

Moving Forward in Faith

Commit to the LORD whatever you do, and your plans will succeed. Proverbs 16:3



2019 Annual Report

Our 2019-2020 Board

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Letter From Our Leadership

Dear Friends in Christ,

As we reflect on 2019 while preparing for the future, the Bible reminds us to trust God and to keep our focus on Jesus. So much of Jesus' ministry took place on and around the Sea of Galilee. When the disciples were caught in raging waters and thought they would drown, Jesus calmed the storm. In amazement, they asked, "Who is this? Even the wind and the waves obey him!"

Matthew, Mark and John record the miracle of Jesus walking on water. His disciples, who were sailing ahead of Him to Bethsaida, were terrified until Jesus said, "Take courage!" They responded by saying, "Truly you are the Son of God."

Like Jesus' disciples, the Georgia United Methodist Foundation continues to be amazed by God's abundant grace and your faithful support. As our denomination faces uncertain times, please be assured that we are committed to serving you and working together to chart a course for your spiritual and financial success.

In January 2020, GUMF is stronger financially than we have ever been. We ended the year with over \$176 million in kingdomfocused assets under our care. We have over \$31 million in loans for refinancing, expansions, renovations, and new construction to Georgia United Methodist churches and ministries. We also awarded over \$75,000 in scholarships to help make education more affordable for the next generation of pastors and Christian leaders.

As this annual report goes to press, we pray for your health and safety. We continue to focus on our mission of empowering people to change lives. By providing financial solutions, resources, and training, we help foster healthy and vibrant congregations, ministries, and families. Even with the challenges we all face as a result of this pandemic, we hope that the stories you read in this year's report will inspire and encourage you.

Thank you for trusting us and for blessing us with the opportunity to prudently manage your loans and investments as we impact lives together in the name of Christ!



DAVID A. DUKE BOARD CHAIR



REV. KEITH E. LAWDER PRESIDENT/CEO

Our Mission

Empowering People to Change Lives!

Our Ministries

CERTIFICATE INVESTMENTS

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

CHURCH CEMETERY ASSOCIATIONS

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

CLERGY FINANCIAL LITERACY ACADEMY

We provide pastors training for both personal and church financial literacy.

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.

INVESTMENT MANAGEMENT

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

LOANS

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

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 may benefit your family.

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.

WILLS CLINICS

We help churches by assisting their members by sharing information on critical documents such as wills, health care, and estate planning.

Our Ministry Team

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Investing Honors God and Father's Last Wishes

he Georgia United Methodist Foundation's Certificate Program is a fixed-rate investment opportunity that offers spiritual and financial rewards. United Methodist churches, ministries and members have invested over \$39 million in our 4-, 3-, 2-, and 1-year certificates. A retired elder and supply pastor shares how his family's investment honors God and his father's last wishes while protecting his mother's assets.

"Caring for my mother's physical, financial, and spiritual welfare is a top priority. With GUMF, we are able to keep our faith component active in our investing and still receive the best returns that we can find."

Rev. Dr. Kirk Bozeman
Mt. Gilead UMC and
Big Springs UMC
Retired Supply Pastor

Before Rev. Jack R. Bozeman passed away in 2013, he invested the lion's share of his family's retirement savings in the Georgia United Methodist Foundation's Certificate Program. In one of his last conversations with his son, Rev. Dr. Kirk Bozeman, he instructed him to take care of his mother, Jackie, and to make sure that their funds were invested in a way that would honor God and would honor him.

"My father served as a pastor and former district superintendent with The North Georgia Conference for 40 years. He was one of the finest, smartest, most faithful men I ever knew. He believed that the first 10 percent of all income goes to God and the second 10 percent goes to savings," said Bozeman, retired elder and supply pastor to Mt. Gilead UMC and Big Springs UMC in Woodstock.



Rev. Dr. Kirk Bozeman is pictured with his mother, Jackie Bozeman.

