

Faith & Money



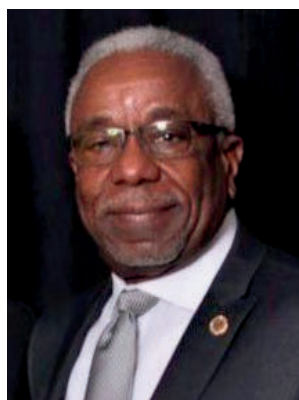
Faith-Based Financial Solutions for Investing, Lending, Training, and Planned Giving

Cliftdale UMC Partnership with GUMF Helps Church Fulfill Its Mission

Since its founding in 1964, Cliftdale UMC in College Park has run the race with endurance, pressing forward, ever mindful of its mission to make disciples of Jesus Christ for the transformation of the world.

"Cliftdale has a heart for service and mission, and it shows in our actions. Since my arrival in July 2020, we've served over 2,000 families through food distributions and COVID testing and by serving as a COVID vaccination site," said the Rev. Dr. Theophilus Stanford, pastor of Cliftdale UMC. "I've shared with the congregation that I feel a part of God's vision for our church is that our name is synonymous with Cliftdale, the community. When people think of Cliftdale, the community, they should think of Cliftdale UMC for no other reason than knowing that if there's a need, we desire to connect with them to fill that need in homes, the community, and in the surrounding schools. We hope to reach the world in new and different ways so that transformation is possible and even desired."

The Georgia United Methodist Foundation has had the privilege of running alongside Cliftdale UMC, offering support, encouragement, and faith-based financial solutions to help this congregation achieve its dreams for ministry. Cliftdale UMC established



Left to right: Cliftdale UMC Pastor the Rev. Dr. Theophilus Stanford and Cliftdale UMC Foundation Director and Board Chair Don Winston.

an endowment fund after completing GUMF's Legacy Ministry Training in 2019.

"We learned early on through our relationship with GUMF that they are looking out for the church's well-being and how the church can be an integral part of the community and in the life of its members," said Don Winston, Cliftdale UMC Foundation director and board chair. "From matching scholarships for our students to the endowment fund and now a loan, there are a lot of partnership opportunities that GUMF provides our church. And since GUMF is full partners with the Conference, we are going to be full partners with GUMF."

Earlier this year, Winston worked closely with Jim Pope, GUMF director of lending, and Lori Tucker, GUMF loan administrator, to obtain a loan to expand the church's parking area and

repave its existing parking lot. The capital improvements will be a win-win for the church and the community.

"When the church is full, we don't have enough parking spaces. And as we look at alternative ways of doing church and focus on missional activities that will make a difference in the community like food drives, health fairs, and wills seminars, we need ample parking," Winston said. "Our community is growing by leaps and bounds. We also plan to do more things

like develop recreational programs for youth that will allow the community to use the space."

Jim, who has over 40 years of banking experience, adds, "Their loan is structured as a construction to permanent loan with a 20-year amortization. One of the advantages of borrowing from GUMF is there is no prepayment penalty for additional payments if the church chooses to have a capital campaign. Additionally, GUMF is a nonprofit organization that does not charge intangible tax on its loans."

Winston identifies the benefits of partnering with GUMF on this loan. "We wanted a lender we could trust that was looking out for our interests," Winston said. "I've closed quite a few loans, and one of the advantages is that it is easier dealing with GUMF than a commercial lender because of the favorable

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Our Purpose is to Elevate the Mission of the Church



**By Mathew A. Pinson,
GUMF President and CEO**

Thank you for the trust you place in the Georgia United Methodist Foundation. I am inspired by the realization that our work is anchored by our purpose and mission, which is not replicated by any other financial institution available to Methodists in Georgia.

The purpose of GUMF is to partner with congregations, organizations, and individuals in direct support of the ministries and mission of the church. In this way, we are a ministry partner as we seek to live out our mission to provide faith-based financial solutions for investing, lending, training, and planned giving.

In this issue of *Faith & Money*, you will discover how GUMF partners with Cliftondale UMC, East Cobb UMC, and Martha Bowman UMC to elevate and advance their mission. You will also meet Brittney Haynes and Cater C. Thompson, GUMF trustees, and Kamisha Washington, a second-year Gammon Theological Seminary student who received a scholarship.

