



INVESTING FOR AGENCIES



INVESTING FOR CHURCHES



LOANS FOR AGENCIES & CHURCHES



PLANNED GIVING FOR FAMILIES

Faith-Based Financial Solutions for God's People



FOUNDATION

2020 Annual Report



SCHOLARSHIPS FOR SEMINARIANS



SCHOLARSHIPS FOR STUDENTS



FINANCIAL TRAINING FOR PASTORS

2020 Year in Review

In the last year, our American culture, the state of our denomination, and participation patterns at our churches have all changed. Still, the Georgia United Methodist Foundation's primary mission did not. As a leading financial provider, we focused on providing faith-based solutions for investing, lending, training, and planned giving to United Methodist churches, agencies, and individuals.

We worked hard to fully engage conference leadership, expand relationships, and serve as a better resource to our constituents. We also strived to be more accessible, offer excellent returns, competitive rates and terms, and provide sound counsel.

Kingdom-focused assets entrusted to our care increased from \$176.2 million to \$229.2 million. Our \$31.1 million net loan portfolio, which serves 59 churches and agencies, is strong and diverse. We launched the Clergy Financial Literacy Academy, an electronic toolbox that helps pastors make better financial decisions. We also partnered with donors to provide \$62,000 in scholarships to 62 United Methodist higher education students.

What follows in this year's annual report are just some of the stories of how our faith-based financial solutions have made a difference in the lives of people that God has placed in our path.

Thank you for trusting us and blessing us with this opportunity to serve you. Please know that we will continue to pray for your health and safety and those deeply impacted by the COVID-19 pandemic.



David A. Duke

DAVID A. DUKE
Board Chair



Keith E. Lawder

REV. KEITH E. LAWDER
President/CEO

Highlights

\$229.2 million

Total assets entrusted to our care

59

Number of loans to churches and agencies

\$31.1 million

Value of net loans

\$44 million

Amount invested in the Certificate Program by churches, agencies, districts, conferences, and individuals

\$62,000

Value of scholarships awarded in 2020

\$663,700

Value of scholarships awarded since 2011

Our Board of Trustees 2020-2021

DAVID A. DUKE, CHAIR

Retired, Brady Ware & Company, Atlanta

KATHRYN H. DENNIS, VICE CHAIR

Community Foundation of Central Georgia, Macon

C. BERT BENNETT

Draffin Tucker, LLP, Albany

TRACY L. CRUMP

Retired, Foundation of Wesley Woods, Brookhaven

WILLIAM T. DANIEL JR., PAST CHAIR

Retired, Vaden Automotive Group, Savannah

LEE D. HIGHSMITH

Good News Clinics, Gainesville

LAUREN GRINER ISOM

Griner-Isom Financial Strategies, Columbus

REV. HYO SHIK KIM

Rock Springs UMC, Rock Springs

REV. DR. BERNICE W. KIRKLAND

The North Georgia Conference Center for Clergy Excellence, Atlanta

RUTH A. KNOX

Retired, Wesleyan College, Thomson

KATHY MCCOLLUM

Middle Georgia Community Food Bank, Macon

REV. DR. WILLIAM B. NEAL III

Wesley Chapel UMC, McDonough

RICHARD SHINHOSTER

Diaspora Marketplace, Savannah

GEORGIA G. SLAGLE

Howard, Moore & McDuffie, PC, Macon

REV. DOREEN SMALLS

The South Georgia Conference Southwest District, Cordele

CALVIN R. STAMPS

Bretwood Capital Partners, Atlanta

WILLIAM A. VOGEL

Montag & Caldwell, Atlanta

REV. ELAINE WILDER

Level Creek UMC, Suwanee

REV. WILL ZANT

Haygood Memorial UMC, Atlanta

EX-OFFICIO

BISHOP R. LAWSON BRYAN, RESIDENT BISHOP

The South Georgia Conference, Macon

BISHOP SUE HAUPERT-JOHNSON, RESIDENT BISHOP

The North Georgia Conference, Atlanta

KEITH M. COX, CONFERENCE TREASURER AND DIRECTOR OF ADMINISTRATIVE SERVICES

The North Georgia Conference, Atlanta

DR. DEREK W. MCALEER, CONFERENCE TREASURER AND DIRECTOR OF ADMINISTRATIVE SERVICES

The South Georgia Conference, Macon

2020 Marks 42 Years in Ministry

Who We Are

- Leading financial partner to Georgia United Methodist churches, agencies, districts, conferences, and individuals
- Not-for-profit agency of The United Methodist Church
- Dedicated team of 10 professionals

Our Mission

To provide faith-based financial solutions for investing, lending, training, and planned giving.

