acquisition, construction, or another project, TSF’s Field Team is committed to lending their wisdom and expertise to every congregation they serve.



DISTRIBUTED 16,351 BROCHURES



PRESENTED TO 95,000 PEOPLE



HOSTED 167 TSF WEEKENDS

FINANCE & ACCOUNTING

The Finance Team is committed to delivering accurate and timely financial data to support informed decision-making. By working closely together, we aim to equip the entire TSF team with the essential financial tools and insights needed for success, all while staying true to The Solomon Foundation's core values.

MAINTAINING FINANCIAL EFFICIENCY

Financial efficiency is integral to TSF's work, reflecting our commitment to responsible resource management. By maintaining careful budgeting, transparent practices, and a healthy relationship with our auditors, we optimize our opportunities. Our commitment to integrity and accountability ensures that each dollar is utilized effectively to serve the Restoration Movement.

FORECASTING FUTURE SUCCESS

Financial forecasting plays a crucial role in guiding TSF toward impactful outcomes. By analyzing trends, financial markets, and projecting needs across various scenarios, we make informed decisions that drive sustainable growth and effectiveness. Through strategic forecasting, we anticipate challenges and opportunities, enabling us to proactively adapt to the evolving demands of our rapid growth.



TSF IS THE FOURTH CHURCH EXTENSION FUND TO EXCEED \$1 BILLION IN TOTAL ASSETS



WE ARE THE FASTEST-GROWING CHURCH EXTENSION FUND IN U.S. HISTORY



WE'VE MET ALL ANNUAL REGULATORY REQUIREMENTS SINCE WE OPENED IN 2011



TOTAL ASSETS: \$1.2 BILLION
NET ASSETS: \$65.9 MILLION

HUMAN RESOURCES

The Human Resources Department is a new employee's first introduction to The Solomon Foundation, and we strive to make them feel like a welcome addition to our team. We do this by being approachable and leading with servants' hearts.

CULTURE IS EVERYTHING

Finding employees who are a good cultural fit is essential to maintaining our unique workplace. We require employees to be active members of a non-denominational Christian church or Church of Christ, so we're united in our faith and enthusiastically buy in to the mission of growing the Kingdom. We believe that skills can be taught, so we place a heavy emphasis on hiring based on character, heart, and a commitment to joyfully serving others.

OUR EMPLOYEES' VOICES ARE VALUED

We believe that employees feel valued and appreciated when their voices are heard and their ideas respected. Our departments regularly work collaboratively in ways that honor creativity and problem solving, knowing that we are better together. Managers have regular face time with employees, and the Executive Team is transparent about the company's goals, finances, and expectations for moving forward in a united direction.

FAITH AND FAMILY FIRST

At TSF, we invest in our employees' well-being and offer benefits that allow them to take care of themselves and their families. This has always been CEO Doug Crozier's heart. We focus on fostering a healthy work/life balance in addition to working hard and having fun. By taking care of our employees, we allow them to take the best care of our investors, churches, and their fellow employees.



Investing

FOR A PURPOSE



INFORMATION TECHNOLOGY

The Solomon Foundation's Information Technology (IT) Team supports and maintains the technology that enables day-to-day work to be done securely, allowing the mission of growing the Kingdom to be fulfilled.

PRIORITIZING SECURITY

As a financial institution, security and privacy are paramount. We implement robust security measures to protect investors' and churches' sensitive data from breaches and regularly monitor for potential threats and vulnerabilities. From our policies and procedures to hardware and software protections, to regular cybersecurity training and testing, we work hard to ensure the security of the information we work with.

PROVIDING STAFF SUPPORT

Our IT Department maintains an onsite presence for immediate desktop support to all staff. We regularly educate employees on cybersecurity best practices, reminding them that we're all accountable to keep information secure. The team also maintains and supports TSF's meeting spaces, which are modernly equipped with technology for virtual options and scheduling. These rooms are used for staff meetings and special events and are shared with our ministry partners.

INVESTING IN TECH ADVANCEMENTS

TSF continues investing in the latest technology available to church extension funds for account access and management, connecting the investor to their investments and to our church partners while ensuring seamless, secure, and real-time updates for a transparent and user-friendly experience.