You are invited to join us as we live out our purpose in partnership with people called Methodists across the State of Georgia. We will always ask – how can we best help you, your church or your organization achieve your mission? To learn more, please reach out to us at 770-449-6726 or info@gumf.org, or visit gumf.org.

GUMF Solutions for Churches and Agencies

Institutional Investments

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

Investment Funds	Quarter	1 Year	3-Year Average	5-Year Average
U.S. Equity Fund	-0.70%	33.72%	16.04%	16.79%
International Equity Fund	-3.92%	23.68%	11.96%	11.75%
Multiple Asset Fund	-1.30%	19.85%	11.70%	11.15%
Fixed Income Fund	-0.13%	1.82%	5.88%	3.94%
Inflation Protection Fund	1.38%	8.67%	6.19%	4.15%

Returns as of 9/30/21 net of fund fees. Past performance is not an indication of future results.

Certificate Investments

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

Certificate Terms and Rates: 4-Year: 1.20% 3-Year: 1.10% 2-Year: 1.00% 1-Year: 0.90%

Rates as of November 2021. Rates are subject to change without notice. For current rates, contact GUMF.

Loans

We offer loans to churches and agencies wishing to refinance debt, build, expand, or renovate facilities to sustain ministry.

Construction Loan Terms and Rates Less Than 1 Year: 4.65% Fixed
Permanent Loan Terms and Rates Up to 20 Years: 4.00%*

**Fixed rate for five years. Interest rate is adjusted at the end of each fifth year of the permanent loan. Rates as of November 2021. Rates are subject to change without notice. For current rates, contact GUMF.*

Endowment and Legacy Ministry Training

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

Wills Clinics

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

GUMF Solutions for Individuals

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.

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Certificate Terms and Rates: 4-Year: 1.20% 3-Year: 1.10% 2-Year: 1.00% 1-Year: 0.90%

Rates as of November 2021. Rates are subject to change without notice. For current rates, contact GUMF.

Scholarships

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

Clergy Financial Literacy Academy

We provide pastors training for personal and church financial literacy.

Investing with GUMF Gives East Cobb UMC Peace of Mind



Left to right: The Rev. Kristin Heiden, lead pastor of East Cobb UMC, poses with her children. Church members love to volunteer with the reading program at Powers Ferry Elementary School and the MUST Ministries Summer Lunch Program.

After the Rev. Kristin Heiden was appointed lead pastor of East Cobb UMC in July 2018, she quickly discovered it was one of the most welcoming places she had ever been.

"If you walk through the doors of the church on Sunday morning, you won't be able to find a way to the pew without being greeted, invited to Sunday school, and invited to join the choir! The people here love God and love one another," Heiden said.

Members are always looking for ways to be the hands and feet of Christ in the world!

"Over the past two years, our church has initiated and expanded a partnership with Powers Ferry Elementary School, a local school serving a lower-income population," Heiden said. "We have sought to support the staff and the students through volunteer reading programs, Angel Tree gifts, highlighting the teachers and principal in worship, and the end of the year graduation parade. This fall, we are providing over 800 books so every first- and second-grader can choose six books to take home."

East Cobb UMC's partnership with the Georgia United Methodist Foundation began in 1999 when one of its late members established an endowment fund to bless students

in need. A second endowment was established after the church completed GUMF's Legacy Ministry Training in 2016. Then earlier this year, Heiden and Judy Kelley, treasurer of East Cobb UMC, turned to GUMF for help.

"We recently sold some property and are in the process of developing plans for the future. But, in the meantime, we were unsure of where to place those funds," Heiden said. "Thanks to the great direction and guidance provided by Mathew Pinson (GUMF president and CEO) and GUMF, we were able to deposit the funds into our GUMF account, so that the monies will not only be in a safe place but invested well. There is great peace of mind knowing that we can make plans for future mission and ministry while our resources are growing."

Sometimes it can take weeks to finalize a transaction. However, Kelley and Carol Johnston, GUMF controller, completed the transaction in two business days.