Our Ministry Team

DIANA DURIE
Communications Manager

LOUISE HINTZE
Administrative Assistant
to the President

CAROL JOHNSTON
Controller

RUSSELL H. JONES
Senior Vice President/
CFO/Treasurer

MISTY KUSH
Accounting Assistant

DR. LAUDIS H. "RICK" LANFORD
Regional Vice President

REV. KEITH E. LAWDER
President/CEO

JAMES "JIM" F. POPE
Director of Lending

LORI TUCKER
Loan Administrator

NANCY YOUNG
Vice President of Development

Our History

1978

The South Georgia United Methodist Foundation was founded.

1984

The North Georgia United Methodist Foundation was founded.

2010

The South and North Georgia United Methodist Foundations merged to become the Georgia United Methodist Foundation.

2020

The Georgia United Methodist Foundation celebrated the 10th anniversary of our merger.

Our Faith-Based Financial Solutions



Investment Management
for churches, agencies, districts, and conferences.



Loans
for churches and agencies.



Certificate Investments
for churches, agencies, districts, conferences, and individuals.



Clergy Financial Literacy Academy
for pastors.



Cemetery Associations
for churches.



Endowments and Legacy Ministry
for churches.



Wills Clinics
for churches and individuals.



Planned Giving
for churches and individuals.



Scholarships
for United Methodist higher education students.

Retirement Blessings to GUMF President Rev. Keith Lawder



Rev. Keith and Mary Lawder are looking forward to his retirement.

The Rev. Keith E. Lawder will retire as president/CEO of the Georgia United Methodist Foundation on June 30, 2021. Keith joined the GUMF board and loan committee in 2008, serving until he was appointed GUMF vice president in January 2016. He was named president/CEO on July 1, 2016 when the Rev. Charles (Chuck) W. Savage II retired.

Chuck shares why Keith was the perfect successor. “The Foundation is a unique financial institution that offers loans and investments. But it’s also a ministry that requires a leader with the pastoral skills to grow God’s Kingdom,” he said. “Keith retired from banking because God placed a call on his life. He not only had the financial and pastoral skills to lead the Foundation successfully, but he also loves the Lord and loves people.”

Keith has worked closely with Bill Stewart, director of institutional relationships at Wespeth Institutional Investments, regarding the management of GUMF’s funds.

“Keith’s financial acumen started with an excellent education in both an undergraduate degree and a Master of Business Administration from the University of Virginia,” Bill said. “From there, he honed his skills throughout a very successful career in credit management, providing leadership to his employer and his clients in challenging lending situations at one of the premier banking institutions in the world.”

Mary Lawder, Keith’s wife of 47 years, adds, “The Foundation has allowed Keith to utilize his many God-given gifts and experiences from his past financial career and full-time pastoral ministry and his love for mission and service to others for the Kingdom. He loves seeing God’s power and glory exercised through the Foundation’s mission. Keith has considered it an honor and a privilege to serve with the Foundation team, board, committee members, pastors, laity, and clients in both the North and South Georgia Conferences. It has been the ultimate experience of his career.”

Building on the strategic plan created during Chuck’s tenure, Keith has led GUMF in many positive transformative ways. In 2017, Bishop Sue Hauptert-Johnson assigned Keith to serve on the North Georgia Conference’s extended cabinet.

“Through strengthened relationships with conferences, districts, churches, and agencies, Foundation assets have increased from \$125.2 million at the beginning of 2016 to \$229.2 million at year-end 2020,” said Russell H. Jones, GUMF senior vice president, chief financial officer, and treasurer. “Likewise, our net loans to churches and agencies have increased from \$24.8 million to \$31.1 million.”

“Keith has continued the hard work of combining the North and South Georgia United Methodist Foundations and quietly built solid relationships of service across the State of Georgia,” said William T. Daniel Jr., GUMF trustee and former board chair. “Keith has brought a “pastor’s voice of love and caring” to every aspect of the Foundation and combined that voice with the careful considerations of a wonderfully educated good steward of our client churches’ financial health. What a blessing he has been to all of us!”

Bishop R. Lawson Bryan of The South Georgia Conference adds, “Since my arrival in 2016, Keith’s kindness and wise counsel have been a blessing to me. I am inspired by the particular

ministry of finance and investment for which he is so well-qualified. His personal devotion to Christ and The United Methodist Church is inspiring to me. I am particularly grateful for his leadership in launching the Clergy Financial Literacy Academy. This will be one of the many ways his work will continue to shape the lives of clergy for years to come. Thanks be to God for Keith’s dynamic blend of character, competence, and chemistry.”

Keith developed the CFLA with the help of Program Leader Charles W. Buffington Jr. He said, “Keith’s contributions and the depth of his expertise that he brought to the church financial management content are immense. The CFLA equips, enables, and empowers clergy to have a greater impact in funding their church’s vision, understanding the methodologies involved in raising financial support, and stewarding that financial support toward Kingdom goals.”

