

## 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

#### Foundation Services:

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

#### AWF Development Fund Services:

- Loans (3.95% rate)
- Deposit Accounts for Individuals and Churches (0.40% rate)

UNITED METHODIST  
**DEVELOPMENT  
FUND**

ALABAMA • WEST FLORIDA

# Generosity Matters

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

A PUBLICATION OF THE ALABAMA-WEST FLORIDA  
UNITED METHODIST FOUNDATION | SUMMER/FALL 2021

## Celebrating God's Guidance and Provision Through a Time of Storms



October 2018 Worship in the Lynn Haven UMC Transmitter Campus parking lot

**Our heart at the Foundation is to constantly pursue ways to sustain churches financially and help them bring people to Christ.** With the uncertain nature of building projects, though, we know even the best laid out plans of a church are not always smooth sailing. Many AWF Conference churches experienced monumental setbacks as a result of Hurricane Michael and the current pandemic.

In early 2012, the AWF Development Fund (the Foundation's loan program) received a loan request from a church to purchase a vacant fitness club. **After much planning and prayer, Lynn Haven UMC and the Foundation partnered together in a 15-year first mortgage loan.** The building would serve as both a daily fitness sports facility and a second campus for Lynn Haven UMC, where worship services and youth ministries could thrive.

In October 2018, both of Lynn Haven UMC's buildings were destroyed by Hurricane Michael. Just four days after the storm, worship took place in the main campus parking lot and continued there for seven

weeks. In early December, a partnership with Bay Haven Schools allowed worship to move indoors into a school gymnasium, and plans to reconstruct one of the destroyed facilities began to take shape. In the months that followed, Lynn Haven UMC experienced a lengthy insurance settlement process, construction delays, and then the effects of a global pandemic. **The Foundation's Development Fund continued to work closely with Lynn Haven UMC to keep things moving forward.**



Food Truck January 2020 at 3203 Minnesota Avenue parking lot

Shortly after the hurricane, the Foundation and Development Fund Board of Directors decided to delay all loan payments and cover interest costs for a year. Reflecting on the partnership, Pastor Craig Carter stated in a letter to us in 2019, **"By paying the interest on our loan, you have given us a tremendous gift that has reduced our stress while freeing up valuable resources for ministry."**

Though without a building throughout 2019, Lynn Haven UMC was able to keep many of its local ministries going strong. The church continued to partner with two local schools to provide mentors and a

**Continued on page 6**

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## OUR BOARD OF DIRECTORS

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\*\*AWF Development Fund & UM Foundation Board of Directors

\*AWF Development Fund Board of Directors

*If you are interested in partnering with the Foundation by joining our Board of Directors, please contact Terri Turner at [foundation@alwfumf.org](mailto:foundation@alwfumf.org).*



**Game Changing Leadership**

*Knowing How to Use Giving Tuesday & Year-End Giving to Benefit Your Church*

**FREE Online Event • Join us November 2nd at 2:00 pm (CT)**

Register for this FREE webinar by visiting [www.alwfumf.org/events](http://www.alwfumf.org/events) or email us at [andrea@alwfumf.org](mailto:andrea@alwfumf.org)

## Foundation Events Continue Online

*"Thank you for the practical, valuable, informative Game Changing Leadership session. We are blessed to have his (Chris Stovall's) expertise shared through the Foundation. Thanks to all." - Marge Roate, FUMC Wetumpka Stewardship Chair*

Since 2019, we have provided **Game Changing Leadership events to resource churches and individuals with tips and tools needed to continue ministry and cover topics that matter to you.** We are so blessed to be able to continue providing these events during such uncertain times and connecting digitally with you and your congregations.

