FAQs

1. ***How will Cooperative Program (CP) dollars be reallocated?*** For 2026, the CP allocation will remain as the messengers of the 2025 Convention approve. At the 2026 Convention meeting, a motion is likely to be made for reallocation after the SCBMA and Convention Boards have had the opportunity to reimagine a new ministry model. Most of these CP dollars will most likely be used for staffing and funding the new annual ministry model for senior adult mission and ministry.
2. ***Who would approve and supervise future need-based grants for retired ministers and spouses?*** SCBMA and Convention Boards will work on a recommendation throughout 2026 and include the proposal in their motion at the 2026 annual Convention meeting.
3. ***What about the SCBMA's current investment funds and other cash and non-cash assets?*** Financial resources will be needed throughout 2026 to fund staff, finalize the sale of the properties, and pay for legal fees and contracts dealing with the handling of the SCBMA's financial and tangible resources. Any current designated funds will be used for their designated purposes. Beginning in 2027, after legal counsel and upon 2026 messenger approval, those assets would either transfer to Convention management or another course of management may need to be pursued.
4. ***Will we still have the Mother's Day Offering?*** At least for the foreseeable future, SCBaptist churches would still be encouraged to take up a Mother's Day offering for assisting retired ministers and spouses with financial needs. These funds would be applied directly to the designated cause as they are currently.
5. ***Will there be substantial change for current residents at Bethea and Martha Franks?*** While some changes are always possible under new ownership, these communities are home to their residents and protecting that stability is a top priority. The SCBMA Board has set three key criteria for selecting a buyer: one who values our Baptist heritage, has the financial strength to complete the purchase, and is committed to providing excellent care. We believe these priorities will help ensure continuity and quality for current and future residents.
6. ***What if the Convention votes "no," and approval to sell the properties is not granted?*** The SCBMA will need to refinance their current $16 million of debt by summer 2026, customer costs for residential care will need to be increased, and more loans will need to be pursued adding to the current $16 million debt between $10–20 million immediately and another $15–30 million in the next 5–10 years. If these steps are not taken, the communities may face more urgent and more critical operational decisions in 2026 or 2027.
7. ***Are other Baptist state conventions making similar decisions?*** Yes. Very few Baptist state conventions still own and operate retirement communities. The ones that do are in the same scenario post-COVID as we find ourselves. Two state conventions have relatively sustainable models that are built atop either a very large endowment or an expanded scope and scale of services and high debt-to-income ratio.

Faithfully Stewarding the Past. Boldly Refocusing the Future.

The Occasion.

Since 1954, SCBaptists have worked to establish and maintain retirement communities as their primary method of serving retired Baptist ministers and other aging adults across the state. At Martha Franks and Bethea, currently 350 residents receive care, 17 of whom are retired ministers or their spouses. It is the joy of SCBaptists to work tirelessly and sacrificially to minister to these senior adults in their sunset years. However, over the past several years SCBMA leadership and its Board of Trustees have monitored financial, operational, economic, and social trends that have increasingly complicated its historic business and ministry models. President Tom Turner has kept the SCBaptist Executive Board and Convention messengers abreast in annual reports. After much prayer, consultation, and effort, the realization is that without scale, the current business model is not sustainable. In addition, meeting the needs of our state's growing senior adult population may be better accomplished through a new ministry model. With the cost of business increasing, and denominational funding not increasing, an estimated $30–50 million is needed over the next decade to meet current facility needs and set up the communities for future success. Per Convention and SCBMA governing documents, on September 16, 2025, after 18 months of detailed research, evaluation, and strategic planning, the SCBMA Board recommended to the Convention's Executive Board: (a) the sale of the Martha Franks and Bethea Retirement Communities and (b) a strategic refocusing of the SCBMA's ministry model. Convention messengers must give final approval. A motion to this effect will come before the annual Convention November 10–11, 2025 meeting at First Baptist Church in Taylors, SC.

The Opportunity.

Throughout Scripture and history, God has shown that moments of challenge often open the door to new and greater opportunities for ministry. While South Carolina Baptists have faithfully served older adults for decades through the ownership and operation of these two retirement communities, we believe the time has come to imagine new ways of ministry that reach farther and serve more people. The sale of the Martha Franks and Bethea properties would allow SCBMA to repurpose these assets into a lasting investment, one that strengthens and expands the Baptist ministry to older adults across our state. By redirecting resources into new ministry and mission efforts, we can help even more aging adults. As the SCBMA and Executive Boards work throughout 2026 to develop the next phase of ministry, several exciting potential opportunities are already emerging:

- **Empowering Choice & Care**: Providing need-based grants to retired ministers and spouses wherever they choose to live, rather than limiting support to our two campuses.
- **Expanding Evangelism:** Launching statewide senior adult outreach efforts bringing the hope of Christ into growing retirement communities across South Carolina.
- **Mobilizing Missions:** Funding opportunities for recently retired senior adults to serve on the mission field.
- **Equipping, Listening, & Learning:** Establishing a senior adult ministry department within the Convention that both equips local churches and listens intentionally to South Carolina Baptists. Through research and dialogue, we will learn what matters most to our churches, members, and senior adults as we prayerfully shape the next generation of ministry together.

This reimagined model represents not a closing chapter, but the beginning of a broader, more sustainable season of ministry—one that honors our legacy while extending our reach to countless more seniors in the years ahead.

The Process.

We understand that this decision may feel sudden to SCBaptists who deeply love and value the SCBMA, its history, staff, and residents. In truth, this process has been unfolding carefully and prayerfully for the past 18 months. Every possible option including mergers, acquisitions, affiliations, and other partnerships was explored in depth before arriving at this recommendation. President Tom Turner and the SCBMA Board have kept the Executive Board and Convention leadership informed throughout this time. Details were shared publicly only after careful consideration to protect both the stability of operations and the ability to ensure a fair market sale of the properties. Below is a very brief timeline of the process and next steps:

- **September 16, 2025:** The SCBaptist Executive Board unanimously approved the SCBMA Board's recommendation to present to the Convention a motion to sell the properties and begin a year-long strategic planning process for SCBMA's future.
- **October 15–30, 2025:** SCBMA and Convention leadership will share information broadly through printed materials, direct communication, and town-hall-style meetings with residents, families, and Baptists across the state.
- **November 10–11, 2025:** The Executive Board will bring the motion before Convention messengers meeting at Taylors First Baptist Church.
- **December 2025 – November 2026:** Upon 2025 messenger approval, the sale of the properties will be finalized and the SCBMA Board and Executive Board will build a proposal for SCBMA's future to be presented to messengers at their 2026 annual meeting.

Through each stage, SCBaptist leadership remains committed to transparency, integrity, and care for every resident, staff member, and supporter who has made this ministry what it is today.