GUMF Trustee Ruth A. Knox shares Keith’s impact in helping Georgia United Methodist students attend United Methodist-related higher education institutions. “Keith has made the Foundation’s Scholarship Ministry a priority, and that commitment to building more robust endowments has produced a significant number of both new scholarships and additions to existing ones,” she said. “Keith cares deeply about the students we serve, and I am particularly proud that a large number of our scholarships assist women and men who are dedicating their lives to ministry in The United Methodist Church.”

When asked about Keith’s retirement plans, Mary replies, “We’re looking forward to spending time with each other and with our three sons, daughters-in-law, and eight grandchildren. Although he wants to teach the CFLA, he doesn’t have an official plan. God has reminded Keith that He isn’t finished with him yet, and he wants to be open to what God has in store next with ministry and mission opportunities.”

24 Reasons to Enroll in the Clergy Financial Literacy Academy

Long before the pandemic rocked everyone's world, pastors have had to deal with financial challenges. On the home front, they could be balancing seminary debt while trying to save for a new car, children's education, or retirement. Pastors also need the skills to address financial decision-making that may involve personnel issues, capital campaigns, renovations, construction, endowments, and gift acceptance policies.

That's why, in 2020, the Georgia United Methodist Foundation launched the Clergy Financial Literacy Academy! This 20-hour online and Zoom discussion course provides pastors with groundbreaking personal and church finance training. Please don't take our word for it! Read on to learn why four conference leaders recommend pastors enroll in the CFLA.



Rev. Dr. Yvette D. Massey,
Associate Director of the
Center for Congregational
Excellence, The North
Georgia Conference



Dr. Derek W. McAleer,
Conference Treasurer and
Director of Administrative
Services, The South
Georgia Conference



Rev. Dr. Michael McQueen,
Central North District
Superintendent,
The North Georgia
Conference



Rev. Doreen Smalls,
Southwest District
Superintendent, The
South Georgia
Conference

1. The CFLA provides training that is practical, biblical, and easy to implement.
2. The CFLA is non-threatening and empowering.
3. It is designed to foster a change of heart that can lead to a healthier relationship with money.
4. It offers 2.5 CEUs.
5. It helps pastors face the challenge of being a church in a post COVID area and what that means for staffing, ministry, and programmatic design financially.
6. The format with online modules and Zoom sessions is effective.
7. It provides an intensive immersion into financial management that if participants avail themselves of all of the resources, they may experience lasting change.

8. The CFLA develops a pastor's sense of financial competence and skills. When pastors have more confidence in handling their finances and some training on assessing financial matters, they can provide their very best leadership.
9. It gives pastors tools to quickly determine if an issue under consideration needs closer examination.
10. Another benefit is in the area of crisis avoidance. Think how many problems will be avoided or mitigated by these pastors throughout their ministry because they are better equipped!
11. The case studies deal with real-world examples, not just theory. Talking about these situations with colleagues who have similar theological training is very helpful to pastors.

12. The CFLA is all about stewardship, and God requires us to be good stewards of what He has entrusted to us.
13. Pastors learn how to manage finances to fund the mission and vision of the church.
14. Newer pastors will gain a working understanding of how to manage cashflows, budgets, and payroll.
15. The CFLA is a good refresher of the basic fundamentals for more experienced pastors.
16. Pastors will benefit from the quality and expertise of the CFLA teachers, Charles W. Buffington Jr. and the Rev. Keith Lawder.
17. It helps pastors with their personal finances and staying focused on saving money for retirement and self-employment taxes.

18. The CFLA can be comprehended by those who do not have a financial background.
19. It includes tutorials and exercises to equip clergy to make better financial decisions in their personal lives and the church.
20. It is in an electronic format with instructors, which makes it accessible.
21. It is cost-effective and a great investment. The knowledge gained surpasses the nominal cost.
22. It equips pastors to create realistic budgets, reduce debt, and plan capital campaigns.
23. In their personal lives, it helps pastors prepare for the future, reduce debt, and create and live within a budget.
24. It gives clergy an opportunity to connect and create relationships with other pastors beyond the training.

Wellroot Restores Children and Families From Trauma



Allison Ashe, Wellroot CEO

When it comes to child welfare, what breaks your heart? Is it teens aging out of the foster care system or perhaps children looking for their forever home?

Fortunately, for children and families in crisis, Wellroot Family Services, formerly known as The United Methodist Children's Home, is here to help!