"Before investing, he would question whether the company shared the same moral values and goals as he did. He believed deeply in the ministry and work of GUMF."

Bozeman serves as his mother's power of attorney. "Caring for my mother's physical, financial, and spiritual welfare is a top priority. With GUMF, we are able to keep our faith component active in our investing and still receive the best returns that we can find. The Church benefits because our funds are used to provide loans at extremely attractive rates, and GUMF benefits too," Bozeman said. "Our investment strengthens the Foundation; the Foundation strengthens another church; that church strengthens its membership and community through its ministries, and in doing so, strengthens the kingdom of God."

With life's unpredictability, Bozeman finds comfort in knowing that he would have easy access to his mother's short-term fixedrate certificate investments in the event of an emergency. Bozeman also noted that one of the greatest aspects of working with GUMF is the relationship. He knows he can call the office anytime and someone will always be available to answer his questions and provide guidance.

"When I was going through the ordination process with The North Georgia Conference, I was asked if I was doing this because of my father. I explained that it's not my job to erase his shadow but to extend it," Bozeman said. "And this is what we have done with GUMF. As time has gone by, we have added other funds so if my mother needs something, she'll have it."

Lending Makes a Kingdom Impact

hen it comes to your church's or ministry's financing needs, the Georgia United Methodist Foundation always has your best interests at heart. Thanks to your investments in our Certificate Program, we have loaned over \$31 million to Georgia United Methodist churches and related ministries. Four of our lending partners explain how their loans are making a kingdom impact in the communities they serve.

Refinance Saves Church \$18,000 Each Year

Transformation UMC in Hephzibah began its mission as a church merger but instead became a new church start. "In 2008, the Church decided to build.



Rev. GiGi A. Warren, Transformation UMC senior pastor, made loan refinancing a priority.

Their prior mortgage was a 5-year adjustable-rate amortized over 15 years with a constant variable rate and a large balloon payment at the end of every five years," said Rev. GiGi A. Warren, senior pastor of Transformation UMC. "When I was appointed in 2018, I made loan refinancing a priority. I knew from previously serving in various roles within the annual conference that the Georgia United Methodist Foundation would be our best rate option. Our mortgage debt has dropped and provided an annual savings of \$18,000, which has been a blessing to our church. We have been able to set aside funds for our children and youth ministry, attend to deferred maintenance needs, and upgrade our external marketing strategy to the community. I am so thankful to GUMF for helping us continue God's kingdom work."

Restructured Loan Helps Church Focus on Mission

When the Korean Church of Newnan UMC began construction of its new building in 2012, the Church turned to the Georgia United Methodist Foun-



Rev. Sungwon Nam serves as the senior pastor of the Korean Church of Newnan UMC.

dation for a construction to permanent loan. Unfortunately, the Church ran into some unforeseen construction challenges. The resulting cost overruns substantially increased the Church's original loan needs. "In August 2019, we met with Jim Pope, GUMF director of lending, and Rev. Hyo Kim, The North Georgia Conference Korean/Asian church development consultant. GUMF helped us restructure our payment plan in a way that has been very beneficial to the Church moving forward," said Rev. Sungwon Nam, senior pastor of Korean Church of Newnan UMC. "We are very grateful to GUMF for the many ways they have blessed our church and eased our financial situation so we can focus on our mission of making disciples of Jesus Christ for the transformation of the world."

Loan Enhances Residents' Quality of Life

Wesley Woods Senior Living is committed to creating communities of connection, well-being, and promise for the 1,800 Georgia residents they



Terry Barcroft was named president and chief executive officer of Wesley Woods in 2016.

serve. In 2019, the aging roof and windows in their St. John Towers community in Augusta were beginning to leak and cause moisture build-up issues. Terry Barcroft, president and chief executive officer of Wesley Woods, knew they needed a lender they could trust that also offered an attractive rate and terms, flexibility, and low closing costs. "The Georgia United Methodist Foundation has allowed us to spend the money where we needed it to be spent – on the residents – not on banker's fees. They have also protected us from any payment application mistakes from the contractors. We have replaced the roof, windows, window treatments, flooring, and toilets. Our residents are now able to enjoy their home without the threat of leaks or water penetration," Barcroft said.