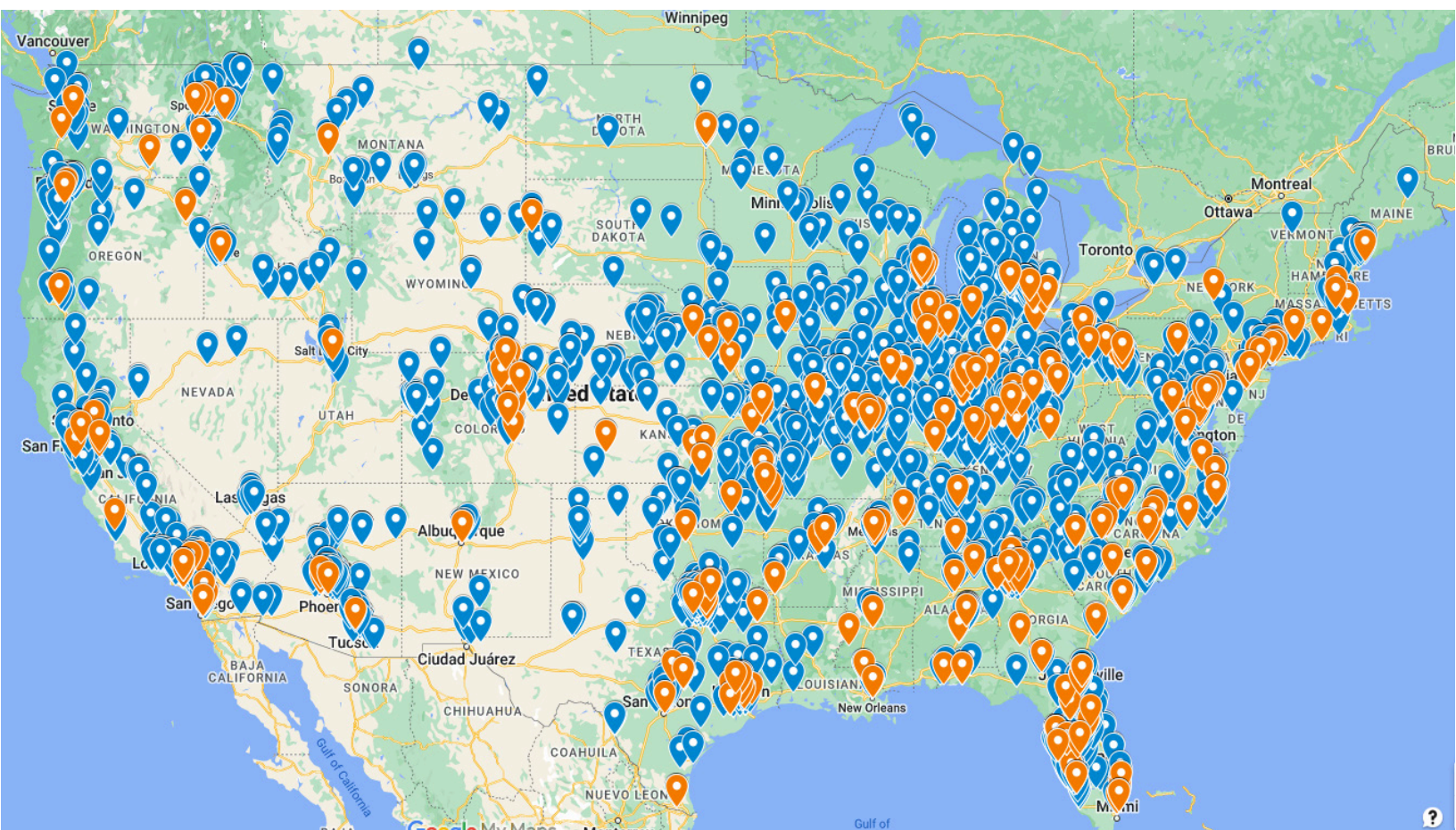
SUPPORTS MORE THAN 50
COMPUTERS & WORKSTATIONS



MAINTAINS OFFICE NETWORKS
WITH 100% UPTIME

INVESTMENT/LOAN MAP

LIGHT BLUE = INVESTOR
ORANGE = LOAN



INVESTMENTS

The Solomon Foundation’s Investment Team works hard every day to connect investors to churches and ministry partners within the Restoration Movement. By providing investors with an excellent return on fixed term and no term investments, we’re able to inspire church growth through innovative lending and building strategies.

INVESTING WITH A PURPOSE

We are deeply mindful of the trust our investors place in us and never take for granted that we could not continue providing loans to churches without our investors. TSF’s third core value—help our investors get a great return on their investment—is always a top priority for our team. We strive to make every investor feel valued by providing excellent interest on their investment.

MAKING AN ETERNAL IMPACT

What often attracts investors to The Solomon Foundation is an excellent interest rate, but it’s the mission that turns that initial investment into a lasting partnership. The stories of lives being changed and souls being saved as people surrender to Jesus are at the heart of everything we do. We’re so grateful for the investors who are making an eternal impact by partnering with us to grow God’s Kingdom.