"We are dedicated to healing children and families through Christ's love and have an array of programs to provide support," said Allison Ashe, president and CEO of Wellroot. "We were founded 150 years ago after the Civil War as an orphanage. We served children on campus in Decatur until the past decade when the universe of child welfare shifted, and research has shown children do better in homes than in congregate care. At that time, we shifted to foster care. In addition to



our foster care services, we are paying attention to the research on what kids need to thrive and are working to keep children with their birth families whenever safely possible."

One of Wellroot's greatest needs is finding families willing to serve older kids and sibling groups. "Kids who went into care as 10- to 12-year-olds have spent a lifetime feeling unloved because they never found a placement," Ashe said. "These young adults end up in our Transitional Living Program and live in an apartment where staff is available 24/7. We provide love and mentorship and count on churches and volunteers to help them realize their full potential as they transition into adulthood."

Wellroot's Independent Living Program serves young adults who no longer require 24/7 supervision but still need a case manager to follow them as they take that final step to independence. Wellroot's Family

Housing Program supports young families at risk of losing their children by providing temporary housing, help with finding employment, and parenting and life skills training.

"We have worked hard to help churches successfully wrap around children," Ashe said. "And as we add preservation programs to keep families together, we're looking for churches to successfully wrap around birth families as well."

In 2020, Wellroot selected the Georgia United Methodist Foundation, which partners with Wespeth Institutional Investments, to manage and grow its multi-million-dollar endowment fund.

"We were impressed with three things. 1. The rate of return the Foundation and Wespeth provide for its clients. 2. We appreciate their knowledge, the accessibility to information, and how the Foundation and Wespeth put the financials into a language everyone on our board could understand. 3. We are growing our funds through socially responsible investing with an organization that shares the same principles and values we do," Ashe said. "We're being the hands and feet of Christ in the world. We need to be good stewards of the money and get the highest return possible so we can serve as many children and families as possible."

Pastor Grateful for Church's Improved Financial Health

By Rev. Doug Walker, Senior Pastor of Wilmington Island UMC



Over 25 years ago, Wilmington Island UMC in Savannah was blessed to receive a gift from Mr. Bill Satterwhite and Mrs. Lucy Baker.

They both loved WIUMC and wanted to ensure that our congregation would prosper in the future. They both gave sacrificially to this church, and we are still reaping the benefits today. We

invested these gifts with The Methodist Foundation, and we have been connected to them ever since.

Our 700-member congregation has a vibrant ministry in our community and around the world. We actively support Operation Christmas Child, Feeding at Savannah's Forsyth Park, Souper Bowl of Caring, Wesley Community Center, Mission on the Move, and many other organizations.

Family Promise is one of our special outreach ministries that helps families with children who have come upon difficult times. For 10 years, our members have served meals, provided one-on-one support, and helped with transportation. This past year, one of the families we helped became members of our congregation and have gotten integrated into several ministries of the church.

Thankfully, our investments with the Foundation have given us stability. Last year during the COVID-19 pandemic, Dr. Rick Lanford (GUMF regional vice president) provided leadership to our Stewardship Consecration Focus. As a pastor, I cannot express enough gratitude for him. Dr. Lanford came to us with enthusiasm and wisdom on how to move our congregation from deficits to surpluses. We are now considering ways to grow our church's outreach and impact upon God's world. We are no longer approaching our church's ministry with a "scarcity" perspective but with what the Apostle Paul says, "And my God shall supply every need of yours according to His riches in glory in Christ Jesus." Amen. We have much gratitude to God and the people He has provided to help us get back on track.

Why Different is Better Than Canceled at VSU Wesley Foundation



Left: The Wesley Foundation hosted a women's ministry event at their Discipleship House located on VSU's campus. Right: The VSU Wesley Foundation worship team has worn masks during the entire school year.

How does a campus ministry help meet the needs of about 150 college students each week when you're in a pandemic? That was the question posed to the Rev. C.J. Harp, executive director and campus minister of the Valdosta State University Wesley Foundation.

"Like other ministry leaders across the country, the VSU Wesley Foundation tried to balance the physical health concerns with the spiritual and emotional needs of students. Once the university decided to bring students back to campus for the fall semester, we decided to embrace the mantra "different is better than canceled" for our ministry," Harp said. "Like the "different" classroom experience, we adjusted our Wednesday night on-campus worship service so students could socially distance themselves with masks. Our worship team has worn masks for the entire school year, and I have preached in a mask."

Instead of canceling Freshley, the VSU Wesley Foundation's freshmen ministry, they moved it outside for the fall semester. "We realized that this particular freshman class had so much of their high school senior year canceled, so we wanted to make sure we did everything possible to offer them a great first-year experience," Harp said.



"We remain grateful to GUMF for the loan and support in helping us construct the Discipleship House, which continues to feed our culture of discipleship and helps students come to know Jesus and walk more like Jesus in the world."