In the Spring 2021 Generosity Matters newsletter, we asked for your struggles, pain points, and what type of events you would like to see in the future. **Your top survey responses included creating a culture of generosity, talking about giving in the church, resourcing financial and trustee teams, planned giving, annual campaigns, and year-end giving.**

Based on the top responses, we kicked off our 2021 events in August with a session on annual campaigns and are excited to announce **"Knowing How to Use Giving Tuesday and Year-End Giving to Benefit Your Church"** with Chris Stovall (Generis) coming this November. This event will focus on two generosity moments you can use to

grow your church's overall culture of generosity. It will also give you specific ideas to make Giving Tuesday and Year-End Giving far more impactful.

Giving Tuesday started in 2012 and has steadily grown in popularity and success. **In 2020 United States nonprofits raised \$2.5 billion in charitable contributions.** Even though Giving Tuesday is more generally used by non-church nonprofits, Chris has some great ideas of how your church can take advantage of this special day.

**The end of each year is probably one of the most natural times that people are open and willing to be more generous.** National averages and Generis research both show that December is the largest giving month for churches (see page 5 for more details). Every church would be wise to have a Year-End Giving strategy, and at our upcoming event, Chris will share 2-3 ideas your church can implement as part of its strategy.

**Learn more about upcoming events and pre-register** by visiting [www.alwfumf.org/events](http://www.alwfumf.org/events) or email [andrea@alwfumf.org](mailto:andrea@alwfumf.org).



# 2020 Annual Report

## From the Executive Director



Terri Turner, Executive Director

Over the last couple of years, we have all felt the effects and difficulties of the current pandemic. At the Foundation, **we have continued working hard to fulfill our mission and ministry of serving the churches and organizations of the Alabama-West Florida Conference** with the goal of financially strengthening and preserving ministries during this uncharted season of the Church. **Regardless of any changes that may come, your investments will remain secure, and we will continue to provide services** to churches, institutions, and individuals as we have done for 42 years.

It is a blessing to share in your successes and walk alongside you in your struggles while providing financial vehicles and resources designed to help fund your continued ministry. Thank you for allowing us to be part of your meetings and planning to discuss how we can do more with our collective resources and facilitate and encourage the generosity of God's gifts. **Our ultimate goal continues to be partnering with you, especially through this difficult time, to help you grow and sustain disciple-making ministries.**

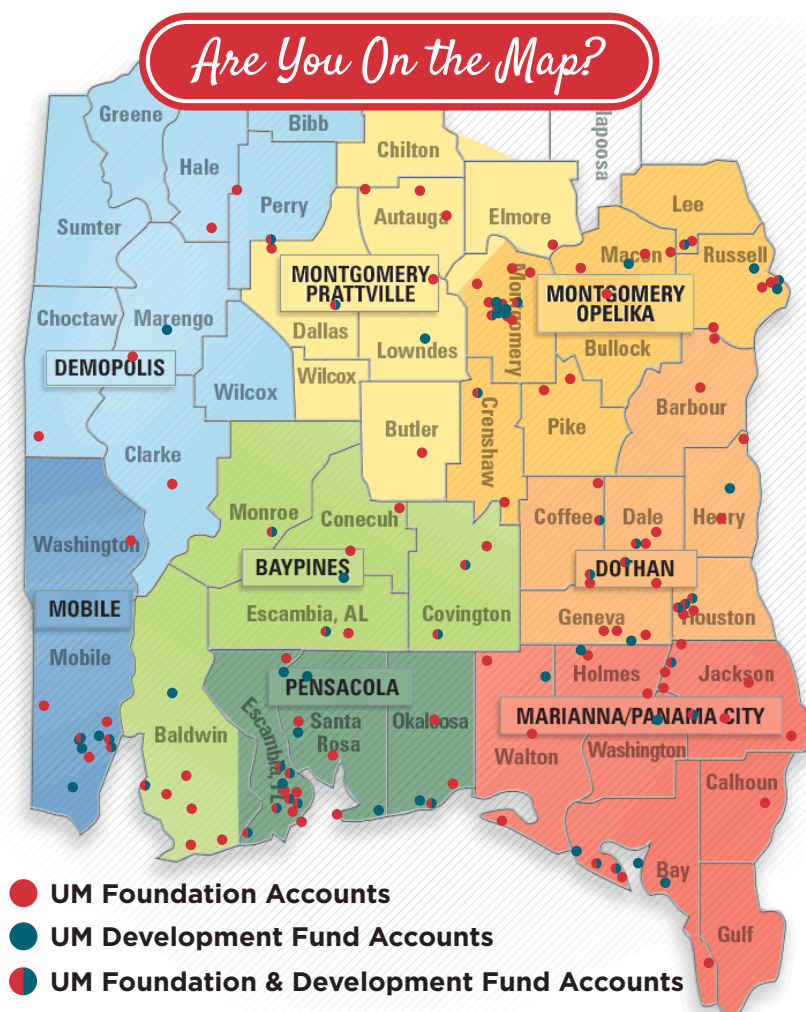
Continuing Foundation services to all churches, large and small, include first mortgage loans, fund management with