New Parking Lot Improves Safety and Curb Appeal

In 2017 when Rev. Tom Dent was appointed senior pastor of Trinity Pooler, he quickly recognized one of the Church's gifts was making people feel at



Rev. Tom Dent, senior pastor of Trinity Pooler, thanks Jesus every day for the new parking lot.

home. Together, they developed a new mission statement, improved their website, created a new logo that incorporated their beautiful stained-glass cross in the sanctuary, and repaved the aging parking lot, which was beginning to become dangerous. "Although we had no debt and could have funded it ourselves, we decided to preserve capital, and finance it through the Georgia United Methodist Foundation. We already have money invested with them and were pleased with both the interest rate and terms. It was a win-win situation that benefited GUMF and our church," said Dent. "Our new parking lot is safer for our congregation and communicates to the community that this church is committed to being here. I live in the parsonage behind the Church. Every day I walk over there I say, 'Thank you, Jesus!'"

Making Higher Education More Affordable

The Georgia United Methodist Foundation partners with donors, the Georgia student's United Methodist church, participating United Methodist-related schools, and the United Methodist Higher Education Foundation to award United Methodist Dollars for Scholars scholarships valued at up to \$4,000 each year. Since 2011, we have awarded 729 scholarships totaling \$601,700. Meet eight of our 75 students who received scholarships for the 2019-2020 school year.



Ana Salgado, Junior Biology Reinhardt University, Waleska Lake Park UMC, Lake Park

"I am passionate about God, helping others, and science. After I graduate, I plan on applying to medical school. My goal is to specialize in the field of pathology. This gift of education

means a lot to me and my family and has greatly eased the financial burden of having two kids in college. Thank you for making my life goal more attainable."



Jad Taylor, Senior Master of Divinity Candler School of Theology, Atlanta Glenn Memorial UMC, Atlanta

"As I prepare for ordained ministry as an elder in The United Methodist Church, this scholarship allows me to fully respond to this calling from God on my life. My experience at seminary

would not be possible without this financial support! Thank you for your deep generosity. I am eternally grateful!"



Jayla Ores, Junior Mass Media Arts Clark Atlanta University, Atlanta Grace UMC, Covington

"This scholarship allows me to continue my educational and spiritual journey at a United Methodist institution. It relieves some of the financial burdens and the worry. And

it allows me to concentrate on my studies and participate in school activities. Your generosity has inspired me to continue to do for others and engage in church worship."



Jacob Klebar, Junior Biology and Business Reinhardt University, Waleska Liberty Hill UMC, Canton

"After graduating with a major in biology and a minor in business, I plan to attend physical therapy school. This scholarship has helped by keeping me and my family debt-free. It also gives

me peace of mind so I do not have to stress about paying off my debt when I enter the workforce."



Jasmine Young Nursing Agnes Scott College (Senior) and Emory University (First Semester), Atlanta Christ UMC, Albany

"I am enrolled in a dual degree program and will receive science degrees from both schools. I have wanted to be a nurse since the eighth grade and

enjoy being able to make an impact no matter how small. This scholarship has emphasized to me how generous and supportive the Church is."



Ben Lepik, Freshman Major Undecided Reinhardt University, Waleska Haygood Memorial UMC, Atlanta

"As a lifelong member of Haygood, the Church has always been important to me. Knowing the Church is supporting me gives me strength. Being at a United Methodist

university strengthens my spiritual connection with God. I am grateful for the financial support of this scholarship and for everyone who makes this possible."