— Rev. C.J. Harp, VSU Wesley Foundation executive director and campus minister

The VSU Wesley Foundation continued its one-on-one discipleship with student leaders. It also facilitated a panel discussion on mental health to help address and alleviate the upsurge of mental health issues caused by the pandemic.

Harp stated, "The panel addressed destigmatizing mental health, anxiety, depression, emotional health, suicide awareness, and being a good friend towards those who struggle with mental health issues."

In 2015, the Wesley Foundation constructed the Discipleship House on VSU's campus thanks to in-kind donations, contributions from United Methodist churches, and a loan from the Georgia United Methodist Foundation. The facility features four three-bedroom apartments and spaces for hosting small and large gatherings.

"Although the Discipleship House mostly served as a "bubble" for our resident community, we were able to hold a few small ministry events in the Community Room during the spring semester," Harp said. "We remain grateful to GUMF for the loan and support in helping us construct the Discipleship House, which continues to feed our culture of discipleship and helps students come to know Jesus and walk more like Jesus in the world."

The Moore Family Endowments Reflect a Legacy of Servanthood

When Elijah “Lige” F. Moore Jr. and Ena, his beloved bride of 69 years, passed away in 2020, it’s easy to imagine Jesus saying as He welcomed each of them into the Kingdom of heaven, “Well done, good and faithful servant.”

During their lifetimes, they impacted countless lives, including their four children, Susan Posey, Robert Moore, the Rev. David Moore, Rebecca White, nine grandchildren, and five great-grandchildren. Lige and Ena selflessly served and supported North Decatur UMC, the North Georgia Conference, related agencies, nonprofit organizations, civic groups, and athletic associations.

Through their work with Murphy-Harpst Children’s Center, severely abused and neglected children and teenagers found hope. Their ministry with Camp Glisson strengthened the faith formation of generations of campers. And thousands of individuals found housing thanks to their service with Atlanta Habitat for Humanity and the North Georgia Housing and Homeless Council.

“My mother devoted her life to loving and serving other people. She was a literacy tutor for adults. She befriended foster children,” Susan said. “She also served as the founding director and lead preschool teacher at Inman Park UMC and then later worked as a kindergarten teacher at Fernbank Elementary School.”

Rebecca adds, “When I think of my parents’ legacy, it is about the lessons learned. Their obedience in serving the church, the community, and their family came out of their love for God and God’s love for us.”

Raised by devout United Methodists, Lige and Ena grew up during the Great Depression. “Stewardship was always a priority because their parents indoctrinated it,” Robert said. “My father’s parents lost their refrigerator, car, and then their house. Yet even when they were struggling, they continued to be active in the church and gave what they could.”



The estate plans of Elijah “Lige” F. Moore Jr. and his wife, Ena, expressed their desire to have two endowments of equal size with the Georgia United Methodist Foundation that would bless United Methodist ministries in the years to come.

Ena graduated from LaGrange College. Lige earned a Bachelor of Science in Economics from Duke University and a Master of Business Administration from Harvard University. Lige met Ena when she served as the director of Christian education at Cherokee Heights UMC in Macon. They married in 1951 and then moved to Boston while Lige finished his last year at Harvard.

After graduation, Lige began a distinguished 35-year-career with Trust Company of Georgia, which became SunTrust Bank and then Truist.

“Dad was investing in the lives of people at Trust Company through a weekly Bible study,” said the Rev. Moore. “In the 1970s, he regularly prayed with one man whose son had cancer. I got to know him later, and he said he couldn’t have made it through without my dad.”

Lige and Ena taught their children how to tithe, a practice that dates back to Ena’s father, a surveyor. “He always pledged 10 percent of his income to the church, even though it changed from year to year,” the Rev. Moore said. “Bobby, Susan, Becky, and I all believe in giving. Part of our joy in life is to be givers of time and money.”

They also taught Susan how to grocery shop, while Bob, David, and Rebecca learned how to manage the family’s regular checking account and their “tithes and contributions” account. “We learned that giving is not the leftovers; it’s the firstfruits,” Robert said.

After Lige’s early retirement in 1988, he held several key leadership positions with the Georgia United Methodist Foundation, including executive director and chair of the board, loan, and investment committees. He faithfully served GUMF for decades.

In 1992, the Moores established an endowment in Ena’s name, and in the early 2000s, they established two charitable gift annuities and a unitrust with GUMF.

Lige passed away in May 2020, and Ena followed nearly five months later. Their estate plans expressed their desire to have two endowments of equal size with GUMF. Ena’s endowment will benefit LaGrange College and Murphy-Harpst, while Lige’s endowment will support Glisson Camp & Retreat Center and TMS Global. Their unitrust account passes directly to GUMF to provide continuing support for its programs.

