The Black Wealth Builder's Campaign:
Congregational Forum conceptualizing significant and ongoing commitment

Welcome & Centering Prayer
We invite you to engage reparations as a spiritual practice by incorporating it into your prayer life, studying of scripture, participating in small groups, through giving, in serving others, by working for justice, and witnessing to others.

Q&A with Rev. Barry Cammer *(see reverse for more info about the Black Wealth Builder's Fund)*

Small Group Discussion Norms:

- Listen deeply and allow space
- Lean into discomfort
- Assume positive intent and stay accountable to impact
- Respect privacy and maintain confidentiality
- Strive for a balance of voices and perspectives
- Expect and accept non-closure while being willing to circle back

Discussion Questions:

1. Has privilege benefitted your financial situation? Elaborate, please.
2. Has generational wealth contributed to your financial situation? Elaborate, please.
3. What does it mean/what would it mean to have reparations as a spiritual practice?
4. What does it mean personally to make an ongoing commitment to reparations?

Ongoing Commitments & Next Steps
We encourage you to financially support the ministries of Epworth through your tithes and offerings AND supporting the Black Wealth Builder's Fund in a significant and/or ongoing way:

SEED FUNDING: One-time contributions received by 12/31/2023 *Goal: $20,000*
SUSTAINING SUPPORT: Contributions to be given in 2024 *Goal: $40,000*
(A family typically receives up to $20,000 per loan from the Black Wealth Builder's Fund)

Step 1: Prayer & Personal Discernment
Here are a few examples of what a significant, ongoing commitment might look like for you:

- A percentage of your annual household income, above and beyond your 2024 tithe/commitment
- The amount of one month's mortgage payment / A 13th mortgage payment directed to the fund
- A portion of the amount of the Required Minimum Distribution (RMD) of your retirement account
- A percentage of dividends/earnings on investments or capital gains

As you continue in discernment, please let us know how we can support you. Sign-up sheets are located on each table.

Step 2: Return your Commitment Card by Commitment Sunday, Nov. 19, 2023!

Step 3: There are a number of ways to fulfill your commitment and financially support Epworth's ministries:

- **Online giving** is a convenient and secure way to make a one-time contribution or set up a recurring contribution to Epworth's General Operating Budget (tithes/offerings) and the Black Wealth Builder's Fund. www.epworthberkeley.org/donate
- **Check or cash**. Make your check payable to Epworth United Methodist Church. Please indicate in the memo line (or on the offering envelope for cash contributions) the amount to be directed towards Tithes/Offerings and any amount to be directed to the Black Wealth Builder's Fund.

Black Wealth Builder's Fund Campaign - Side 2

Invitation & Context
As a congregation, we are embarking on a partnership with the Black Wealth Builder's Fund. Epworth's church leadership and Reparations Action Group invite you to contribute to the fund in an ongoing and significant way as we live into our commitment to being an anti-racist church.

We're excited to take this **first** step in making meaningful reparations together as the Epworth community. We want to distinguish reparations from generosity. Reparations is more than writing a check. We recognize together as a community that the legacies of slavery and legal, institutionalized racism remain in place today, and that there are generational repairs for us to make. We invite you to join us in prayerful consideration of what is ours to do to level the playing field.

About the Black Wealth Builder's Fund
The Black Wealth Builders (BWB) Fund is a reparations project launched by Arlington Community Church (UCC) in 2021. The fund is intended to address the racial wealth gap and repair a small portion of the financial damage of racist and discriminatory policies—in particular, the longstanding barriers to Black homeownership. The African American community has been shut out from this major source of generational wealth through segregation, redlining, adverse (or nonexistent) mortgage terms, loan application rejection, and so on. Both San Francisco and State of California Reparations Reports include increasing access to Black homeownership in their recommendations as a way to redress the racial wealth gap and lack of generational wealth for Black residents.

The Black Wealth Builder's Fund provides zero-interest loans up to $20,000 for down payments that don't have to be paid back unless the home is refinanced or sold. Loan recipients are first -time Black homebuyers who are otherwise financially prepared to become homeowners, but lack the access to generational wealth or family support that many of us have benefitted from in making a down payment. Even in the high-priced, competitive Bay Area housing market there are eligible applicants ready to receive this restitution and begin to build generational wealth themselves. **These loans seek to repair that lack of generational wealth attributable to racism.**

The Black Wealth Builder's Fund is housed with and administered by the Richmond Community Foundation (now known as RCF Connects) through a Donor Advised Fund. RCF Connects, in turn, partners with Richmond Neighborhood Housing Services, who identifies and screens applicants, and helps potential buyers get ready for homeownership by providing classes, counseling, access to lenders, and connections with realtors. RCF Connects and its partners are well established and respected organizations with decades of experience and whose leadership and Boards of Directors reflect the diversity of the communities they serve. So far, the fund has disbursed $275,000 in loans to 21 Black first-time homebuyers in Alameda and Contra Costa counties.

For more information about the Black Wealth Builder's Fund: epworthberkeley.org/racialjustice
If you have questions, contact Kim Hraca or Merrie Bunt on behalf of the Reparations Action Group.