



UNITED METHODIST
FOUNDATION
ALABAMA • WEST FLORIDA

The Alabama - West Florida United Methodist Foundation (ALWFUMF)

Our mission is to encourage generosity as a way of life, foster planned giving, develop successful planned giving programs, and manage funds in order to strengthen the work of Christ's church. Our AWF 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

AWF Development Fund Services:

- Loans (4.25% rate)
- Deposit Accounts for Individuals and Churches (1.75% rate)

Foundation Services:

- Generosity Development/ Workshops
- Consulting
- Fund Administration
- Investment Services
- Church Planned Giving Programs
- Digital and Printable Resources
- Marketing Resources
- Quarterly Newsletters
- Monthly Eblasts

UNITED METHODIST
DEVELOPMENT FUND

ALABAMA • WEST FLORIDA

Generosity Matters

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

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UNITED METHODIST FOUNDATION | WINTER 2019

Hope in the Midst of the Storm



Photos by Luke Lucas, AWF Conference Communications Specialist

"But those who trust in the Lord will find new strength. They will soar high on wings like eagles. They will run and not grow weary. They will walk and not faint."
Isaiah 40:31

In October 2018, the unthinkable happened as hurricane Michael spread devastation and destruction across the AWF Conference and the Florida Panhandle. In these last few months, hope has remained strong, and we have seen the amazing efforts and teamwork of the AWF Conference, churches, and ministries and stand in awe of what God is doing through His people to clean up, reach out, and rebuild. Thanks to these

relief efforts, churches are on their way to recovery, but the needs in affected areas are still great.



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DAILY TIPS, INSPIRATION,
AND RESOURCES

Facebook.com/ALWFUMF





Photos by Luke Lucas

As many churches, pastors, and individuals begin the long road to recovery, they are confronted by a sea of obstacles and unknowns that go far beyond physical church buildings. Other considerations during this time include high insurance deductibles, uninhabitable homes of pastors and laity, lost jobs, and low or no income.

Many of our AWF Conference churches are facing insurance deductibles of 5% of their property costs, which can total as high as \$500,000 before rebuilding can start. Along with paying these high deductibles come a lot of other unknowns. Will there be enough money to pay church bills, mortgages, and other obligations? Will funds be available to pay staff salaries and make sure pastors and their families have a place to live? Will membership decline due to damaged homes and relocation? Will tithes continue to come in?

As Ross Cotter, **UM Foundation** Board President (2017-2018), stated: "If there is ever a time that we need to help, it is now." Because of our financial partnerships with AWF Confer-



ence pastors and churches, this need is very heavy on our hearts. Both the **UM Foundation** and the **AWF Development Fund** have joined together in an effort to provide resources for this rebuilding effort from retained earnings and reserved funds by giving matching gifts of \$25,000 apiece to the AWF Conference. In addition, churches affected by hurricane Michael have the opportunity to delay payments on existing loans until 2020 and both Boards agreed to cover any interest costs on loans during this time. We hope that this initiative will relieve at least a little of the financial burden during this time.

To our partners and members of the AWF Conference, we challenge you to make a difference in this relief effort whether it be through prayer, a financial donation from endowment fund interest, on the ground support, or meeting financial and supply needs in other ways.

For more information and ways you can help, contact the AWF Conference or visit www.awfumc.org/michaelrecovery.



“ If there is ever a time that we need to help, it is now.”

— Ross Cotter, Foundation President (2017-2018)

Alabama - West Florida United Methodist Foundation Ministries

CHURCH PLANNED GIVING PROGRAMS

Planned Giving Programs help encourage and facilitate planned gifts and endowments to the church. We offer a step-by-step guide designed to encourage and support 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/WORKSHOPS

We offer generosity development through educational programs that foster a better understanding of giving 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 services. This information is reported to you on easy to read statements.