WE PROCESS AN AVERAGE OF
271 TRANSACTIONS EACH DAY



OUR ENTIRE INVESTMENT TEAM
IS SERIES 63 LICENSED



WE HAVE 7,282 INVESTORS
WITH 11,317 ACCOUNTS



90% OF MATURING DOLLARS ARE REINVESTED AT TSF,
REFLECTING OUR INVESTORS’ CONFIDENCE AND SATISFACTION

LOANS

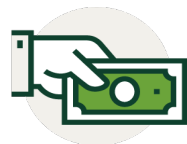
The Solomon Foundation lends to nonprofit churches and para-church organizations with the primary goal of enabling ministry growth. TSF staff is committed to partnering with churches and their leadership with the shared goal of leading people to know Jesus Christ as Lord and Savior. What sets TSF apart is our ability to offer far more flexibility and resources than conventional banking institutions. And just as important as our wide array of loan programs is a team of God-honoring individuals that desire to support, pray for, and assist each one of our ministry partners.

EQUIPPED TO SERVE

With many years of combined service in the industry, TSF’s Loan Team oversees the unique aspects of underwriting, funding, and servicing loans to churches and para-church organizations. The Solomon Foundation’s distinctive underwriting process includes a meticulous financial analysis of each ministry partner, along with an assessment of leadership and vision, all aimed at fostering ongoing development throughout our relationship. Because each ministry’s financial and ministerial success are paramount to our Loan Team, we prioritize providing personalized service throughout the closing process and servicing of all loans.

MORE THAN A LENDER

TSF offers a range of resources and support that traditional banks can’t match. Beyond creative lending solutions and favorable loan terms, we provide our borrowers with access to exclusive networking events, leadership training, executive counseling services, and staff support. Our entire team works to ensure the specific needs of each ministry are met, offering personalized support designed for long-term ministry growth and praying specifically for the needs and vision of our partner ministries.



WE’VE GIVEN 869 LOANS TO 400 BORROWERS
TOTALING \$1.8 BILLION SINCE 2011



OUR PARTNER CHURCHES HAVE BAPTIZED
MORE THAN 110,000 PEOPLE



WE HELPED 25 CHURCHES MOVE
INTO NEW BUILDINGS IN 2024



WE’VE MADE ROOM FOR MORE THAN 225,000 MORE
PEOPLE TO WORSHIP IN OUR PARTNER CHURCHES

MARKETING

The Marketing Team’s commitment to excellence is woven into every fiber of our strategic plan. Embracing an evergreen approach, our marketing materials remain timeless, providing value and consistency to our clients. We adhere to the highest professional banking standards, ensuring that every aspect of our services reflects the trust and reliability that define our foundation.

TELLING STORIES THAT MATTER

The powerful use of storytelling is at the heart of everything we do. We believe in showcasing how God is moving in our churches, the lives of our investors, and the millions of people worldwide being impacted by TSF. Using digital and print materials and a strong social media presence, we strive to illustrate the transformative impact of the work God is doing through The Solomon Foundation. The TSF website serves as a gateway for our customers and provides a seamless experience for those who want to learn more about investing in churches and their ministries. Our marketing strategy lays out a clear path for how customers can partner with us to grow the Kingdom while also receiving a great return on their financial investment.

FORMING STRONG PARTNERSHIPS

The Marketing Team is committed to cultivating strong partnerships with our current investors and meeting future partners while strengthening a sense of shared purpose and community. We host more than 150 TSF lunches and dinners with our CEO and staff each year as part of our grassroots efforts to forge meaningful, one-on-one relationships with our investors and partner churches around the country. Through TSF-spon-

sored meals, our annual pastor’s conference, and attendance at trade shows, we demonstrate our commitment to meeting people where they are.

MAKING MARKETING PERSONABLE

Creating a personable marketing strategy helps deepen our relationships while building momentum to realize our objectives. The impact of our marketing materials lies in the stories we tell of lives that have been transformed by The Solomon Foundation’s work. Through the Marketing Team’s commitment to TSF’s core values and an evergreen approach that resonates in all content produced, we support the company’s mission of growing the Kingdom.

128,696 SOCIAL MEDIA
IMPRESSIONS



91,757 NEW
WEBSITE VISITS

178,282 MARKETING
EMAILS SENT IN 2024



Our team is focused on creating new pathways for building equity at The Solomon Foundation through Planned Giving. Gifts given to TSF offer multiple benefits, allowing donors to support the ministries they care about while also helping TSF strengthen its financial foundation.

LEAVING A LEGACY

Gifts to The Solomon Foundation provide the essential equity that fuels our growth. Planned Giving initiatives have the potential to shape the future in meaningful and timely ways. TSF donors leave a lasting legacy by resourcing the church, bringing more people to know Jesus Christ as their Lord and Savior.