"It was a pleasure working with Judy. We are grateful to the leadership for trusting us as an investment partner in supporting the ministry of East Cobb UMC," Carol said. "I provided the wiring instructions to Judy and also discussed investment strategies. The church decided to align its investments with GUMF's standard

policy of 70% U.S. Equities and 30% Fixed Income."

Kelley said, "It makes sense to let the professionals at GUMF set the investment policy of our fund. GUMF reviews the policy annually and makes changes based on what is happening in the markets. The pandemic showed that unforeseen changes in our society could happen at any time. It is helpful to have professionals having our backs as changes happen."

Kelley is also pleased that GUMF partners with Wespath Institutional Investments.

"I am a senior accountant for the General Board of Global Ministries (GBGM), and I personally have investments at Wespath," she said. "I also see the results of Wespath's investments for GBGM and the United Methodist Committee on Relief."

Heiden considers GUMF one of East Cobb UMC's greatest resources. "I encourage all churches to build a relationship with GUMF. As we navigate uncertain times in the world and the church, it is nice to know that the way our resources are invested is certain and secure," she said. "I am grateful for the wisdom and guidance of Mathew to discuss not just our current endowments but to walk through plans for the future."

4 Cliftdale UMC Partnership

Continued from page 1

treatment United Methodist churches receive. Jim and Lori made the process seamless and easy. In addition, their loan rates were lower than most of the other institutions. Another outcome of our relationship with GUMF is that they helped us update the church's deeds and legal documents at no extra charge.

The partnership with GUMF has helped us immensely as we navigate the church's business and deal with its legacy programs. We have to make sure that the money is there in perpetuity and used in a way that perpetuates the mission and the vision of the church. Cliftdale UMC Foundation board members feel good we partnered with GUMF and didn't borrow money from a bank. If churches have a need, I recommend GUMF as the go-to-place."

Cliftdale UMC Foundation Supports Ministries Close to Its Donors' Hearts

The Cliftdale UMC Foundation is a separate entity that manages Cliftdale UMC's investment funds. The Georgia United Methodist Foundation's Legacy Ministry Training equipped the Cliftdale UMC Foundation to receive gifts from its members to support capital improvements and various ministries close to its donors' hearts.

Mrs. Marjorie Kimbrough and her husband, the Rev. Dr. Walter L. Kimbrough, have a long history with Cliftdale UMC. Dr. Kimbrough came out of retirement twice to serve as the senior pastor, most recently from 2018 until 2020.

It comes as no surprise Mrs. Kimbrough chairs the Cliftdale UMC Foundation's scholarship committee. She was valedictorian of her high school class and holds a bachelor's degree in mathematics from the University of California and a master's degree, summa cum laude, in Christian Education from the Interdenominational Theological Center in Atlanta.

"I feel very strongly about scholarships," she said. "I went through school on scholarships myself and wanted to make sure other students have that same opportunity."

Mrs. Kimbrough donated \$5,000 to jumpstart the Cliftdale UMC Foundation's scholarship ministry and continues to make donations to ensure ample funds are available to support each person's needs. People who have been members of Cliftdale UMC for at least one year and have a GPA of 3.0 or higher may apply for the \$1,000 scholarship.



Mrs. Marjorie Kimbrough and the Rev. Dr. Walter L. Kimbrough

Q&A with GUMF Trustees Brittney Haynes and Cater C. Thompson

Mmeet Brittney Haynes and Cater C. Thompson! They began their service as members of the Georgia United Methodist Foundation board of trustees on July 1.

Q: Please tell us about yourself, your family, and your church.

Brittney: I grew up as a military kid and managed to stay in the South from the day I was born into adulthood. I live in Atlanta, and I'm fortunate that my parents are near me too. I go to church at Peachtree Road UMC. I was baptized there in 2013.

Cater: I am a lifelong Maconite and attend Mulberry Street UMC. I am married and have two grown kids and a one-year-old granddaughter. My daughter is married and lives in Macon, and my son, who is single, lives in Washington, D.C.

Q: Please tell us about your education and career.