socially responsible investment options, local church endowment/planned giving training, generosity and financial planning workshops, scholarships, and face to face meetings (with Zoom during this season) with donors and/or church leaders. **We are proud to continue offering Game Changing Leadership events throughout the year that both provide timely training and information from experts and keep us connected** to pastors and leaders across our AWF Conference. I invite you to join us on November 2nd at 2:00 pm as Chris Stovall joins us to talk

about the importance of Giving Tuesday and Year-End Giving (for more event information, visit: [www.alwfumf.org/events](http://www.alwfumf.org/events)).

On behalf of the Foundation staff and our Board of Directors, it is an honor to continue serving you through the Foundation's unique financial ministry. We send our heartfelt thanks to those hundreds of churches, donors, and organizations who partner with us in building His kingdom.

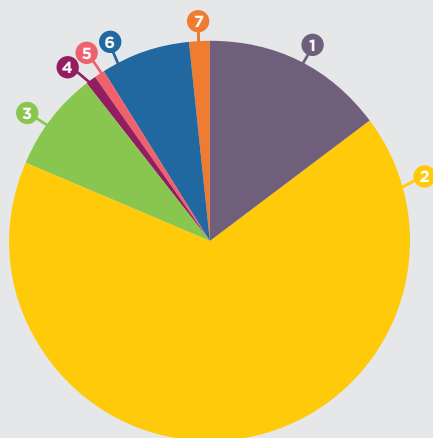
Terri H. Turner,  
Executive Director



Learn more by visiting [www.alwfumf.org/map](http://www.alwfumf.org/map) or email [foundation@alwfumf.org](mailto:foundation@alwfumf.org).

