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Sweeting, Halbert, & Essien, P.A. Attorneys At Law P.O. Box 3351 Orlando, Florida 32802-3351

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NEW FILINGS	AMENDMENTS
Profit	Amendment
NonProfit	Resignation of R.A., Officer/Director
Limited Liability	Change of Registered Agent
Domestication	Dissolution/Withdrawal
Other	Merger
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OTHED	FILINGS
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Annual Report
Fictitious Name
Name Reservation

CR2E031(10/92)

. :	REGISTRATION/ QUALIFICATION
	Foreign
	Limited Partnership
	Reinstatement
	Trademark
	Other

19/2/16

Examiner's Initials



January 29, 1996

SWEETING, HALBERT & ESSIEN, P.A. P.O. BOX 3351 ORLANDO, FL 32802-3351

SUBJECT: BY FAITH MINISTRIES, INC. Ref. Number: W96000002179

We have received your document for BY FAITH MINISTRIES, INC. and your check(s) totaling \$122.50. However, the enclosed document has not been filed and is being returned for the following correction(s):

The name designated in your document is unavailable since it is the same as, or it is not distinguishable from the name of an existing entity. Simply adding "of Florida" or "Florida" to the end of an entity name **DOES NOT** constitute a difference. Please select a new name and make the substitution in all appropriate places. One or more words may be added to make the name distinguishable from the one presently on file.

When the document is resubmitted, please return a copy of this letter to ensure that your document is properly handled.

If you have any questions about the availability of a particular name, please call (904) 488-9000.

Please return your document, along with a copy of this letter, within 60 days or your filing will be considered abandoned.

If you have any questions concerning the filing of your document, please call (904) 487-6924.

Letter Number: 196A00003805

Sharon Tala Document Specialist Supervisor

ARTICLES of INCORPORATION of Ministries By Faith, Inc.

TILED STREET

ARTICLE I

The name of this Corporation is By Faith Ministries, Inc.

ARTICLE II Status

The Corporation is organized pursuant to the provisions of the General Non-profit Corporation Law of the State Florida and is a Corporation not for profit.

ARTICLE III Principal Office

The principal office for the transaction of business of this Corporation is to be located in Daytona Beach, Volusia County, Florida.

ARTICLE IV Duration

The duration of this Corporation shall be perpetual.

ARTICLE V Purposes

The purposes for which this corporation is formed are exclusively charitable and educational and consist of the following:

- A. The specific and primary purposes are:
 - (1) To raise the economic, educational and social levels of the residents of Central Florida including Volusia, Seminole, Brevard, Flagler, St. Johns, Putnam and Orange Counties, including members of the minority community who are substantially unemployed, underemployed, or whose income is below federal poverty guidelines, to foster and promote community-wide interest and concern for the problems of said residents to the end that (a) educational and

economic opportunities may be expanded; (b) sickness, poverty, crime, and environmental degradation may be lessened; and racial tensions, prejudice, and discrimination, economic and otherwise, may be eliminated.

- (2) To expand the opportunities available to said reside and groups to own, manage, and operate business enterprises in economically depressed areas; to assist residents and groups in developing entrepreneurial and management skills necessary for the successful operation of business enterprises; and to assist said residents and groups in obtaining financial support from other sources.
- (3) To expand opportunities available to said residents and groups to obtain adequate low-cost housing accommodations by constructing, rehabilitating, and providing decent, safe and sanitary housing for persons and families of low-income status who otherwise would not be able to find or afford a suitable place to live. It is the purpose of the corporation thereby to relieve the poor, distressed, underprivileged and indigent by enabling them to secure the basic human needs of decent shelter and to thus lessen the burdens of government and promote the social welfare; to provide such housing through rehabilitation of existing substandard buildings sand construction of new facilities in the place of blighted structures or blighted vacant sites for the purpose of combating the deterioration of the community and contributing to its physical improvement.
- (4) To aid, support and assist by gifts, contributions, or otherwise, other corporations, community chests, funds and foundations organized and operated exclusively for charitable or educational purposes, no part of the net earnings of which inures to the benefit of any private shareholder or individual and no substantial part of the activities of which is for carrying on propaganda, or otherwise attempting to influence legislation.
- (5) To do any and all lawful activities which may be necessary, useful or desirable for the furtherance, accomplishment, fostering, or attaining of the foregoing purposes, either directly or indirectly, and either alone or in conjunction or cooperation with others, whether such others be persons or organizations of any kind or nature, such as corporations, firms, associations, trusts, institutions, foundations, or governmental bureaus, department or agencies.
- B. In furtherance, but not in limitation, of the foregoing charitable and educational

purposes, the Corporation shall be the following powers:

