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GEORGIA
UNITED
METHODIST

FOUNDATION

2018 Annual Report



CERTIFICATE
INVESTMENTS



CHURCH CEMETERY
ASSOCIATIONS



CLERGY FINANCIAL
LITERACY ACADEMY



ENDOWMENTS AND
LEGACY MINISTRY
TRAINING



INVESTMENT
MANAGEMENT

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The South Georgia Conference, Macon

Bishop Sue Hauptert-Johnson, Resident Bishop

The North Georgia Conference, Atlanta

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The North Georgia Conference, Atlanta

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The South Georgia Conference, Macon

Elijah F. Moore, Trustee Emeritus

Retired, SunTrust Bank, Stone Mountain

Letter From Our Leadership

Dear Friends in Christ,

From the Israelites working together to rebuild the wall around Jerusalem to Jesus sending out His disciples in groups of two to launch their ministry, the Bible provides wonderful examples of teamwork. The Georgia United Methodist Foundation's 2018 Annual Report shares some inspiring, modern-day examples of how we are working together to impact lives in the name of Christ.

By putting your faith and money into action, you are tackling student debt and training pastors in personal and church financial literacy. By giving sacrificially and investing wisely, you are reducing church debt, creating vital congregations and ministries, and bringing hope to a hurting world. And by establishing endowments, creating wills, and leaving legacy gifts, you are not only providing for loved ones, you are also investing in future generations and your beloved church.

Thank you for all you do to make disciples of Jesus Christ for the transformation of the world!



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William T. Daniel Jr.
Board Chair



Keith E. Lawder

Rev. Keith E. Lawder
President/CEO

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9 Ways We Impact Lives Together!

1.



CERTIFICATE INVESTMENTS

We offer 1-, 2-, 3-, and 4-year fixed rate investments, which in turn provide funds for loans to churches and ministries.

2.



CHURCH CEMETERY ASSOCIATIONS

We teach churches how to establish and sustain a cemetery association.

3.



CLERGY FINANCIAL LITERACY ACADEMY

We train pastors in personal and church financial literacy. We are developing an electronic version so area facilitators can train pastors in small groups.

4.



ENDOWMENTS AND LEGACY MINISTRY TRAINING

We teach church leaders how to establish and cultivate permanent sources of income to support and sustain church ministry programs.

5.



INVESTMENT MANAGEMENT

We help churches manage and grow invested funds through socially responsible and sustainable investing.

6.



LOANS

We offer loans to churches and ministries wishing to refinance debt, to build, to expand, or to renovate facilities for sustaining ministry.

7.



PLANNED GIVING STRATEGIES

We offer free individual and group meetings for churches and members to discuss effective strategies for creating a legacy for ministry that also benefits your family.

8.



SCHOLARSHIPS

We partner with donors and the United Methodist Higher Education Foundation to offer scholarships to Georgia United Methodist students who attend United Methodist colleges, universities, and seminaries.

9.



WILLS CLINICS

We help churches by assisting their members in preparing their wills and other healthcare and estate planning documents.



CERTIFICATE
INVESTMENTS

Saving More While Growing God's Kingdom



Questions? Contact GUMF.

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Controller

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By Rev. Dr. Kevin R. Murriel
Senior Pastor of Cascade UMC,
Atlanta

We are a generous church. We believe our generosity is a result of God's generosity toward us.

Cascade's Legacy Ministry provides members and friends the opportunity to make gifts to our Endowment Fund, which provides the income to maintain church buildings, generate funds for mission work, or enhance other ministries. Our challenge was finding a favorable, short-term investment for growing some of these funds we have received.

THE CHALLENGE



By C. Warren Selby Jr.
Member of Martha Bowman UMC,
Macon

My parents, Warren and Evelyn "Byrd" Selby, met in church. Their faith is the tie that kept them together for 69 years of marriage. I worked with my dad in our family business, Warren Associates, Inc.

When he passed, I lost my dad, my boss, and my friend. He told me many times to take care of my mother. With my dad's passing, I needed to step in and assist my mother with her investments. The good news is that we're a close-knit family. We had already discussed their personal finances and my mother's needs.

THE GOAL

Strong fiscal accountability and transparency with our congregation are very important. We give based on the vision that our church is to be a light in the community and around the world through discipleship, service, and social justice. Our goal is to prudently invest money in a way that yields the greatest kingdom and community impact for current and future generations.