Brittney: I graduated from the Univer-



Brittney Haynes, GUMF Trustee



Cater C. Thompson, GUMF Trustee

sity of Georgia's journalism school. I started my career in the agency world, spending most of my time at Edelman, the world's largest public relations firm. I currently serve as director, corporate communications at Sharecare.

Cater: I graduated from Mercer University and Mercer's Law School. After that, I came to work at Jones Cork, LLP, and it is the only job I have ever had.

Q: What are you passionate about?

Brittney: I have several creative pursuits – painting, sewing, writing. However, the passion that lies in my faith and our

responsibilities as Christians has been most salient for me lately.

Cater: I'm passionate about my family and my horses. My daddy bred Arabians until the early 1990s, and we continue to own Arabian horses.

Q: Why did you feel led to accept the nomination to serve as a member of the GUMF's board of trustees?

Brittney: I see a tremendous opportunity for GUMF to strengthen the way it communicates and builds relationships. My hope is that my contributions can help this organization achieve its mission, specifically to sustain and build prosperous futures for our church ministries, leaders, and everyone served.

Cater: I knew about GUMF through my role as Chancellor of the South Georgia Annual Conference and because of my long-term friendship with Rick Lanford (GUMF regional vice president). GUMF serves an important function, and it never occurred to me to say no.

Martha Bowman UMC Wisely Invests God's Money

The Rev. Mark Magoni has served as senior pastor of Martha Bowman UMC in Macon since 2018. He is honored to be in ministry with his wife, the Rev. Fran Magoni, who has served as associate pastor at Martha Bowman UMC for five years. In September 2020, this clergy couple experienced first-hand the depth of the congregation's faithfulness when he tested positive for COVID-19 and spent four days in the hospital battling pneumonia.

In this Q&A, the Rev. Mark Magoni provides insight into this caring and generous family of faith and why Martha Bowman UMC wisely invests its surplus funds with the Georgia United Methodist Foundation.



Left to right: The Revs. Mark and Fran Magoni are honored to serve Martha Bowman UMC. The Rev. Mark Magoni visits with a grateful refugee family in Jordan who has a strong faith in the Lord.

Q. What would you like folks to know about Martha Bowman UMC?

Magoni: It's a church that is truly alive and cares for one another and our community. It's a praying church, a mission-minded church, and a very generous church that supports many ministries. Fran and I are so grateful for its heritage, great pastors, and multiple generations who have served the Lord before us. This church has been a beacon of light since the 1820s, where people get hope and healing, grow in their faith, and love others. Our traditional and contemporary services are uplifting, positive, and full of joy. It's a time to celebrate, honor and encounter our living God.

Q. How does Martha Bowman UMC live out its mission to save the lost, disciple the saved, and alleviate suffering?

Magoni: We do missions locally, nationally, and internationally. From the Salvation Army to Loaves and Fishes, there is a long list of ministries and agencies we support. Our folks are always out in the community helping and serving – even during COVID. We have a backpack ministry and support our local schools. Our Saintly Stitches

make beautiful quilts for The Methodist Children's Home. One member, Max Wood, chairs the American Foundation for Relief and Reconciliation in the Middle East, which ministers to Christian refugees from Iraq who live in Jordan. I went there in September and also in October 2019. We have invested financially in businesses like chicken farms to help these families who have been persecuted for their faith.

Q. How does the church seek to secure its financial future?

Magoni: God is the one who secures it for us, but we truly need to be wise in our use of God's resources that's in line with the ethics of the church. We always need to be generous. Luke 6:38 says, "Give, and it will be given to you. A good measure, pressed down, shaken together and running over, will be poured into your lap."

Q. Why did Martha Bowman UMC decide to invest its surplus funds?

Magoni: A couple of years ago, a member approached me about people having a place to give their wealth upon their departure from this life to the next. Our finance committee was all for it. The Methodist Foundation is the

first place I looked. Then with COVID, everything shut down. After Dr. Rick Lanford (GUMF regional vice president) came on board, I mentioned we needed help. We knew we wanted to invest the funds wisely and not just have it sit in a bank. We also knew we didn't want an endowment account if we needed to pull the money out. Rick did a presentation, and everybody on our finance committee chose to invest in GUMF's Multiple Asset Fund.