Ashley Etheridge, Junior Accounting, Business Administration, and Sport Management Wesleyan College, Macon Byron UMC, Byron

"This scholarship gave me the opportunity to expand my educational knowledge while I continue to grow my faith and to

serve in my community. I am involved in the Wesleyan Disciples and other groups at Wesleyan College. I am also interning for a local accounting firm."



Emma Harris, Sophomore Environmental Science Brevard College, Brevard, N.C. Canton First UMC, Canton

"This scholarship gave me the opportunity to go to a private college that fits me better than a large public college. Other youth in my congregation are now aware of this

opportunity to attend a United Methodist college that they may not otherwise have been able to afford. Thank you so much for this scholarship!"

Endowment Carries on Educators' Lifelong Legacy

By Mark Tucker

y parents, Coach Fred and Peggy Ann Tucker, were married 60+ years. They met at a movie theatre in Tifton. Given that my dad was 12 years older, mom first rebuffed his offers but was finally convinced by her friends that he was a good catch. He was a coach and teacher and drove a pink Cadillac. When he called her back a few weeks later, she agreed to a date. The rest was history.

Both mom and dad were lifelong educators. Between the two of them, they taught or coached over 10,000 students over 70+ years in Randolph, Tift, and Berrien counties. A teacher and coach have an outsized amount of influence in a small town, and they influenced very many.

They both considered teaching to be their calling, and they took it seriously. At the same time, they didn't take themselves too seriously and remained unfailingly good-natured, unpretentious, and generous throughout their lives.

Both mom and dad grew up in the Depression. This difficult past could have made them both hard and brittle. But in them, it did the opposite. They were both generous to a fault, and while not wealthy, they were extremely giving and ready to assist with all kinds of causes.

My folks were doers. They thought of their work teaching and coaching as an extension of their faith. Mom and dad thought that character development



Peggy Ann and Coach Fred Tucker were passionate about each other, their faith, their family, and the students they had the privilege to teach. Each year this named endowment will bless a United Methodist higher education student from The South Georgia Conference with a \$1,000 scholarship that has the potential to be quadrupled.

was maybe the most important thing they could impart to their students. And while my dad could lay it on thick with the rules and regulations, he understood those were a means to an end – not the end itself. This was how they shared their faith.

Besides their work in education, they were stalwart members at the United Methodist church in whatever town we lived. Dad taught Sunday school. Mom worked with the children's ministry and played piano for various groups at church.

It took our family by surprise when my mom passed away before my dad. When she died, we were very worried about my dad's ability to get through each day. He was still in good health and mind but was lost without my mom. My brother Greg and his wife, Kelly, stepped up and took great care of him until he died in 2019.

After my mom's death, our family established the Peggy Ann and Fred Tucker Scholarship Endowment with the Georgia United Methodist Foundation. My dad was the first to go to college in his family. He had the good fortune to get a football scholarship at Georgia Military College in Milledgeville during the 1940s. He did whatever it took to make ends meet and stay in college. And while my mom's circumstances were not as dramatic, she taught countless thousands of children of all ages for almost 50 years.

My dad saw this endowment as a chance to give a student the same opportunities that he had. Given their history and livelihoods, our family thinks it's the perfect continuing legacy to celebrate their lives.

Cemetery Association Preserves Final Resting Places



hen you walk through Tuckston UMC Cemetery in Athens, it is hard not to feel a mix of emotions. Grief as you think about the lives already lost; gratitude for the veterans who proudly served their country; and a sense of love, peace, and wonder knowing that Jesus, the Lamb of God, conquered sin and death and that one day believers will see their loved ones again.

In 2018, Tuckston UMC formed and incorporated a cemetery association separate from the Church to oversee the management of the cemetery. Accumulated funds previously earning minimal returns at a bank were invested with the Georgia United Methodist Foundation.

"The cemetery needs to be maintained not only because it is part of our church campus but also out of respect for the saints who are buried there," said Randy Bramlett, treasurer and board member of Tuckston Cemetery LLC. "By investing with GUMF, our goal is to earn more so that we will be able to use the earnings to pay for maintenance, which includes grass cutting and landscaping. It is good to have an organization like GUMF for these purposes."

