



The Trinity Group

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B4T Capital

**A DONATION DOLLAR HAS ONE LIFE BUT,
A BUSINESS DOLLAR HAS MULTIPLE LIVES.**

Supporting Christian business ministries
through income producing properties
with a lasting social and Christian impact



Overview

“B4T Capital” aims to capitalize a “Business for Transformation” which earns money while following a profitable, sustainable and social approach to its strategy. B4T’s focus uses the earnings from the investments to finance Christian business ministries. B4T Capital is a subsidiary of the Trinity Group operating out of Houston, Texas.

The purpose of this concept paper is to explain the investment strategy, its spiritual impact and how to get involved as a supporter in generating long-term reoccurring funds for the Kingdom of God.

A case study will show: A fund totaling USD 4,200,000 can be paid back after 5 years through refinancing the property while having supported various ministries with a total of USD 420,000 (10%) per year!

About the Trinity Group

The Trinity Group was founded in 1999 and is comprised of 25 multifamily properties generating USD 500k a month in revenue and creating over USD 100k a month for its investors.

The Trinity Group is now 4 partners and has expanded to home rental management, land holdings, mortgage originations and master planned community developments.

For more than 15 years the Trinity Group has had a proven track record running 25 manufactured communities very successfully while combining it with an exceptional social impact focused in improving the life quality of life of the tenants. The Trinity Group takes great care in improving the lives of the tenants’ living conditions within these properties by buying dilapidated homes and refurbishing them, as well as putting in community meeting places and green spaces. This ranges from improving the safety of the surrounding community as a whole to partnering with local churches to put on outreach events aimed at creating bridges for the tenants to their local churches. Our communities house church employees from local churches for free to encourage lasting relationships between churches and tenants. This helps connect the tenants of a property to a local church and facilitate an environment through relationships for tenants to grow in discipleship within their communities.

New opportunities with B4T Capital

B4T Capital was birthed out of The Trinity Group as a financial instrument to take investor capital and use it to generate long term cash flow from the acquisition, development and management of multifamily income-producing properties.

B4T Capital funds ministries through reciprocal returns generated via income-producing real estate. This has a great bearing on ministries that are financially supported and has a long lasting capability of funding their long-term goals. B4T Capital utilizes great opportunity within the communities under its management to reach out and influence for the Gospel.

B4T Capital locates existing multifamily properties and adds value to them by correcting mis-management, increasing occupancy and renovating them to increase the quality of the property. The income producing property is self-sustaining while simultaneously supporting ministry.

Investment Case Study

Investor capital is used to purchase a multifamily property. The profits from the property after base expenses and management cost are solely used to finance various Christian business ministries.

Years later, after value has been created through increased profit, the property can be refinanced to either give the investor his capital back or to use the refinanced capital to buy an additional property to replicate results.

The case study below illustrates how investor capital may be used to create income for ministry. The fictional property reflects an existing income producing property for sale in the state of Texas. All items in the study are on an annualized basis. A 10% return is based on a 12 to 18 month turn-around of a struggling property. The 10% return is not realized until value is added through B4T Capital. Loan structure is based on a 25 year amortization and a 5.5% interest rate. The property is purchased on a 7-8 Cap Rate:

<u>Initial Purchase Data</u>	(numbers rounded within 2% for approximations)
Cost of Property	USD 13,300,000
Note (70% LTV)	USD 9,300,000
30% down-payment	USD 4,000,000 [investor capital]
Closing Cost	USD 200,000 [investor capital]
Total investor capital	USD 4,200,000 [Investment by investor(s)]
NOI - Net Operating Income	USD 930,000
Debt Service (USD 9,300,000)	USD 580,000
Escrow/Savings/Hedge	USD 70,000
Starting Investor Return	~ 8.33%
Initial Property Cash-flow	USD 350,000 [Annual amount available for ministry support]
<u>After 18 month turn around</u>	
Investor return	~ 10%
Property Cash Flow	USD 420,000 [Annual amount available for ministry support]