

## The Alabama-West Florida United Methodist Foundation (ALWFUMF)

Our mission is to encourage generosity as a way of life, foster planned giving, develop successful endowment programs, and manage funds in order to strengthen the work of Christ's church. Our Development Fund also supports church growth by providing loan services for building, renovating, or purchasing property.

Our purpose is to help individuals and the church by encouraging generosity through education, consulting, development and financial services.

### Services

#### Development Fund Services:

- Loans (3.5%)
- Deposit Accounts for individuals and churches (1.0%)

#### ALWFUMF Services:

- Generosity Development/Workshops
- Consulting
- Fund Administration
- Investment Services
- Church Endowment Program
- Digital and Printable Resources
- Quarterly Newsletter
- Monthly E-Newsletters
- Weekly Social Media Posts



ALABAMA • WEST FLORIDA

# Generosity Matters

*"Giving, not getting, is the way. Generosity begets generosity." Luke 6:38*

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## Supporting Ministries that Matter to You

By relying only on weekly tithes and gifts to support your church, you may be excluding very important, and effective, legacy gifts such as planned gifts and permanent gifts. One such legacy gift, called an endowment, can be created to support different areas within the church and secure its financial future.

### How it works:

Endowments are funded by an individual or a church; these funds are uniquely invested in areas that uphold The Book of Discipline guidelines. The principal amount (initial investment) is never spent and continues to grow while the interest earned from the investments is used to fund ministries, outreaches, building projects, scholarships, and programs within your church that matter to you. The additional income created from an endowment helps free up current contributions (tithes and gifts) in the annual budget to assist in strengthening and expanding existing programs. Designated guidelines can be placed on endowments so funds are only used for their intended purpose.

### Examples of endowments:

- Property Maintenance Endowments: take care of what you already have, and improve/construct what you will need in the years ahead
- Missions Endowments: expand your church's outreach ministry and offer Christ beyond the walls of your church
- General Endowment: dedicated to special needs as they arise and the creation of new programs
- Scholarship Endowments: support students striving to become ordained ministers or undergrads in your church
- Ministry Endowment: support ministries that have made a difference in your life

If you are interested in setting up an endowment program in your church, let us guide you through the process. Our staff is here to help you through all stages of planning, implementing, and advertising to your church. Once your endowment fund is established, you will have access to our Endowment Marketing Kit. Call or email us for more information at 334-793-6820 or [foundation@alwfumf.org](mailto:foundation@alwfumf.org).



## APPLY FOR A MINISTERIAL SCHOLARSHIP

Make sure you apply for a scholarship from ALWFUMF by June 30. We have applications for lay and ministerial students at [alwfumf.org/individuals/scholarships/](http://alwfumf.org/individuals/scholarships/)



# Together in Ministry and Marriage



**Bradley and Tara Chamblee**

*"Two are better than one, because they have a good reward for their toil. For if they fall, one will lift up the other; but woe to one who is alone and falls and does not have another to help" Ecclesiastes 4:9-10 NRSV).*

Unlike most couples, Bradley and Tara Chamblee have the unique experience of both being called to ministry and attending seminary alongside one another.

Bradley was raised and spent a majority of his life in Coffee County, Alabama, as part of the United Methodist Church. Tara grew up in Panama City, Florida, and, as the daughter of a United Methodist pastor, has been part of the AWF Conference since 4th grade.

Tara started her college education as an elementary school teacher and changed to collaborative education (special needs) before she realized full-time ministry, not public school education, was God's calling on her life. Similarly, Bradley felt a call to ministry and took a position as music director at Hartford UMC following in his father's footsteps. After accepting this position, he felt a direct call to pastoral ministry.

Both Bradley and Tara set their sights on seminary, came up with a plan to move forward, and started the candidacy process together. They attended Asbury Theological Seminary in Wilmore, Kentucky, and continued to grow closer together. "We compliment each other well and understand each other because we are going through the same things" stated Bradley. Tara echoed "Where one of us is weak the other is strong and vice versa."