Helping Members Leave a Legacy



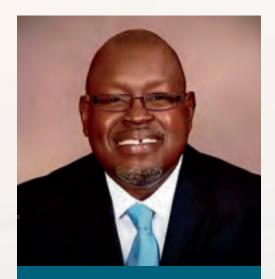
Left: The mission of ConneXion Church is to rebuild lives and the city of Savannah from the inside out through transformative worship experiences and Christ-centered outreach. Right: ConneXion Church invited others in the community to attend the Georgia United Methodist Foundation's Wills Clinic.

June 2020 marks the fourth anniversary when one historically black and two historically white congregations in Savannah merged to become ConneXion Church. Rev. J. Michael Culbreth, senior and founding pastor, shepherds this intentionally multiracial and multigenerational church which seeks to demonstrate to the world how racial walls causing separation can be destroyed.

Like any committed pastor, Culbreth is concerned about his flock's current and future well-being. He recognized the need for a Wills Clinic after Rev. Steve Waldorf, former regional vice president at the Georgia United Methodist Foundation, provided an overview of GUMF's training programs and ministries.

"When it comes to estate planning many of our members need assistance with their wills. Since a large segment of our congregation is elderly, there is also a need to address planning for long-term care, senior living, and other matters," Culbreth said.

In December 2019, ConneXion Church invited other congregations and people from the surrounding community to attend a Wills Clinic led by Nancy Young, GUMF vice president of development. Nearly 60 people participated in the two-hour long program.



"GUMF's Wills Clinic was extremely helpful because it challenged everyone to prepare a will, to take care of other important legal matters, and to consider what legacy our members will leave their families and the Church."

 Rev. J. Michael Culbreth, ConneXion Church Senior and Founding Pastor Culbreth noted that the feedback the Church received was positive and that all of the participants gained invaluable information on wills and the estate planning process, which they are planning to use as they prepare for the future.

"The primary takeaway was that everyone needs to engage in endof-life planning. Everyone needs a will yet many people have neglected to prepare for the future. By having all the documents in place before a crisis occurs, family members can find important documents when needed, which lessens the stress." Culbreth said. "GUMF's Wills Clinic was extremely helpful because it challenged everyone to prepare a will, to take care of other important legal matters, and to consider what legacy our members will leave their families and the Church. This is important because leaving a legacy to the Church is an easy way for members to help the Church remain strong. It also enables the Church to engage in ministry and outreach."

Culbreth believes having an estate plan in place is a sign of good stewardship because it enables a person to wisely use the resources God has placed in his or her hands. He also noted that having an estate plan is a great way to honor God with their resources.

Endowing the Church's Future

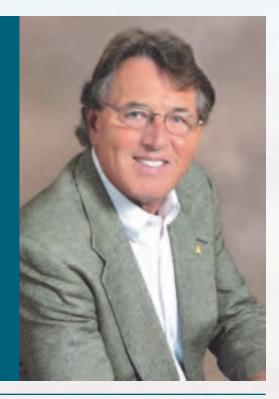
hen Monroe First UMC enrolled in the Georgia United Methodist Foundation's Legacy Ministry Training, they embarked on a journey to endow their church's future. Senior Pastor Rev. Dr. Dane Wagner and three committed Legacy Committee co-chairs share how this new opportunity to leave legacy gifts to the endowment fund will help carry on the work of the Church in perpetuity.

Rev. Dr. Dane Wagner, Monroe First UMC Senior Pastor

"I am very proud of the leadership of this church. Even in these uncertain times, they are still willing to move forward with the Legacy Ministry and Endowment Fund. This ministry is one of the best ways to ensure that the Church will continue as a lighthouse and steady source of God's love and grace for their children, their grandchildren, their great-grandchildren, and children not even born yet. It is a blessing to me to know that people love God, Jesus Christ, and the Church enough to leave a legacy for future generations. They have given of themselves and out of their estates to assure the viability and continuity of this church."