# 2020 Annual Report

## Assets Held by the Foundation



### 1. Local Church & Agency Permanent Funds

\$17,839,682.30

### 2. Local Church & Agency Managed Funds

\$79,661,161.09

### 3. Scholarship Funds

\$9,507,884.31

### 4. Charitable Remainder Trusts

\$1,215,504.78

### 5. Charitable Gift Annuities

\$83,982.36

### 6. AWF Development Fund

\$8,827,617.17

### 7. Foundation Assets

\$1,786,988.91

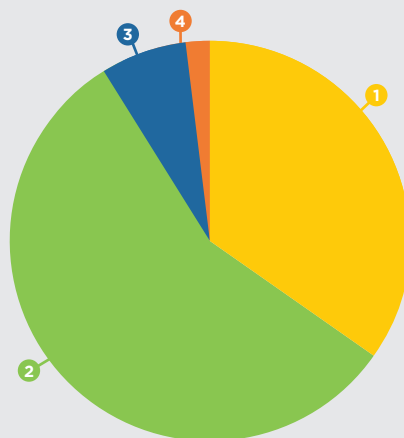
## Total 2020 Assets

\$118,922,820.92

## Current Assets

\$133,787,141.38

## Contributions and Earnings



### 1. Contributions to New and Existing Accounts

\$3,480,726.63

### 2. Investment Income for Local Churches, Agencies, Scholarships, CRTs, and Annuities

\$5,142,915.73

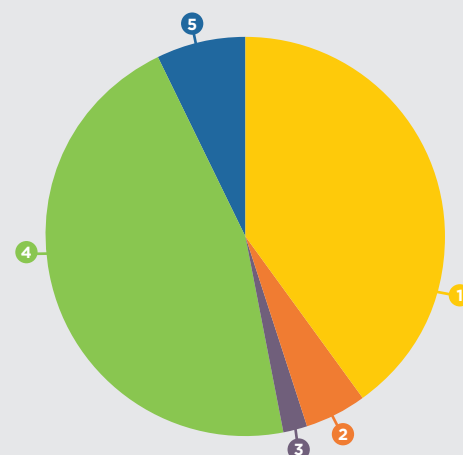
### 3. AWF Development Fund Income

\$213,697.59

### 4. Foundation Investment Income

\$47,793.50

## Funds Distributed



### 1. Local Church, Conference, and Agency Funds

\$2,641,979.83

### 2. Scholarships

\$266,542.81

### 3. Life Income Payments to Donors

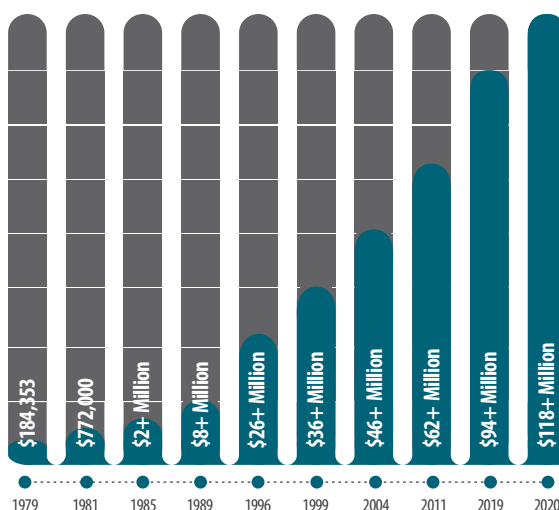
\$102,994.24

### 4. AWF Development Fund Distributions

\$1,731,660.56

### 5. Foundation Operating Budget

\$455,661.91



Since 1979 the Foundation has continued to be blessed by a dedicated Board of Directors and staff who are passionate about its ministry and mission.

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.

# How Year-End Giving Can Benefit Your Church

**Year-end giving is significant for most churches and nonprofits by providing approximately 30% of annual giving in December alone and 10% of annual giving in the last three days of the year.<sup>1</sup>** Total giving has increased by \$43.73 billion between 2019 and 2020, with 28% of those funds given to faith-based organizations. Of those funds given to faith-based organizations, 17.7% of gifts were made online.<sup>2</sup>

As you plan for the end of the year, generosity, and stewardship campaigns, and the 2022 budget, there are several opportunities to consider:

1. **Continue giving conversations with weekly offering moments** that highlight how the generosity of your congregation is funding and making ministry possible. Be specific about how their giving helps and share stories of the lives impacted and changed because of it. According to a

2020 survey completed by over 5,500 church leaders, 61% said they have continued to talk about giving as much as they did before COVID, 22% talk about giving more, and 15% talk about giving less.<sup>3</sup>

2. **Share different giving options available at your church** like giving online through your website, giving to an annual campaign, making planned gifts, and giving stocks and bonds to the church (through the Foundation) that have greatly appreciated and have the ability to give more than initially invested. To learn more, visit [www.alwfumf.org/ways-to-give](http://www.alwfumf.org/ways-to-give).