- (1) To solicit, collect and receive money and other assets, and to administer funds and contributions received by grant, gift, deed, bequest or devise, and otherwise to acquire money, securities, property, rights and services of every kind and description, and to hold, invest, expend, contribute, use, sell or otherwise dispose of any money, securities, property, rights or services so acquired for the purposes above mentioned.
- (2) To borrow money, and to make, accept, endorse, execute and issue bonds, debentures, promissory notes, and other corporate obligations for monies borrowed, or in payment for property acquired or for any of the purposes of the Corporation, and to secure payment of any such obligation by mortgage, pledge, deed, indenture agreement or other instrument of trust, or by other lien upon, assignment of or agreement in regard to all or any part of the property, rights or privileges of the Corporation.
- (3) To invest and reinvest its funds in such mortgages, bonds, notes, debentures, shares of preferred and common stock, and any other securities of any kind whatsoever, and property, real, personal or mixed, tangible or intangible, all as the Corporation's Board of Directors shall deem advisable and as may be permitted by law.
- (4) To provide advice, support, credit, funds, capital, gifts, and all other lawful forms of assistance, financial and otherwise, to or for use in business enterprises owned, or destined to be owned, by said residents or groups.
- (5) To furnish management, administrative and other business advice, support, training and technical assistance to said residents and groups in order to enable them to develop necessary skills to successfully operate business ventures.
- (6) To encourage and voluntarily assist said residents and groups to organize, create, acquire, obtain financing for, own, manage and operate business enterprises.
- (7) To obtain information and conduct research, studies and analysis of the problems of said community, and prepare and publish reports, as to any and all matters that may be of use in furthering the purposes of this Corporation, including information, research, studies, analysis and

reports as to markets, products, services, skills, sources of financing and any and all other matters.

- (8) To conduct educational and other efforts to eliminate prejudice and discrimination in the business, housing and financial communities and to foster the establishment of sound and constructive relationships between the business and financial communities and said residents and groups seeking opportunities in business.
- (9) To aid, support and assist by gifts, contributions, loans, investments and other lawful forms of assistance other persons or organizations where such assistance will further the primary purposes of this Corporation.
- (10) To conduct educational activities designed to provide instruction or training of said residents and groups for the purpose of improving or developing their capabilities, language and job skills, and the instruction of the public on subjects useful to said residents and groups and beneficial to the community as a whole.
- (11) To engage in housing production and related activities in order to improve the living conditions of said residents.
- (12) To engage in the activity of operating business ventures for the purposes of providing job training, employment, services, and managerial development opportunities to said residents for the charitable purpose of furthering the economic development of the community.
- (13) To engage in any and all other activities which will directly or indirectly improve the welfare and economic conditions of said residents and groups.
- (14) To exercise all other rights and powers conferred upon corporations formed under the General Nonprofit Corporation Law of the State of Florida, provided, however, that the Corporation shall not engage in any activities or exercise any powers, including those specifically mentioned herein, that are not in furtherance of the specific and primarily charitable and educational purposes of the Corporation.
- C. All of the foregoing purposes and powers shall be exercised exclusively for charitable and educational purposes in such manner that the Corporation shall qualify as an exempt organization under Section 501(c)(3) of the Internal Revenue Code of 1954

as it is currently and shall hereafter be in force and effect.

ARTICLE VI Restrictions

No substantial part of the activities of the Corporation shall consist of the carrying on of propaganda or otherwise attempting to influence legislation, and the Corporation shall not participate in, or intervene in, any political campaign of behalf of any candidate for public office. Notwithstanding any other provisions of these Articles, the Corporation shall not carry on any other activities not permitted to be carried on by a corporation exempt from federal and state income taxes under Section 501(c)(3) of the Internal Revenue Code of 1954 as the same may be amended from time to time.

ARTICLE VII Directors

The manner in which Directors shall be chosen and removed from office, their qualifications, powers, duties, compensation, if any, tenure of office, the manner of filling vacancies of the Board of Directors, shall be as stated in the Bylaws of this Corporation.