My mother's investment goals are conservative. We are concerned about preserving capital and choosing safe investments that will give her the returns she needs in the years to come. Her other investment strategy is to assist others and to support any mission of the Church to expand the kingdom and make more disciples of Christ. Our family is blessed. We want to be a blessing to others.

THE IMPACT

The Georgia United Methodist Foundation's Certificate Program is one of our most prudent investments for Cascade at this time. We are appreciative and pleased with the returns knowing that our investments, in turn, provide funds for loans to churches and ministries. We are the body of Christ. We believe it is critical to do business with such a capable financial institution that is part of our connection. GUMF has a track record for making good financial decisions. Our investment is secure. We are grateful to GUMF for their wonderful work with all of the churches where lives are being changed. Our ultimate goal is to help more people through our investments with GUMF.

The Georgia United Methodist Foundation's Certificate Program is a win-win. It provides our family with the ability to accomplish our investing goals while growing God's kingdom. Our investments are being used to expand facilities and programs, to bring more people to Christ, and to make more disciples. The returns that we receive have been equal to or above market rates. With any investment, you look at the risk versus the return. Are the certificates FDIC insured? No, but there are a lot of investments in the world today that are not federally insured. GUMF is managed by a good group of people who have the same goals and mission as my family.



CLERGY FINANCIAL
LITERACY ACADEMY

Training Pastors in Personal and Financial Church Literacy

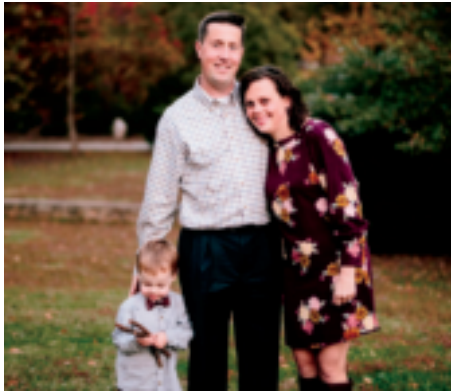


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By Rev. Amanda Lane
Associate Pastor of Simpsonwood
UMC, Peachtree Corners;
Future Lead Pastor of New
Liberty UMC, Braselton

I graduated from Candler School of Theology in 2009. I am finishing up my 10th year in ministry. I have served as an Associate Pastor at Simpsonwood UMC for seven years. My challenge is that I needed to develop some financial tools to better equip me before moving into the lead pastor position at New Liberty UMC in Braselton.



By Rev. Robby Paulk
Associate Pastor of Tifton First
UMC, Tifton

In June, I will have served as a full-time Pastor in The South Georgia Conference for six years. I am in my final year at Asbury Theological Seminary and look to graduate in August. Seminary doesn't cover the business side of the Church, and there is great anxiety when it comes to the unknown. I served a small church of about 90 members before coming to Tifton First UMC. I have learned a lot on the job but learning how the budget of a larger church works has been the biggest challenge.

THE CHALLENGE

THE GOAL

My goal in attending the Georgia United Methodist Foundation's Clergy Financial Literacy Academy (CFLA) was to better understand church finances. I also wanted to make sure I'm being a good steward of personal and church finances.

Although I went to the Georgia United Methodist Foundation's Clergy Financial Literacy Academy (CFLA) with a pretty open mind, my goal was to gain a better overall understanding of church finances.

THE IMPACT

The CFLA is more than just finances. It also teaches church leadership skills. My biggest takeaway was understanding the importance of following God's vision for your life, church, and work. This vision impacts everything we do and should determine how we steward our time, energy, and resources. The CFLA also gave me the confidence and the ability to know what questions to ask in leading a church. During finance meetings, I can talk about what we did, why we did it, and explain the end results. I have been very blessed to serve as Associate Pastor at Simpsonwood UMC. This church means the world to me, and it will be hard to say good-bye. But I'm excited and confident that I now have the tools to help the new congregation and myself be good stewards of our gifts for the kingdom of God.

I highly recommend the CFLA to all pastors no matter how much experience they have. Charles Buffington (GUMF Trustee and CFLA Trainer) gave the best visual lesson of the tithe I have ever seen. I will never forget it. The course has driven me to look more at the value of the expense or the potential return on investment rather than just the dollar amount. We have a biblical mandate to invest resources so that they grow the kingdom. The CFLA also helped to remove many of the unknowns related to the financial management of the Church. I've been able to bring some of the lessons back and have conversations with my senior pastor and our staff about how to form our budget. And in my personal life, the CFLA helped me think more about how we manage our budget. It has also given me a strong desire to be debt-free.