THE 20x FACTOR



The Solomon Foundation's diverse real estate portfolio includes gift leasebacks, real estate gifts, and strong tenant relationships. Our Real Estate Team is focused on creating long-term value and sustainable growth through service-focused partnerships.

TURNING PROPERTY INTO PARTNERSHIP

A gift leaseback is a financial arrangement in which a nonprofit donates their property to TSF, transferring the equity as a charitable gift. In return, the nonprofit leases the property back at a lower-than-market rate, which helps reduce their costs and provides more financial flexibility. This benefits TSF by supporting our mission, while giving the donor greater financial freedom.

FOSTERING GLOBAL IMPACT

The Solomon Centre in Parker, Colo. is home to The Solomon Foundation's headquarters. The three-building campus houses a food pantry and a number of other local and international nonprofit organizations. TSF offers our tenants competitive lease rates, collectively working to impact the Kingdom worldwide.

Planned Giving Under Management: \$36.4 million



Field of Interest Fund

A Field of Interest fund is for you if you are passionate about growing the Kingdom, and don't want to worry about minimum contributions.



Charitable Remainder Unitrust

A Charitable Remainder Unitrust (CRUT) is for you if you want a steady stream of income while also giving to The Solomon Foundation.



Donor Advised Fund

A Donor Advised Fund (DAF) is for you if you want flexibility on when and where to give your gifts.



Non-Monetary Gifts

A Non-Monetary Gift is for you if you want to see the Kingdom grow but have something other than cash or securities to give.



Estate Giving

Estate Giving is for you if you want to leave an intentional legacy behind.

REAL ESTATE PORTFOLIO HIGHLIGHTS



50 PROPERTIES



35+ CHURCHES



\$250 MILLION PORTFOLIO



8 CHRISTIAN CAMPS, SCHOOLS, AND RETIREMENT HOMES

WHO TSF SERVES by Jerry Harris

The Solomon Foundation (TSF) is a trusted partner in church growth, offering investment opportunities and innovative loans to support congregations in the Restoration Movement. The churches of the Restoration Movement were born during the Second Great Awakening, a period during the 1700s and early 1800s when revival swept across the U.S. At the time, the only churches were denominational: Presbyterian, Methodist, Baptist, Lutheran, Congregational, etc. Those denominations required strict adherence to their rules and creeds, but America had just won independence from English rule, and a desire for freedom saturated the church. The churches that the Restoration Movement identifies with were at the epicenter of this cause.



Truth. Jesus prayed that His followers would be sanctified or set apart by the truth, then identified that truth in John 17:17 by stating, “Your Word is truth.” The Restoration Movement rests on this truth of God’s Word.

Unity. Jesus prayed that we would all be brought into complete unity even as Jesus and the Father are one. The Restoration Movement strives for unity founded in the truth, and while we know that our local churches hold respected but differing points of view on varying subjects, we focus on common ground.

Evangelism. Jesus prayed that the world would know that the Father sent Him and would believe in Him. The Restoration Movement pairs this truth with the Great Commission to make disciples through going, baptizing, and teaching. Our purpose is in the shared gospel.

Jerry Harris is the publisher of Christian Standard Media and a teaching pastor at The Crossing, a multisite church located in three states across the Midwest.



OUR **GROWTH** GOALS FOR 2025

Increase investments in 2025 by engaging new and existing investors, both relationally and financially

- Connect investors to the growth of God's church in the Restoration Movement by putting the investors' story to work through TSF marketing
- Provide exceptional customer service by being intentional with communication and connection
- Connect with loan and investment churches in person to build relationships, host dinners, and raise deposits, then foster those connections over the long-term
- Utilize nonbank trustee status to focus on retirement accounts

Complete funding of committed loans under construction and close loans at a pace and number that supports the budget and pipeline needs, including maturing loans

- Strategically plan an annual budget that is maintained through monthly Asset and Liability Committee meetings
- Foster strong relationships between TSF staff and partner church pastors

Continue to network and nurture church leaders

- Provide annual grants to supplement the cost of stewardship, executive coaching, consulting, discipleship, and leadership counseling
- Host annual investor and pastor trips that will connect pastors and leaders, encouraging them to share stories and build one another up

Build net assets through Planned Giving initiatives

- Tell the stories of the powerful impact Planned Giving has in growing the church
- Increase education and online tracking for Planned Giving with a focus on Donor Advised Funds

Build a strong framework in 2025, using key metrics to drive TSF's long-term growth and success

- Sustain a consistent record of meeting regulatory requirements and compliance ratios
- Leverage financial forecasts and ratios for strategic planning to support long-term development
- Focus on resource allocation based on growth projections and funding needs



thesolomonfoundation.org