Q. Why did Martha Bowman UMC entrust its funds to GUMF?

Magoni: We believe in the ministry of GUMF, like the returns they provide, and that they are investing in the kingdom and supporting and building the church of Jesus Christ. We also believe it is important to partner with agencies that have a like-minded mission to that which the church has been called to fulfill. It gives us peace of mind that our extra resources are in a safe place that are helping other churches, organizations, and individuals in the kingdom. So, with our resources, we are blessing others.

Q. What are the church's financial objectives?

Magoni: Our goals are to be faithful with the Lord's resources, always use them to advance His kingdom, and do good and not harm.

Q. Why is investing in a socially responsible manner so important?

Magoni: The money we are investing has been entrusted to us, but was given to the Lord to do His work in the world. So, we are stewards of those contributions and should use them in ways that honor Him and reflect His purposes.

Kamisha Washington Answers God's Call to Ordained Ministry



Kamisha Washington

Grateful is the word that best describes Kamisha Washington, a second-year Gammon Theological Seminary student who received a United Methodist Dollars for Scholars (UMDFS) scholarship for the 2021-2022 academic year. The \$4,000 award included \$1,000 in support from the

Georgia United Methodist Foundation, St. James UMC in Alpharetta, Gammon Theological Seminary, and the United Methodist Higher Education Foundation.

Kamisha is one of 63 students who received a UMDFS scholarship from GUMF this year. Her award was funded through an endowed scholarship established with GUMF by friends and family of the Rev. Dr. Glenn L. Ethridge, who passed away last year. They wished to honor his legacy as a United Methodist pastor and former chair of the North Georgia Conference's Board of Ordained Ministry.

Kamisha holds a Bachelor of Science degree in Technical Management from DeVry University and a Master of Business Administration from DeVry University's Keller Graduate School of Management. A lifelong learner, she is pursuing a Master of Divinity degree and ordination as a deacon in The United Methodist Church while working full time as a certified professional coach.

In October 2018, Kamisha joined St. James UMC. "This was my first experience attending a United Methodist church. The church is so loving and so empowering and believes in making disciples of Jesus Christ and sharing with every person we meet," she said. "I took an eight-week Survival Kit Bible class, which helps you understand what it means to be a Christian and how to live that life. I was so excited about this class that I started facilitating it."

The Rev. Dr. Michael T. McQueen served as pastor of St. James UMC before he was appointed Central North district superintendent of the North Georgia Conference in 2020. The church would make it a point to recognize Bible study class members and teachers during graduation ceremonies. It was during one of these special services in 2019 that Kamisha responded to God's call.

"Pastor McQueen was preaching about following the Holy Spirit, and he asked, 'Who feels like they have been led or are being called to ordained ministry and seminary?' I had seminary on the brain, and once I started facilitating the class, it was like God was speaking to me," Kamisha said. "When Pastor McQueen asked again, I heard the Holy Spirit tell me to stand up. So, I did, and I was the only one.

Serving as a deacon resonates with me because I truly



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believe God will use me to bridge academia and the church. So many people are leaving the church because they think it's not relevant. We need to think of new and creative ways to reach people and show them different approaches. How do you make theology practical in the world we live in today? We are in the world, but we are not of the world, so we need to be cognizant of things in the world so we can make the intended impact."

The scholarship Kamisha received had a life-changing impact. "I don't have to worry about whether I have to sit out a class because I can't afford it. It allows me that space to breathe so I can focus on what's important. It also fills me with encouragement and confirmation from God that I am doing what I am supposed to be doing," Kamisha said. "Being a recipient of this scholarship has been, in a way, like what I do with other folks as a professional coach – it's partnering with me, guiding me, and pushing me forward in the work that God has called me to do. When I coach people, I like to focus on what we are grateful for so we can lead better lives.

And when I think about paying it forward, I also want to help those coming behind me and find ways I can donate to allow other folks to receive this type of scholarship in the future. I am so grateful for this scholarship. Your resources are creating the disciples of Jesus that we need in the world. It's one thing to say, 'We're praying for you.' But if someone is hungry, feed them if you have the means. You are taking that Scripture to heart, and it is such a blessing to be able to experience God's word in practice!"