"This ministry is one of the best ways to ensure that the Church will continue as a lighthouse and steady source of God's love and grace for their children, their grandchildren, their great-grandchildren, and children not even born yet."

 Rev. Dr. Dane Wagner, Monroe First UMC Senior Pastor





Joyce Stevens, Monroe First UMC Legacy Committee Co-Chair

"As John's health declined, and he forgot many things, the one thing he did not forget was our church contribution. He continued to write this check for as long as he could physically do so. John and I met with Bob Hamilton, the former finance chair, and Pastor Dane Wagner to discuss establishing an endowment committee. We decided to provide the seed money to our church to start our Legacy Committee using a charitable remainder unitrust scheduled to terminate in 2019. John passed away in 2016. My work with the committee is a tribute to his memory."



Bob Hamilton, Monroe First UMC Legacy Committee Co-Chair

"We partnered with the Georgia United Methodist Foundation because they have a proven track record of helping church's set up a legacy program. The funds we invested with GUMF will provide a source of income that will go on forever to support the Church's different needs. My wife, Beckie, and I made a cash contribution to the Legacy Ministry as well as a provision in my will to establish an endowment in our name to benefit the youth and children's program. I became a Christian through a youth ministry at church. We want to do anything we can to support reaching the youth at our church."



Lee Preston, Monroe First UMC First Legacy Committee Co-Chair

"As the first co-chair of our Legacy Committee, I learned firsthand what potential benefits can be derived from building a church endowment. Leaving a legacy for future generations not only provides long-term financial stability for Monroe First UMC, but more importantly demonstrates that our church believes in its future. By creating an endowment and planned giving ministry, we create a framework for inviting others into lifelong comprehensive Christian stewardship. My wife, Amy, and I want to glorify God by participating in our church's Legacy Ministry with a gift through our wills."

Empowering Women Through Recovery

hen your mission is transforming the lives of women and their children struggling with alcohol and drug addiction. every dollar invested matters because lives are at stake.

"Breakthru House provides a longterm residential program to empower women to experience physical, emotional, and spiritual healing through recovery. Breakthru House was the first program in the State of Georgia to be licensed as a gender-specific treatment program for addiction and mental health. Last year, we celebrated 50 years of service to our community," said Executive Director BreNita Jackson. "Breakthru House uses investment funds managed by the Georgia United Methodist Foundation to support the addiction and mental health treatment and services to women who have no means to afford these services. GUMF leads with faith and Christian values. The



Left to right: In 2019, Breakthru House Executive Director BreNita Jackson, Emcee Bill Curry and his wife, Dr. Carolyn Curry, and Guest Speaker, Rev. Darci Jaret, celebrated 50 years of service to the community.

professional and knowledgeable staff always goes the extra mile to provide excellent services."

Rev. Darci Jaret graduated from Breakthru House in 2012. It was in this community that she began a journey toward recovery and becoming a pastor. After recovering from assault and a suicide attempt, Jaret spent time at Breakthru House confronting self and developing practices of self-care that today still help her maintain recovery.

While at Breakthru House, Jaret was baptized and became a member and

administrator at First Baptist Church of Decatur. While working there, she received a call to ministry to lead people in creative expression. Jaret went back to school and received a Master of Divinity from Candler School of Theology in 2017, focusing on pastoral care through art-making. She currently serves as the pastor of worship, arts and advocacy at Park Avenue Baptist Church. Each week, Jaret hosts a creative spiritual group at Breakthru House. Giving back keeps her grounded and focused on remembering what it was like to overcome homelessness and begin recovery.

Special Gifts Shape New GUMF Program

e have been working on the **Clergy Financial Literacy** Academy Program for two years," says Georgia United Methodist Foundation President/CEO Rev. Keith E. Lawder. "We want to help clergy develop better financial leadership skills for the challenging days ahead."