Tara shared a verse that helped her through many rough patches; Isaiah 40:31 says "but those who wait for the Lord shall renew their strength, they shall mount up with wings like eagles, they shall run and not be weary, they shall walk and not faint" (NRSV).

A running joke between the two, Tara shared, was "that having a two clergy couple (in school) is like having twins; double everything." Tara explained that though they both had jobs and took mainly online classes, there are a lot of expenses people do not think about for online and commuting studies like hotel costs for a week, eating out, gas, and wear and tear on the car. Students taking online classes also have tuition, bills, and rent along with commuting costs for required on-campus hours.

The Chamblees received assistance from the **Alabama - West Florida United Methodist Foundation** throughout seminary and were encouraged by, and extremely grateful for, the scholarships. "It is a large undertaking," said Bradley. They saw the financial aid as their supporters saying "we believe in you and your calling."

Both Bradley and Tara graduated with a Master of Divinity and plan to become provisional elders at the 2017 Annual Conference. When asked if they had always intended on returning to the AWF Conference, Tara replied "This has always been home. We have never felt a pull to go somewhere else." By taking mainly online classes while serving in the AWF Conference, the Chamblees were able to build relationships with churches and mentors that helped with the transition during and after seminary.

Bradley's current charges are Westside UMC, in Geneva, Alabama, where he has served for three years, and St. Paul UMC, in Geneva, Alabama, where he has served for one year. He has played a key role in building the Wednesday night program; including a thriving youth service he often leads.

Tara has been serving at Asbury UMC in Ozark for nine months. When she arrived, there was a need for healing and stability. "We have seen church attendance become more stable, morale boosted, and a passion for sharing the Gospel ignited within the congregation" she exclaimed. Tara is excited about what is happening at Asbury UMC and for what is to come.

Do you know seminary students, or someone interested in seminary, like Bradley and Tara who could benefit from the help of scholarships? Would you like to make scholarship endowments a reality in your church? Call or email us at 334-793-6820 or [foundation@alwfumf.org](mailto:foundation@alwfumf.org) if you are interested in setting up a ministerial scholarship endowment in your church.

## Alabama - West Florida United Methodist Foundation Ministries

### CHURCH ENDOWMENT PROGRAMS

Endowment programs help facilitate planned giving that provides assistance for the future financial needs of the church.

### INVESTMENT SERVICES

Our investment services are uniquely created for managing church and agency funds. The Foundation staff assists in developing a custom investment plan for each participating organization or donor.

### GENEROSITY DEVELOPMENT

We offer generosity development through educational programs that foster a better understanding of generosity and stewardship as both an act of worship and discipleship.

### FUND ADMINISTRATION SERVICES

We provide trust fund accounting, regular disbursements, and all other fiduciary administration. This information is reported to you on easy to read statements.

## Alabama - West Florida United Methodist Development Fund Ministries

**3.5%**

DEVELOPMENT  
FUND CURRENT  
LOAN RATE



**1.0%**

DEVELOPMENT  
FUND CURRENT  
DEPOSIT RATE



### DEVELOPMENT FUND LOAN RATES

The Development Fund makes loans up to \$1 million to churches and agencies in our conference for new church construction, purchasing property, and major renovation projects.

The Development Fund has fueled the growth, expansion, and renovation needs of the AWF Conference for over 28 years, loaning more than \$18 million to churches and agencies. Because of the generosity of other United Methodists who invest, we can continue to grow and serve our community.

### INVEST IN THE DEVELOPMENT FUND

The Development Fund accepts investments from individuals, churches, and organizations across the AWF Conference. The Fund pays these investors a rate of interest set each quarter and makes loans to churches, agencies, and missions in the conference.