“They were wise enough in their financial management to have a comfortable estate to live on in later years and still be able to give a share of their estate for charitable purposes,” Robert said. “What my parents demonstrated is very similar to what we learn from John Wesley’s statement, “Earn all you can, save all you can, and give all you can.” Their frugality was a part of their social ethic and captured their concern for others. If they didn’t use more resources than needed, they had more resources to give to others.”

Decorated Veteran Helps Mother Do Good With Her Investments

“The Foundation’s Certificate Program provides my mother with an opportunity to do good with her money while receiving above-average returns. She has peace of mind knowing her investment is helping to enlarge God’s Kingdom.”

– Doug Heckman, retired U.S. Army Reserves colonel and member of Simpsonwood UMC, Peachtree Corners



Joanne Heckman, middle, loves spending time with her son, Doug, daughter-in-law Patricia, grandchildren, and great-grandchildren.

Before retirement, Doug Heckman balanced two careers: one in the military and one in the civilian world of institutional investments.

After graduating from West Point in 1981, he served as an A-Team leader with the Green Berets in the U.S. Army Special Forces in the Middle East. Eight years later, Heckman earned a Master of Business Administration from Duke University. In the 1990s, he served in the U.S. Army Reserves, first as a captain and then as a major.

A few weeks after 9/11, Heckman and his former comrades went to Afghanistan for one year before being deployed to Iraq for two years. In 2011, Heckman, a recipient of three Bronze Stars and a Legion of Merit, retired as a colonel from the U.S. Army Reserves.

From 1989 until his second retirement in 2018, Heckman parlayed his financial expertise into a successful career as an executive with multi-billion-dollar investment management firms.

Having two careers while raising three children with his wife, Patricia, was not easy.

“We joined Simpsonwood UMC in 1991, and it has been our church family ever since,” Heckman said. “The three years I was in Afghanistan and Iraq, the church wrapped themselves around my family. It’s a special place with a lot of meaning.”

Whenever his parents, Malcolm and Joanne Heckman, would travel from New Jersey to visit, they always looked forward to attending Simpsonwood UMC with their son, daughter-in-law, and grandchildren.

“My parents moved down here four years ago to be closer to family, and then two years later, my dad passed away,” Heckman said. “My father always handled their investments, so my mother needed help. Luckily, she had me, her son, someone she could trust with over 25 years of investment experience, who could seek out the plethora of investment options out there.”

Heckman first learned about the Georgia United Methodist Foundation

when his good friend, the Rev. Keith Lawder, was appointed president/CEO in 2016. When he was looking for ideas on where to invest a significant portion of his mother’s assets conservatively, he remembered GUMF’s Certificate Program with fixed-rate investments, which provide funds for loans to churches and agencies.

“My mom and dad instilled in their children what it means to be a good Christian and the importance of doing good with your money,” Heckman said. “My mom is in her early 80s. She is investing her nest egg not only for herself but also for charitable causes and leaving a legacy to her six children.

When she visited the Foundation’s website and saw the good work being done with loans and scholarships, she was excited. The Foundation’s Certificate Program provides my mother with an opportunity to do good with her money while receiving above-average returns. She has peace of mind knowing her investment is helping to enlarge God’s Kingdom.”

Investing in the Lives of United Methodist Students

The Georgia United Methodist Foundation's Scholarship Ministry helps people invest in the lives of United Methodist higher education students. Since 2011, GUMF has awarded 790 United Methodist Dollars for Scholars scholarships totaling \$663,700. Students also receive matching support from their church and the United Methodist Higher Education Foundation. Meet four grateful students and one amazing couple whose endowment funded 25 of the 62 scholarships awarded during the 2020-2021 school year!



**Seul-bin Lee, Third Year
Master of Divinity
Candler School of Theology
Glenn Memorial UMC,
Atlanta**

"After graduation, I will start my doctoral program. I hope to use my gifts in teaching, critical thinking, and researching to contribute to the church's intellectual life and people with Christian faith traditions. The scholarship has freed me from financial burdens and helped me to better focus on my ministry and school activities. It has facilitated my spiritual, ministerial, and academic growth. Most of all, I felt affirmed that there are many people and donors who support my journey. Thank you."



**Axel Baleon-Ruiz, Sophomore
Sports Medicine
Young Harris College
Second Avenue UMC,
Rome**

"I became interested in sports medicine after I tore my meniscus when I was 12 years old. My faith in God has motivated me to help as many people in my life as I can. This scholarship has allowed me to learn at an amazing school and connect more with myself and my friends as I pursue my desired career. Thank you so much! I'm truly blessed to have received this scholarship. After graduation, I hope to give back to my community to show my appreciation."