Charles W. Buffington Jr., GUMF trustee and personal finance author, brought his considerable talents and enthusiasm to help staff develop a prototype for a threeday seminar. With gracious help from Dr. Derek W. McAleer, The South Georgia Conference treasurer and director of administrative services, GUMF piloted the program in early fall 2018. GUMF presented the overwhelmingly positive feedback to The North and South Georgia Conference Cabinets, which indicated the need for the program exceeded GUMF's capacity to



Charles W. Buffington Jr., **GUMF** Trustee



Dr. Derek W. McAleer, **South Georgia Conference Treasurer**

conduct in-person seminars.

GUMF's next step was to develop an electronic delivery system for presenting financial literacy tools to pastors. With the help of grants from The North Georgia Conference, Wespath Benefits and Investments, the Lilly Endowment, Inc., a trusteed endowment from SunTrust Bank, and lots of time and expertise from Buffington, GUMF's CFLA Program should be available this summer.

Clergy will learn the basics of personal and church finance via electronic notebooks, skill summaries, and reviews. Then while working in small groups, they will participate in case exercises to illustrate how to use the tools for better financial

decision making.

Buffington said, "Pastors will get to learn at their own pace and apply what they learn in small local discussion groups without having to travel or spend a large block of time away from home." McAleer added, "This critical material is an economical alternative to in-person meetings while respecting the clergy's time."

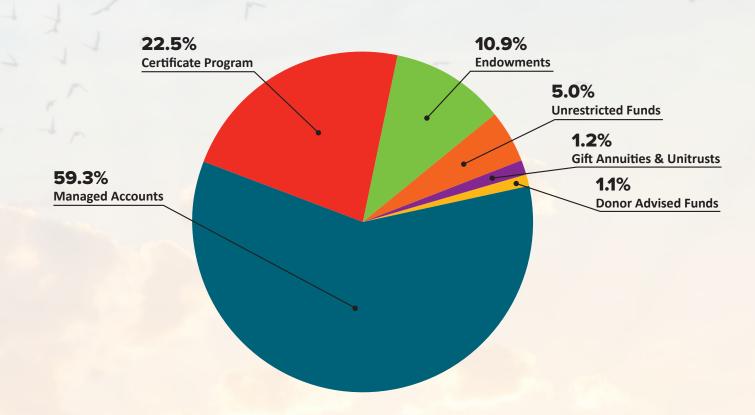
A Chicago company, Urban Ministries, Inc., is creating the educational resources in an exciting format for remote learning. UMI Chief Innovation Officer Rev. James King said, "This is a groundbreaking program which will greatly benefit every pastor who takes this course."

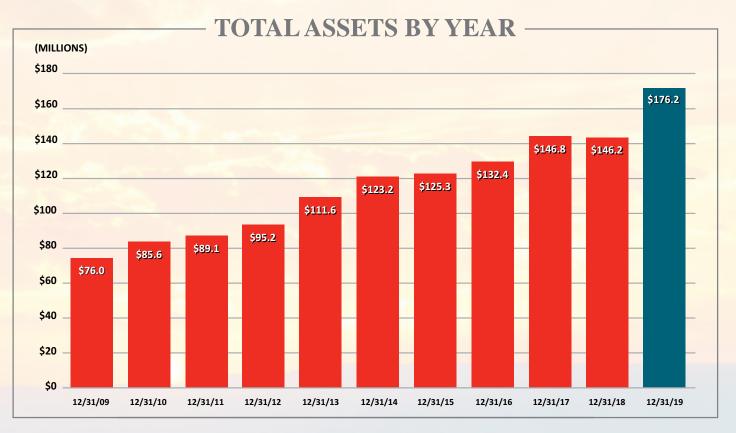
Urban Ministries CIO

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2019 Financials

SUMMARY OF ACCOUNTS BY VALUE





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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