The names and addresses of the initial Board of Directors of the Corporation are:

Gerald Dickens c/o Sweeting, Halbert & Essien, P.A. 333 South Ridgewood Avenue Daytona Beach, Florida 32114

Edwin Coffie c/o Sweeting, Halbert & Essien, P.A. 333 South Ridgewood Avenue Daytona Beach, Florida 32114

Carol Coffie c/o Sweeting, Halbert & Essien, P.A. 333 South Ridgewood Avenue Daytona Beach, Florida 32114

Frank Johnson c/o Sweeting, Halbert & Essien, P.A. 333 South Ridgewood Avenue Daytona Beach, Florida 32114

James Sykes c/o Sweeting, Halbert & Essien, P.A.

333 South Ridgewood Avenue Daytonn Beach, Florida 32114

ARTICLES VIII Members

The authorized number, if any, and qualifications of members of the Corporation, the different classes of memberships, if any, the property, voting and other rights and privileges of members and their liabilities to dues and assessments and the method of collection, and the termination and transfer of membership, shall be as set forth in the Bylaws.

ARTICLES IX Corporation Management

The affairs of this Corporation shall be managed by the officers of the Board of Directors who shall be elected at the first general meeting and elected as outlined in the Corporation Bylaws.

ARTICLES X Registered Agent

The initial registered agent of this Corporation and his address is

Godwin J. Essien Sweeting, Halbert & Essien, P.A. 333 South Ridgewood Avenue Daytona Beach, Florida 32114

The principal office address shall be the same.

ARTICLES XI Nature of Activities

The Corporation is formed solely for charitable and educational purposes. The Corporation is not organized, nor shall it be operated for the primary purpose of generating pecuniary gain or profit, and it will not distribute any gain, profits, or dividends to the directors, officers, or members thereof, or to any individual, except that the Corporation shall be authorized and empowered to pay reasonable compensation for services rendered and to make payment and distribution in furtherance of income of its specific and primary purposes. The property, assets, profits, and net income of the Corporation are irrevocably dedicated to charitable and educational purposes, and no part of the profit or net income of the corporation shall inure to the benefit of any individual.

ARTICLE XII Winding Up and Dissolution

Upon winding up and dissolution of the Corporation, the assets of the Corporation remaining after

payment of, or provision for payment of, all debts and liabilities of the Corporation, shall be distributed to an organization and used exclusively to accomplish the primary purposes for which this Corporation is organized. If the Corporation holds any assets in trust, such assets shall be disposed of in such manner as may be directed by decree of the Circuit Court of the county in which the Corporation's principal office is located, upon petition by the Attorney General, or by any persons concerned in the liquidation in a proceeding to which the Attorney General is a party.

ARTICLE XIII Amendment of Articles

Amendments to these Articles of Incorporation may be proposed by a resolution adopted by the Board of Directors and presented to a quorum of members for their vote.

ARTICLE XIV

The Corporation shall indemify each officer, director and employee (Indemnities) from the expenses and risks as set forth in these Articles if such Indemnitee has acted in good faith or in a manner which he/she reasonably believed to be in the best interest of the Corporation.

ARTICLE XV Bylaws

The Bylaws of this Corporation shall be promulgated by the Board of Directors and may be amended as provided therein.

ARTICLE XVI Transfer of Assets Upon Dissolution

In the event of dissolution, the residual assets of the organization will be turned over to one or more organizations which themselves are exempt as organizations described in sections 501 (c)(3) and 170(c)(2) of the Internal Revenue Code of 1954 or corresponding sections of any prior or future Internal Revenue Code, or to the Federal, State or local government for exclusive public purpose.

IN WITNESS WHEREOF, we, the undersigned, being persons named above as the first Directors, have executed these Articles of Incorporation this _/3 day of February, 1996.

GODWIN J. ESSIEN. INCORPORATOR

STATE OF FLORIDA

COUNTY OF VOLUSIA

Before me, the undersigned authority, personally appeared Godwin J. Essien, personally known to me and who subscribed the foregoing Articles of Incorporation and he freely after voluntarily acknowledged before me that he made and subscribed the foregoing for the uses and purposes therein mentioned and set forth.

IN WITNESS WHEREOF, I have hereunto set my hand and official seal this 13 th day of February, 1996.

Notary Public

My Commission Expires:

HOTARY PURICE STATE OF PLORED MY COMMISSION EXPIRES SEPTEMBER DO, 1994 ACCEPTANCE OF REGISTERED AGEN PONDED THAT WASCALABLED & ASSOCIATION

The undersigned having been named to accept Service of Process for the Faith Ministries. Inc. at the place designated in Article X hereby accepts the obligates as Registered Agent and agrees to comply with the provisions of Section 617.0501, Florida Statutes relative to keeping open said office.

GODWIN J. ESSIEN