**Hunter Smith, Sophomore
Architectural Studies
Birmingham-Southern
College
Cascade UMC, Atlanta**

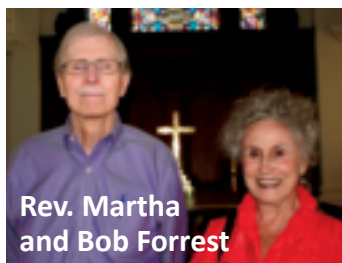
"I have become the person I am through the church. After graduation, I will attend graduate school. I want to be an urban planner or architect and build housing for middle class and low-income citizens. I want to thank everyone for their generous contribution. This scholarship is a blessing for me and alleviates some of the financial burdens for my family. It is not only helping me with college, but it's a token of appreciation from God, and I'm very honored to be getting the award."



**Jason Simmons, Sophomore
Accountancy
LaGrange College
Thomasville First UMC,
Thomasville**

"Thomasville First UMC has had a tremendous impact on my life. I grew up in this church. I was baptized here and went through confirmation. The connection between LaGrange and The United Methodist Church plus the small class sizes made this school perfect for me. This scholarship has made the transition to college easier and less stressful. I would like to thank everyone for your help. After I graduate, I hope to get a job in accountancy and plan on giving back in any way possible."

94 Scholarships and Counting!



**Rev. Martha
and Bob Forrest**

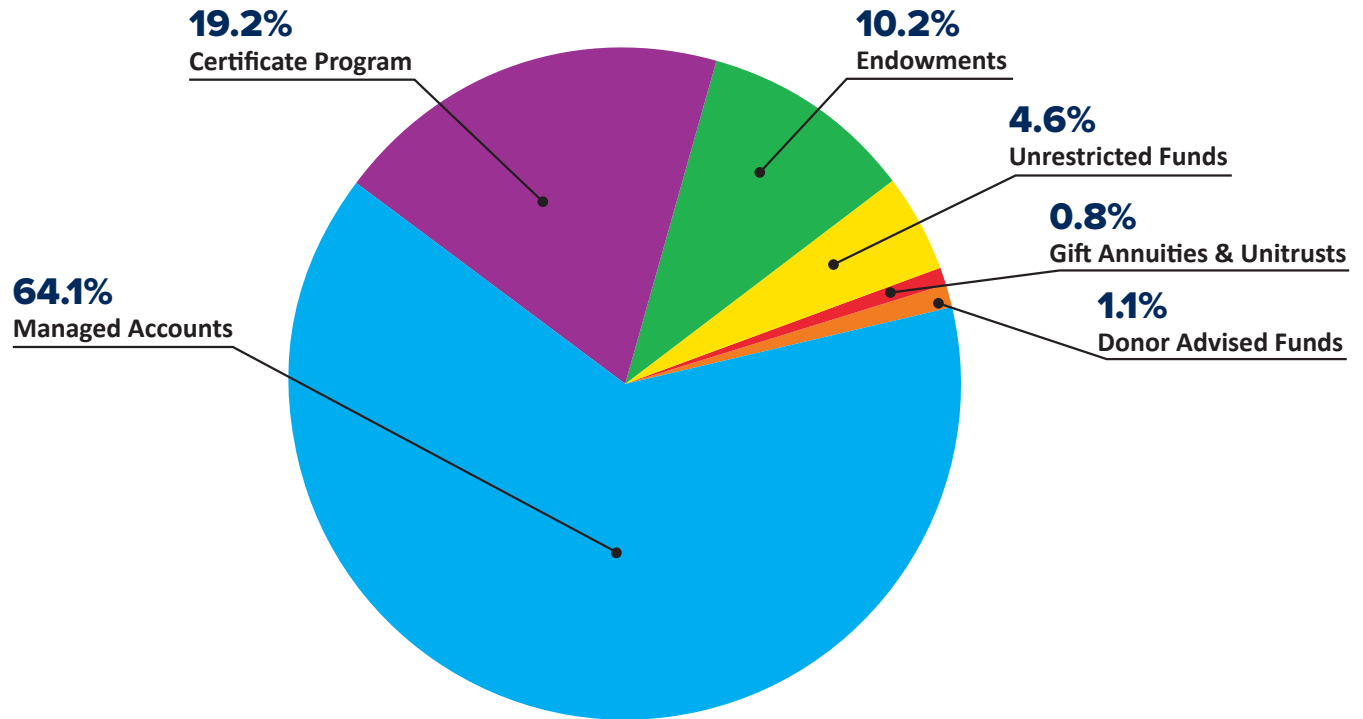
When the Rev. Martha Forrest, retired North Georgia Conference district superintendent, turned 75, her friends and family held a combination birthday bash and endowment fundraising drive that raised \$100,000 and yielded four \$1,000 scholarships in 2013. Since that time, 94 students have received these matching United Methodist Dollars for Scholars scholarships!