Interest is paid quarterly and is earned from the day of the deposit to the day of the withdrawal. You may withdraw all or part of your investment with a written/signed request. There is no penalty, fee, or loss of interest when withdrawing funds. You can also choose to have your interest reinvested each year.

\*Investments are not FDIC insured. Investments are secured by the assets of the Fund and the first mortgages of the churches. No investor in the fund has ever lost any part of their investment or interest earned.

**FOR MORE INFORMATION ABOUT OUR DEVELOPMENT FUND, PLEASE CONTACT US!**

*alwfumf.org | 334.793.6820 | foundation@alwfumf.org*

## Church Loans

The **AWF Development Fund** is a service of the **Alabama - West Florida United Methodist Foundation (ALW-FUMF)** offering loans to churches and investment opportunities.

Loans are offered to churches and agencies in the Alabama - West Florida United Methodist Conference (AWF Conference) for new church construction, purchasing property, and major renovation projects. Benefits of loans through the **AWF Development Fund** include:

- Low interest loans up to \$1 Million (rates are typically lower than commercial rates)
- Loan terms up to 15 years
- Fixed interest rate for one year
- No points or closing costs
- Excellent service provided by our **AWF Development**

**Fund** board with expertise in finance, banking, and The Book of Discipline guidelines

To begin the loan process, three main goals should first be met. First, your church must meet The Book of Discipline requirements, fill out an application ([alwfumf.org/loans](http://alwfumf.org/loans)), and get approval from the Buildings and Location Committee. Second, your church must secure pledges from the congregation for two to three years of the amortization schedule (monthly payments). Last, your church will need to have a minimum of 10% of the total proposed cost in hand, in a separate building fund, at the time the loan is approved. If you have any questions or are ready to begin the loan process, please feel free to call or email us with any questions at 334-793-6820 and [foundation@alwfumf.org](mailto:foundation@alwfumf.org).

## Time to Renovate?

The capital requirements of churches vary greatly depending on their needs. The **AWF Development Fund** makes loans to churches and agencies in the AWF Conference for new church construction, purchasing property, and major renovation projects. These loans help churches keep their interest rates low and continue ministry.

Jackson First United Methodist Church is currently undergoing major remodeling and renovation projects that will affect four of their buildings and the church grounds. "Our primary need is to bring the heating and air conditioning unit in our sanctuary building up to date. The present water cooled industrial unit was installed when



**Beginning construction on the Fellowship Hall**

the sanctuary was built in 1929" remarked Rev. Alan Gantzhorn, pastor. **Continued on page 4**

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*The ALWFUMF website received a Gold Addy from the American Advertising Federation for great website design.*

*Designed by Kerigan Marketing*

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## Alabama - West Florida United Methodist Foundation

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## Time to Renovate? *(continued from page 3)*

Over time, the need to renovate and maintain property becomes essential due to age and natural wear. While some of these issues can be resolved with a couple of coats of paint or simple maintenance, other instances require additional funding.

The renovation projects at Jackson FUMC will allow for work on the HVAC system, an updated Christian education space with the use of “smart” technologies, re-landscaping of the campus, and refurbishing youth meeting rooms. They used a **AWF Development Fund** loan to restore and improve their campus, to increase safety, and be more appealing to visitors.

Speaking of his experience with the **AWF Development Fund**, Rev. Gantzhorn states “From our first conversation through the disbursement of funds, Terri Turner and her staff were helpful, informative and gracious. The application process was straightforward, and whenever we had a question or concern, they addressed that concern immediately. We were under a fairly tight schedule due to our contractor’s availability; but in the end, the **Foundation** was able to approve our loan and disburse the money we needed even before the contractor arrived. We were very pleased with the services offered to us by the **Foundation**.”

Loans through the **AWF Development Fund** require a first mortgage, but the **AWF Development Fund** does not charge a closing fee. Start a conversation with us today to find out if you qualify!



Remodeled Fellowship Hall, Conference Room, and Kitchen