3. **Send emails the last week of December encouraging year-end gifts.** In these emails, be sure to thank your congregation for ways they have already given and tell them about the impact their gifts have made throughout the year. End the email with the current needs of the church



and how individuals can give by visiting your website, by sending gifts to the church office, by placing gifts in the offering plate, etc.

4. **Send an email early in the new year** that both thanks your congregation members for year-end gifts and highlights projects and ministries that were funded because of their generosity.

5. For more tips, tools, and resources, **join us on November 2nd as Chris Stovall talks about knowing how to use Giving Tuesday and year-end giving to benefit your church.** Visit [www.alwfumf.org/events](http://www.alwfumf.org/events) to learn more.

1. <https://nonprofitssource.com/online-giving-statistics/> 2. [https://resources.generis.com/hubfs/TAS/Charitable%20Giving%202021.pdf?\\_\\_hsfp=3719815852&\\_\\_hssc=251652889.1.163.2491176378&\\_\\_hstc=251652889.247ed54b17190715a4f6cff75f421bb5.1632491176378.1632491176378.1632491176378.1](https://resources.generis.com/hubfs/TAS/Charitable%20Giving%202021.pdf?__hsfp=3719815852&__hssc=251652889.1.163.2491176378&__hstc=251652889.247ed54b17190715a4f6cff75f421bb5.1632491176378.1632491176378.1632491176378.1) 3. <https://get.tithe.ly/blog/church-giving-survey-year-end-giving>

## Alabama - West Florida United Methodist Development Fund Ministries

**3.95%**

DEVELOPMENT  
FUND CURRENT  
LOAN RATE



**.40%**

DEVELOPMENT  
FUND CURRENT  
DEPOSIT RATE



### DEVELOPMENT FUND LOAN RATES

The AWF Development Fund makes loans up to \$1 million\* to churches and agencies in our conference for refinancing large loans, 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 \$21.7 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.

\*For loans larger than \$1 million, contact us! The Foundation has the ability to negotiate with other sources for larger loans.

### 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.

Learn more: [www.alwfumf.org](http://www.alwfumf.org) | 334.793.6820 | [foundation@alwfumf.org](mailto:foundation@alwfumf.org)



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How Year-End Giving Can Benefit Your Church

Read on the Go!