"These scholarships are a perfect way to

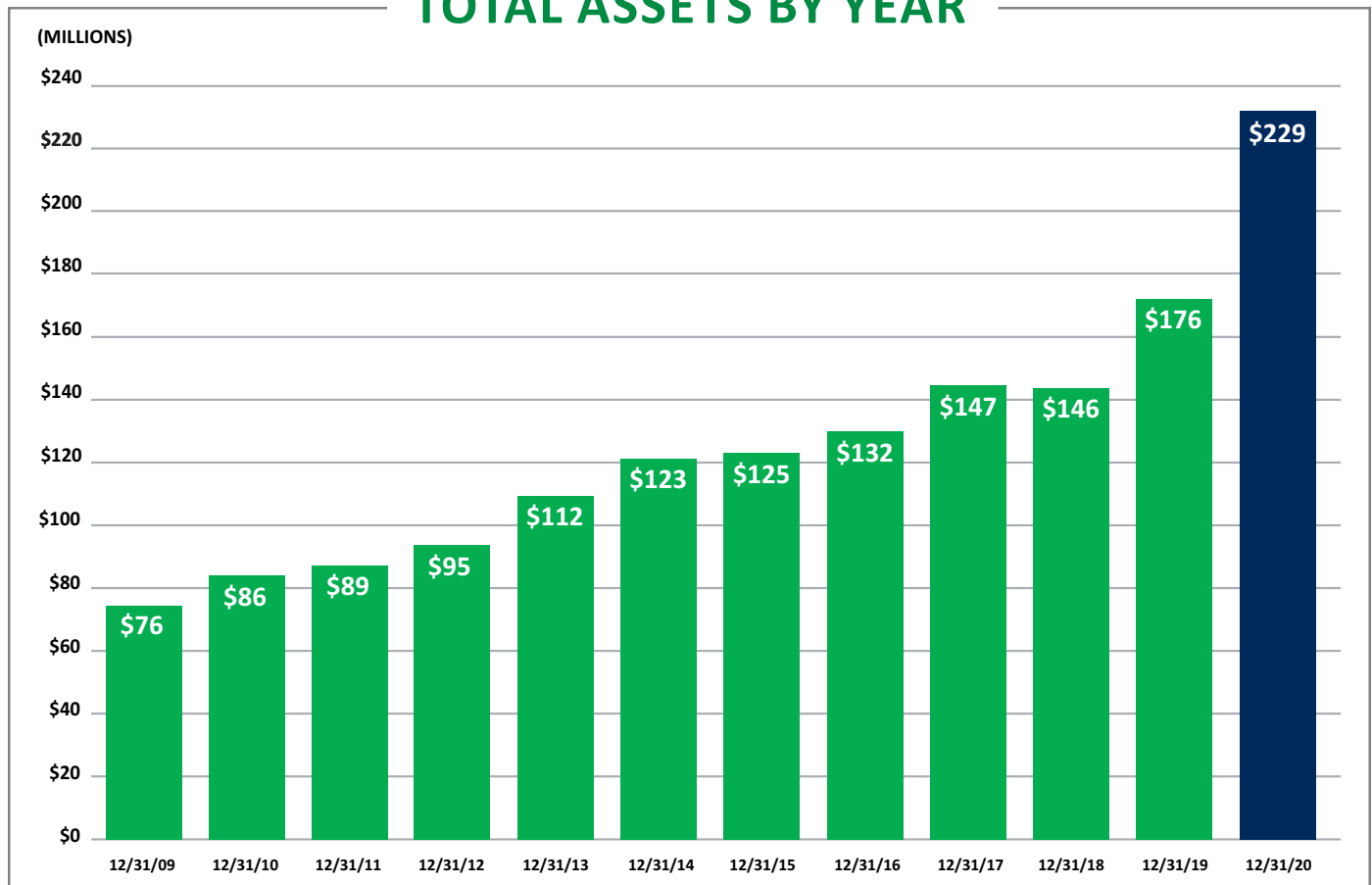
give back and support Methodist students, churches, and schools. Martha received the Georgia Harkness Scholarship when she was in seminary," said her husband, Bob Forrest. "We and others have consistently added to the endowment. One donor has made a substantial gift at Christmas every year since the beginning. Virginia Griffin, Martha's friend, died recently. Her will contained a \$10,000 gift to the endowment—a total surprise."

2020 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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CERTIFICATES FOR METHODISTS



SCHOLARSHIPS FOR STUDENTS



LOANS FOR AGENCIES & CHURCHES



FINANCIAL TRAINING FOR PASTORS



INVESTING FOR AGENCIES



SCHOLARSHIPS FOR STUDENTS