

The Alabama-West Florida United Methodist Foundation

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 churches by encouraging generosity through education, consulting, development, and financial services.

Services

AWF 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 (5% rate)
- Deposit Accounts for Individuals and Churches (2% rate)

*Rates as of July 1, 2025

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 | SPRING/SUMMER 2025

Navigating Financial Challenges: Strategies for Sustainable Church Funding



those funds later. These safety net funds are carefully crafted with the intention to sustain churches and ministries far into the future (and in extreme circumstances) and should be a last resort.

“Bring the whole tithe into the storehouse, that there may be food in my house. Test me in this,” says the Lord Almighty, “and see if I will not throw open the floodgates of heaven and pour out so much blessing that there will not be room enough to store it.” Malachi 3:10

Working closely with churches and organizations as a financial ministry of generosity offers us a unique position and perspective to identify and address common challenges, pain points, and success stories, which helps us discover better ways to serve and resource church pastors, staff, and leadership.

Most churches, whether large or small, face challenges when it comes to finances and funding for continued ministry. Needs continue to arise from budget shortfalls, minor and major repairs, unexpected expenses, starting new ministries, and more. When these needs arise, it can be easy to dip into reserve and endowment funds with the intent to reimburse

Reserve funds, usually given from various donors, have accumulated over time and would require similar effort to rebuild. Rather than depleting these reserves, it is important to consider how to utilize these funds along with Foundation services to creatively address any funding shortfalls. Consider whether spending reserve funds would address the problems or delay more significant issues and if there are other solutions to address long-term sustainability. We recommend the following options.

Try Transparency. A simple first step is to let your church know a need exists and give them a chance to step up, help, and show their generosity. Church members are often willing to give above and beyond their regular tithe when it is for a worthy cause or an immediate need. Depending on the financial gifts needed, consider asking your church from the pulpit, sending letters, and/or starting a capital campaign.



Join our email list for more resources to help your church!
Email foundation@alwfmf.org or scan the QR code on the left.

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If you are interested in partnering with the Foundation by joining our Board of Directors, please contact Executive Director Terri Turner at foundation@alwfumf.org.

Continued from page 1

Apply for a Loan. Through the Development Fund, the Foundation offers loans up to \$1 million for refinancing large loans, new church construction, purchasing property, and major renovation projects. We also have the ability to partner with other Foundations for larger loans.

Build Funds for Minor Projects.

Start setting aside funds for a “Rainy Day Account,” where the funds go towards unexpected expenses, repairs, normal wear and tear, and other similar needs. Having a designated account to cover these costs can provide peace of mind, knowing there is money set aside to cover unexpected expenses.

Examine Other Revenue Streams.

In his book “The Coming Revolution in Church Economics,” Mark DeYmaz offers ways churches can sustain themselves and thrive in a culture where tithes and offerings are no longer enough. For more information and specific ways to leverage church property to sustain your mission, see page 3.

When to Spend Reserve and Endowment Funds. As a church, it is important to decide when and how to spend endowment and reserve funds before a need arises. Consider creating a church committee to develop a set of guidelines for using these funds, multiple people to authorize spending, steps to adhere to the guidelines, and implementing a repayment plan to reimburse any funds used.

Over the last several years, we have seen churches greatly benefit from reserve and endowment funds during the pandemic to prevent staff layoffs, address substantial hurricane and tornado damage, temporarily supplement the church budget to keep doors open through drastic attendance changes, and more.

To learn more and find out how the Foundation can partner with you through consulting, financial and stewardship resources, endowment programs, loans, and more, contact us at foundation@alwfumf.org or 334-793-6820.

Now Hiring Director of Development

We are hiring for the Foundation staff! This position will play a crucial role in developing and nurturing a network of pastors and leaders, providing training and education on stewardship and financial readiness, and ensuring effective communication of planned giving opportunities. This position has the potential to advance to the Executive Director role.

- Salary: Competitive salary and benefits available
- Reports To: Executive Director
- Type: Full-time office and regional travel
- Location: Dothan, Alabama



If you are interested in applying for this position, please email your resume to foundation@alwfumf.org. Visit www.alwfumf.org/now-hiring-director-of-development to learn more.