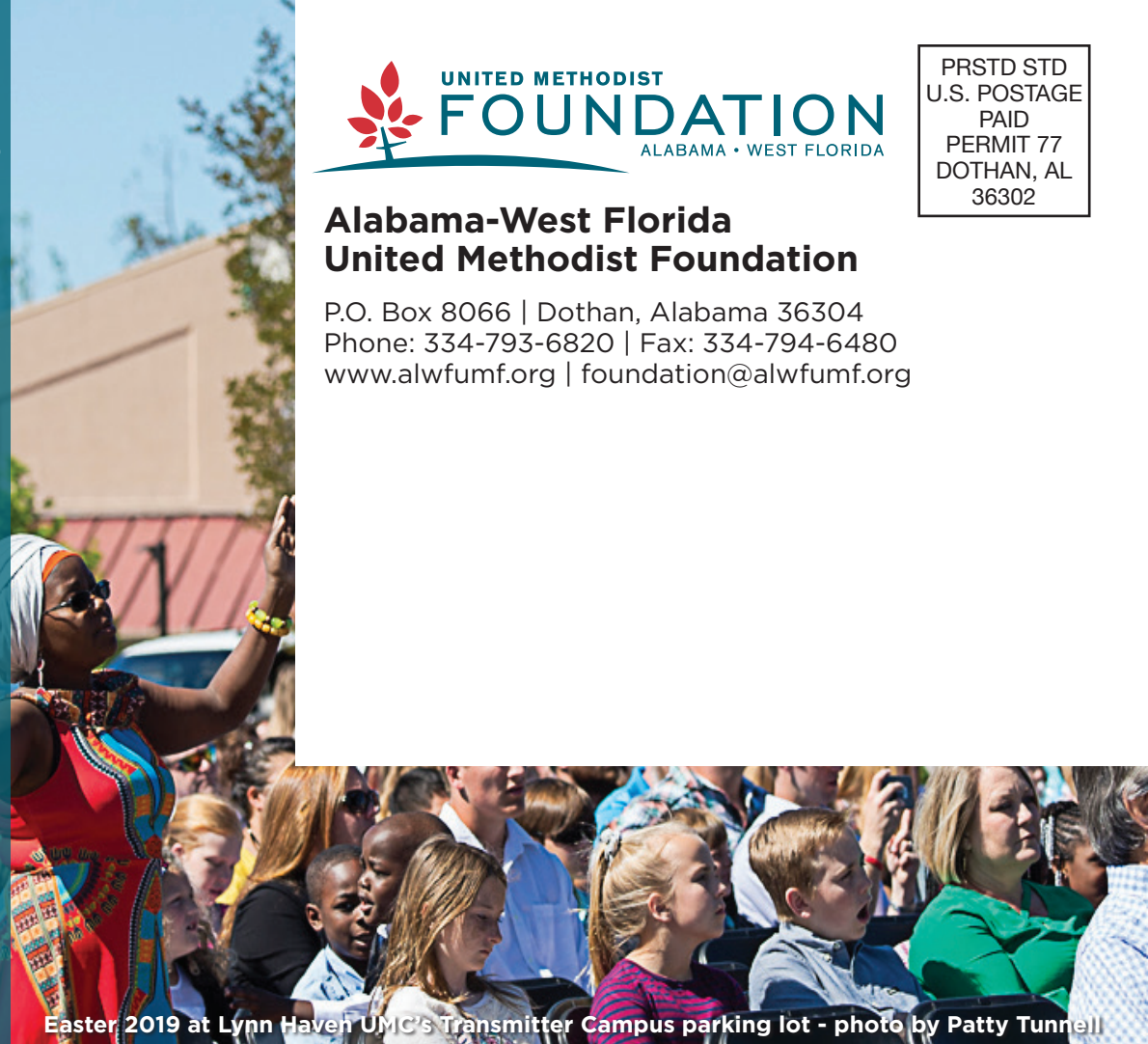
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## Alabama-West Florida United Methodist Foundation

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Easter, 2019 at Lynn Haven UMC's Transmitter Campus parking lot - photo by Patty Tunnell

## Celebrating God's Guidance and Provision Through a Time of Storms *(continued from page 1)*

weekend food program, hosted a monthly mobile food pantry, held VBS with a special ministry to Spanish speaking children, and consistently held meaningful worship services (including an Easter 2019 celebration on the grounds of the destroyed main campus with 1,400 people in attendance). Additionally, Lynn Haven UMC was able to support and strengthen several long-standing international ministry partnerships in Mexico, Honduras, and Uganda.

**In early 2020, the new main campus reconstruction neared completion, and Lynn Haven UMC made plans for a new chapter of ministry.** But before the doors could be opened, the declaration of COVID-19

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April 2021 Worship at 3203 Minnesota Avenue

as a global pandemic instead prompted the team to develop plans for worshiping and ministry during a pandemic. Online worship, Zoom prayer meetings, front porch visits, check-in phone calls, deliveries of blessing bags, and the continuation of outreach ministries including the mobile food pantry, school partnerships, and financial support for international ministry partners were generously supported by membership participation and giving.

**On Sunday, September 12th, 2021, Lynn Haven UMC held a "Comeback Sunday" celebration as they remembered the journey of the last three years and celebrated the faithfulness of God and His people.** We are so excited to celebrate this great time of joy alongside them!

If your church has a building, remodel, or rebuild project, contact the Foundation and Development Fund office at (334) 793-6820 or email Terri Turner at [foundation@alwfumf.org](mailto:foundation@alwfumf.org).



Exterior 3203 Minnesota Avenue building after the rebuild