ENDOWMENTS AND
LEGACY MINISTRY
TRAINING

Investing in the Church's Future



Questions? Contact GUMF.

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THE CHALLENGE



By Rev. Dr. Walter Kimbrough
Pastor of Cliftdale Church,
College Park

I am the retired part-time Pastor at Cliftdale Church. I came at a time when the Church was going through some challenges. The Church is now moving from survival to vitality. We are committed to our Legacy Ministry, which the Georgia United Methodist Foundation helped us establish. When our members make legacy gifts through the Cliftdale Foundation, they are investing in people and the Church's future.



By Rev. Steve Patton
Senior Pastor of Wesley UMC at Frederica,
St. Simons Island; Future Northwest
District Superintendent of The South
Georgia Conference

One of our biggest challenges was recognizing the opportunity we had before us to establish both a means for legacy giving and a sustainable stream of revenue for the future ministry of Wesley at Frederica. It took great vision and leadership to think about the next 30 years of this church and to establish an endowment that can grow as we continue to grow. I am grateful for the leadership of my predecessor, Dr. John Stephens, who first introduced the idea, and for all of our Legacy/Endowment Committee members.

THE GOAL



By Don Winston
Director and Chair of the Cliftdale
Foundation, College Park

The Georgia United Methodist Foundation's Legacy Ministry Training provided the expertise we needed to establish a legacy program. We established the Cliftdale Foundation so we could receive, invest, manage, and administer gifts to support ministries, programs, and capital development projects for Cliftdale Church in perpetuity. One of our goals is to give back through scholarships to our youth like Victoria Rosser.



By Brad Danowski
Chair of the Legacy Ministry Committee
and the John Wesley Society Endowment at
Wesley UMC at Frederica, St. Simons Island

The Georgia United Methodist Foundation's Legacy Ministry Training helped us develop a framework for establishing an endowment while allowing us to customize our plan. Our goals are to secure the Church's financial future in perpetuity, to fund missions and ministries inside and outside of the Church, and to help our members draw closer to God by removing financial obstacles.

THE IMPACT



By Victoria Rosser
Scholarship Recipient and Member
of Cliftdale Church, College Park

This scholarship will help me immensely during my time at North Carolina State and is crucial since I am attending school out of state. I am using it to fund my summer classes so I can be eligible to study abroad. These funds will also help me cover unexpected expenses related to my major like extra supplies and additional readings. Every penny counts and I am thankful to receive them from Cliftdale.

The endowment will provide our church with resources to grow our mission and ministries beyond the annual budget and to provide a legacy for future generations. The endowment provides a way for our members to leave a life gift. Our members can develop a plan ahead of time as to their wishes for the funds they leave to the Church. We foresee the endowment impacting lives through the expansion of mission trips outside of the Church. Additional resources will also allow us to positively impact our youth and congregation through the expansion of youth programs and music ministries.



INVESTMENT
MANAGEMENT

Investing with United Methodist Values



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By Tammy A.K. Mixon-Calderon
Executive Director of Wesley
Community Centers of
Savannah, Inc., Savannah



Wesley Community Centers of Savannah, Inc.'s mission is to enhance the economic, educational, and spiritual growth, through excellence in early learning care and services, for women, children, and families. The people we serve face homelessness and poverty. Labeled the "working poor," they are in continuous financial crisis. Children lack two-parent households. Or they are placed in foster care.

THE CHALLENGE

When Miss Alletha Rutland of Baxley passed away in 1996, she gave the Georgia United Methodist Foundation \$50,000 to manage on Wesley's behalf. Our goal is to continue to be good stewards of the endowment funds provided so we can help the "least of these" and the most in need.

THE GOAL

Wesley serves approximately 4,500 homeless and low-income women, children, and families each year. We are grateful for this legacy gift because these funds allow us to provide scholarships and classroom supplies for children like Pam* who need childcare and are in the foster care system. Here's her story. Pam would not smile or interact much with the teacher or other students. During rest time she was tired but refused to nap because "when she wakes up, she is with a different family." The teacher and students created "Wesley Family Photo Albums" to make her feel loved. She viewed the albums whenever she felt the need. As time went on, Pam began to interact with her peers, became very verbal during group discussions, and began to take naps.