Alabama - West Florida United Methodist Development Fund Ministries

4.25%

DEVELOPMENT
FUND CURRENT
LOAN RATE



1.75%

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 30 years, loaning more than \$18.5 million to churches and agencies. Because of the generosity of other United Methodists who invest, we can continue to grow and serve our community in increasingly helpful and comprehensive ways.

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 THE AWF DEVELOPMENT FUND, PLEASE CONTACT US!

alwfumf.org | 334.793.6820 | foundation@alwfumf.org

Is a Donor Advised Fund Right for You?



A donor advised fund (DAF) is a great way to manage all your charitable giving in one place, practice generosity, and teach younger generations the importance of philanthropy by involving them in distribution recommendations to charities. A donor advised fund has several advantages including minimal start-up time and costs, donations that are generally deductible at fair market value, and not being subject to capital gains taxes (for gifts of real estate and appreciated securities).

A Donor Advised Fund is Right for You if...

- You want to simplify your giving into one fund instead of making individual donations to various charities
- You have considered creating a private foundation and would like a lower cost alternative
- You have appreciated assets such as real estate, stocks, bonds, etc.
- You want to teach principles of generosity to children or grandchildren by allowing them to assist in charitable distribution recommendations
- You are expecting the sale of a business or property that is not your principal residence
- You receive a non-taxable life insurance death benefit, an inheritance, or a legal settlement
- You want to give now and see how that gift is making a difference while you're still alive

How a Donor Advised Fund Works

1. Create a donor advised fund with the **Foundation** with a minimum initial contribution of \$10,000
2. Receive an immediate tax deduction for the value of your gift
3. The **Foundation** invests the funds in a balanced, conservative portfolio that follows Book of Discipline guidelines and your fund assets grow tax-free
4. Make initial and annual recommendations of how the funds should be distributed to 501(c)(3) charities (50% of annual distributions must benefit a United Methodist church or ministry)
5. At any time you and others can make additional contributions to the fund in any amount
6. Receive annual statements of all contributions, distributions, and fund earnings
7. Appoint a successor to continue your legacy of generosity when you pass or have the **Foundation** convert the donor advised fund into a permanent endowment supporting your chosen charities

Jack and his wife Jen held stocks for a number of years and decided to donate the shares to avoid capital gains taxes. The couple transferred \$12,000 in stocks to the Foundation in order to create a perpetual endowment donor advised fund. Now, they can annually support multiple United Methodist ministries and charities with this fund, including their church, for years to come.

This article is for general information purposes and is not a source of legal or tax advice. Individuals should consult professional advisors regarding all appropriate matters. Specific tax benefits from this strategy depend on your personal tax situation and how you report your gift. Remember, to claim your charitable gift deductions you must meet/exceed the standard deduction to itemize on your income tax return.

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Game Changing Generosity
Online Event

Read on the Go!

Sign up for our digital
newsletter by emailing
foundation@alwfumf.org.

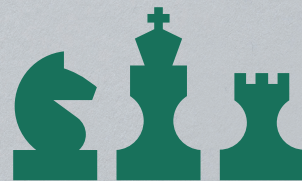


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Photo by Luke Lucas



Game Changing Generosity

*Simple strategies you can put into place RIGHT NOW
to foster a generous culture in your church.*

Embrace Your "Home Field" Advantage - All churches have a "home field" advantage, and many aren't aware that it exists. In this webinar, learn how to make the most of your church's "home field" and immediately start growing a culture of generosity.

Let Your IMPACT...Impact Your Giving - Learn a simple and powerful way to combine the "wins" of your church, the vision you have for the future, and an attitude of gratitude. Together these can impact the giving and generosity of your church.

This webinar is for Pastors, Associate Pastors, and Financial Administrators.

Provided by:



**REGISTER FOR THIS
FREE WEBINAR!**

Join us March 21 from 1:00 - 2:00 p.m.

Register for this FREE webinar by visiting
www.alwfumf.org/game-changing-generosity
or email us at foundation@alwfumf.org



Scan QR with phone camera
to view event website