THE IMPACT



By Rev. Susan Beverly
Pastor of Cuthbert UMC and
Chaplain and Religion Instructor
at Andrew College, Cuthbert



Cuthbert UMC is a historically rich and architecturally significant church with balconies, vaulted ceilings, a pipe organ, and beautiful stained glass windows. Shady Grove, our first church, was built of logs in 1843. The congregation was later able to build the current structure on land that was donated and purchased. We have 118 members on our roll. Our biggest challenge is that the population of Cuthbert is declining, so likewise church involvement has gone down.

We are grateful to all of the families who had the foresight to set aside funds for future generations. Our goal is to safely invest these funds with the Georgia United Methodist Foundation so we don't risk losing capital. Our church is very cautious and conscientious. We want to be good stewards of all that God has given.

Our investments with GUMF have allowed us to keep our building in good working order so that we can provide a safe place for our congregation and the community to gather. Without a physical plant, you can't be the hands and feet of Christ. We're very much a part of our community. Andrew College, The Millennium Center, and other groups use our church for meetings. We wouldn't be as successful if we didn't have GUMF to guide us into safe investments that give us a good return on our money without unnecessary risk. GUMF also offers us the ability to invest in a socially responsible manner. Our members are incredibly conscientious about being good stewards of the earth, giving back to the community and making the world a better place.

*The name has been changed to protect the child's identity.



LOANS

Reducing Debt and Enhancing Ministry



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THE CHALLENGE



By Rev. Jun Namkoong
Pastor of Atlanta Bethany UMC, Sugar Hill

Atlanta Bethany UMC was founded in 1997. In 2002, the Church took out a loan to construct a multipurpose building. Our challenge was that the original lender would not refinance our existing loan. Although we were searching, we did not have much time to find a new lender.

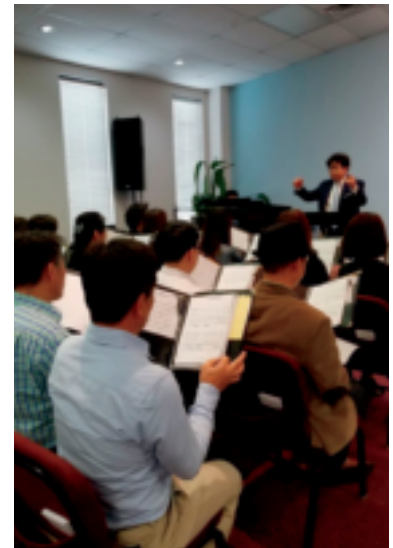
THE GOAL



Our goal was to reduce the Church's interest rate and mortgage payment. Rev. Hyo Kim, The North Georgia Conference Korean/Asian Church Development Consultant and Pastor of Rock Springs UMC (pictured left), recommended the Church consider refinancing our loan with the Georgia United Methodist Foundation. It was God's blessing to have the Foundation step in.

THE IMPACT

The loan from the Foundation has considerably eased the Church's financial burdens. Our interest rate decreased to 4.50%, and as a result, it reduced our mortgage payment by \$1,500 each month. The Foundation has helped with the Church's ability to pay for apportionments, pastor benefits, and mission outreach. The Church can now focus on being a more vital congregation and serving our members and community through Vacation Bible School, our homeless ministry, prayer meetings, Bible studies, and worship services.





Strengthening Clark Atlanta University Students



Questions? Contact GUMF.

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THE CHALLENGE



By Rev. Dr. Bernice W. Kirkland
Atlanta College Park District
Superintendent of The North
Georgia Conference

All college students enter both the exciting and challenging times of facing young adulthood and academic challenge. One challenge that students on United Methodist campuses face is the lack of awareness of our supportive connection. Calling, character, faith formation, community, financial demands, intellectual rigor, and academic excellence may all challenge student life. Providing access to scholarship funding reminds our students that they will receive support through the plethora of transitions that affect student life. Scholarship support is rarely discounted and always remembered. Recipients often become faithful stewards in local congregations, as well as donors to institutions of higher education, all because of the gift of scholarship support.



Left to right: Bishop Sue Hauptert-Johnson, Resident Bishop, and Rev. Dr. Bernice W. Kirkland, Atlanta College Park District Superintendent, both with The North Georgia Conference

THE GOAL

My late grandfather used to say, "Don't just work for money. Make your money work for you." I have not forgotten these words. My goal in establishing a scholarship endowment fund in honor of Bishop Sue Hauptert-Johnson of The North Georgia Conference was to enhance clergy and congregational connections while raising dollars for scholars. My goal was to raise \$20,000 toward stakeholder participation from Clark Atlanta University, the United Methodist Higher Education Foundation, and the Georgia United Methodist Foundation. I found this to be an invigorating endeavor. Everyone I asked said, "Yes!"

It was exciting to ask people to give to a scholarship endowment endeavor that extends in perpetuity. I represent Bishop Hauptert-Johnson on the Clark Atlanta University Board of Trustees. This experience has enhanced my call to serve administratively as Superintendent, enabled me to meet some very dynamic leaders throughout the nation, and to provide input to the Board as it relates to The North Georgia Conference. The role of the District Superintendent is an extended role of the Bishop. I was honored to establish the fund in honor of Bishop Hauptert-Johnson who categorically prioritizes mission and enhancing the quality of people's lives.

THE IMPACT

Scholarship funding is a continuous legacy that strengthens both academic excellence and generational vitality. It is an invaluable gift that keeps on giving. I raised \$25,000, which includes one matching grant. The donors became excited about the goal of supporting Clark Atlanta University students, receiving a matching grant for their donations, and at the opportunity to pay tribute to Bishop Hauptert-Johnson. Our partners were mainly pastors and their congregations.

Through the Clark Atlanta University Bishop Sue Hauptert-Johnson Endowment Fund, recipients will:

- Know that they are not alone in their quest for scholarships.
- Release stressors related to financial demands.
- Provide greater focus to academic excellence.
- Understand the significance of giving.
- Understand and better appreciate the United Methodist prioritization of higher education.
- Pay it forward through their giving after graduation.



WILLS CLINICS

Protecting Loved Ones and Leaving Legacies



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Left to right: Fannin County United Methodist Lay Council members Vicki Dillard, Linda Hicks and Teresa Ross. Inset: Rev. Doug Jordan, Pastor of Williamstown UMC

THE CHALLENGE

"Since the 1960s, our Lay Council has looked for ways to unite and strengthen the six United Methodist churches in Fannin County: Bethel UMC, Blue Ridge UMC, Epworth UMC, Liberty Hill UMC, McCaysville UMC, and Williamstown UMC," said Teresa Ross, Fannin County United Methodist Lay Council President. "We recently decided to begin offering free workshops with information on topics that people are very interested in."

Vicki Dillard, Lay Council Secretary, adds, "We are in a rural area. Most people around here don't have a will, have not given a lot of thought to looking ahead, or cannot afford an attorney."

THE GOAL

"The Lay Council's main goal in offering the Georgia United Methodist Foundation's Wills Clinic was to help meet a need that many people in our community and congregations had," Ross said. "We also wanted attorneys Cathy Cox-Brakefield and Angela Stewart Delorme to be available to help answer questions during the Wills Clinic, which they graciously did. They are both members of Blue Ridge UMC."

THE IMPACT

Rev. Doug Jordan serves as Pastor of Williamstown UMC, which hosted the Wills Clinic. "People learned how to plan their will to help their family and also endow or gift money to help their church," he said.

"The Wills Clinic was a success. People were grateful that they could ask questions in a relaxed atmosphere without having to pay money," Ross said. "I know several people who are doing new wills, or have decided to change or update their existing wills." Other attendees received reassurance. "We already had our will done. We learned that we had done many of the things that we needed to do," said Linda Hicks, who is a member of the Lay Council and Williamstown UMC.



Inset: Rev. Jeffery O'Neal, Pastor of Connections @ Metropolitan UMC

By Chandra Miles
Stewardship Chair of Connections @
Metropolitan UMC, Atlanta



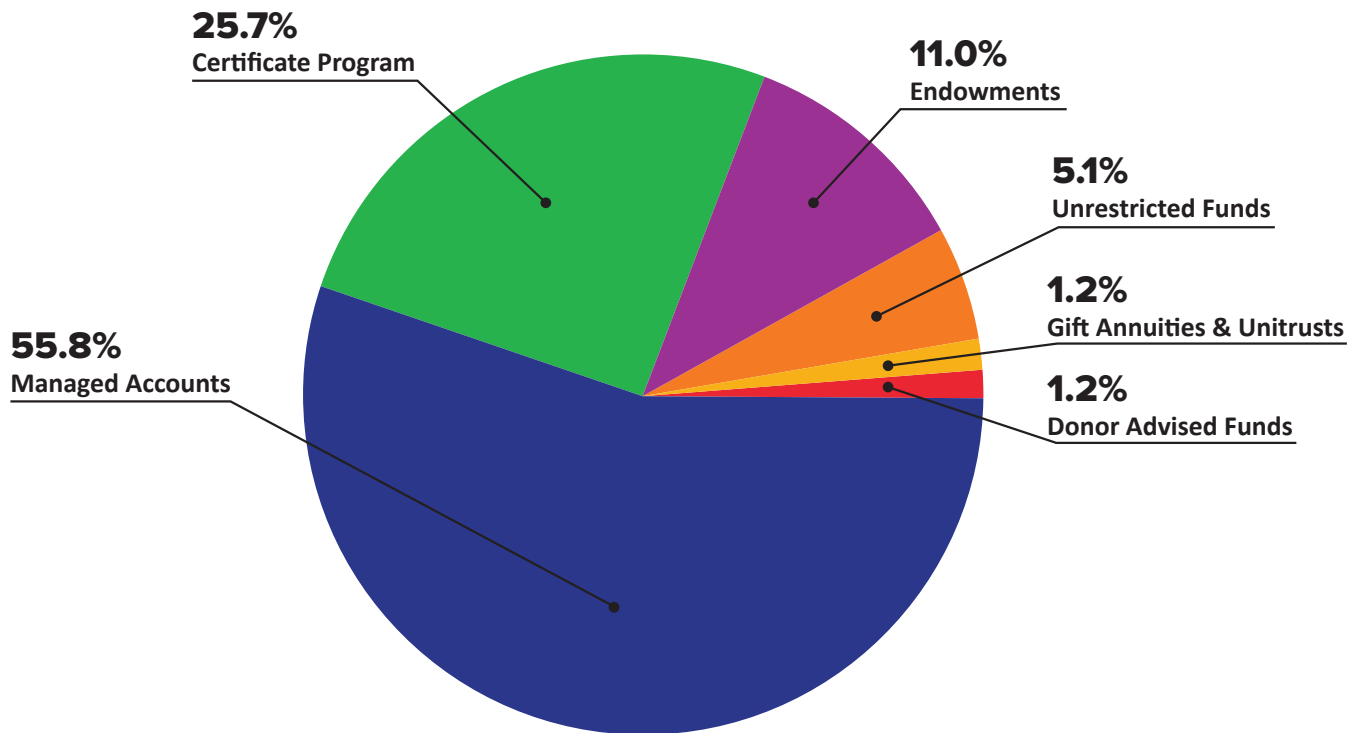
I read in the Georgia United Methodist Foundation's newsletter that they offer Wills Clinics. In my role as Stewardship Chair, I am always looking for ways to help our members understand the "wholeness" of stewardship. We are an older, retired congregation. While some are still working, our challenge is that only a few have made some strides toward estate planning. I suspect procrastination and not knowing how to begin the process are the primary culprits.

Our goal in offering a Wills Clinic was to equip people to make better, informed decisions. Once we learn and understand how to manage our finances, we can take care of our family, while being obedient to what God has called us to do. Hopefully, people will also use their resources to care for the needs of the community and the Church. I, like many others, don't have a will, yet I keep saying this is something I need to do.

Our members gave rave reviews about GUMF's Wills Clinic! The information was easy-to-understand and offered good starting points and insight. The only thing constant is change. Making sure your will is up-to-date allows you to take advantage of tax laws. Having a plan gives you comfort that you have made provisions for your family and church in a way that you may not have been able to do during your lifetime. Plus, your family won't have to worry about all the details if you handle everything in advance. A few members shared that they are already moving forward with preparing their wills. Even if you have a will, I recommend this Wills Clinic to everyone. It's invaluable!

2018 Financials

SUMMARY OF ACCOUNTS BY VALUE



TOTAL ASSETS BY YEAR



To receive a copy of our annual audited financial statements, please contact GUMF at 770-449-6726 or 877-220-5664 or visit www.gumf.org/audit.



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LOANS



PLANNED GIVING
STRATEGIES



SCHOLARSHIPS



WILLS CLINICS