Leveraging Church Property Can Sustain Your Mission

Churches give great attention to how they spend their money to support their mission. Likewise, churches should consider their land and buildings as shared assets of the community of faith to be used to the maximum for the mission. The most obvious use of a church's property is for worship, education, fellowship, and community service. However, even active congregations have relatively low space usage compared to how other organizations use their space. So, exploring additional uses—whether to expand the church's ministry, support other groups, or generate revenue—is an exercise in prudent stewardship.

Many Churches are Asset Rich

Many churches are cash poor but property rich. They may have land, buildings, and no debt. These assets bring with them expenses of upkeep but little in the way of income. They are critical to the activities that express the church's mission. But it is important to ask how fruitfully the assets are serving that mission, just as one would ask with any other investment.

Abundance is unleashed when the stewardship of our resources is aimed at serving God's purposes, not a shadow mission of merely maintaining a building as a monument to faith.

Leveraging the Value of Physical Assets

The most typical way for most congregations, large and small, to capitalize on the value of their building is through rentals. But other models include creative space-sharing arrangements with



mission partners or community groups, redevelopment of buildings or land in partnership with commercial developers, and investment in mixed-use facilities that house church activities while also generating an income stream.

Stories of Abundance

While owning a building has long been a defining characteristic of a mature congregation, some congregations are rethinking how they live in relation to their physical space. Some are selling their buildings to focus resources on mission. Some house their staffs in coworking spaces to avoid investing in office overhead while others host coworking spaces for community members. While these approaches are still the exception to the rule, they may offer clues to financial sustainability for many more churches in coming years.

Shawnee Park Christian Church in Shawnee, Kansas, grew quickly after its founding in 1978, building a sanctuary and education space on donated farmland. But it started to struggle in the early 2000s. After a season of prayer and discernment, the congregation concluded that too great a share of its budget was going toward a large mortgage and upkeep of an aging building. Motivated

by a desire to devote more resources to hands-on mission, they decided to sell their property, relaunch as Shawnee Community Christian Church, and move to rented space in a commercial office park. The church now devotes 67 percent of its budget to real hands-on ministry, providing school supplies to local elementary school students and partnering with a food and clothing ministry in Kansas City.

Mosaic Church launched in 2001 with the mission of becoming a truly multiethnic church serving an economically disadvantaged community in Little Rock, Arkansas. In 2003, it leased a former Walmart that had been empty for eight years and set about the task of redeeming the space. Something unexpected happened. During the eight-year period they occupied this building, crime went down by 12 percent within a mile radius of the church and retail businesses started moving back into the formerly rundown strip mall. When it came time to relocate again, Pastor Mark DeYmaz decided to capitalize on the lessons learned. The church purchased another abandoned big box space, this time a Kmart. This time, rather than having a landlord benefit when new businesses were attracted to the area being revitalized

In This Issue:

**Navigating Financial Challenges:
Strategies for Sustainable
Church Funding**

**Now Hiring
Director of Development**

**Leveraging Church Property Can
Sustain Your Mission**

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**If your church name, address, or email has changed, please
email andrea@alwfumf.org to update your information!**

Leveraging Church Property Can Sustain Your Mission

Continued from page 3

by the church, they became a “benevolent owner,” leasing out retail space in a way that blesses the community and provides a sustainable income stream to fund the church’s mission.

Rev. Jacqueline Jones-Smith was appointed in 2016 to Christ United Methodist Church in St. Petersburg, Florida. She was the first African American pastor to serve this 128-year-old downtown church. In the once vital church, about a hundred people worshiped each Sunday in the 1,200-seat sanctuary. The church could afford only a part-time pastor. It was rapidly exhausting its endowment and facing possible closure. Jones-Smith was convinced this

strategically located church still had much to offer. But she also knew a turnaround would require thinking outside the box. She set about identifying talent, assets, and opportunities and formed a business development taskforce to assess options. In 2020, the congregation sold its parking lot to a developer for \$5.3 million with the promise of 120 free parking spaces on Sundays in perpetuity. The taskforce is now formulating plans to invest the money and develop their remaining property to generate operating revenue and support new ministry initiatives. “Business is not a bad word,” says Jones-Smith. “A business development focus is a vital element of pastoral ministry to support, maintain, and grow the church.”

Each of these churches faced unique circumstances shaped by their individual contexts, challenges, gifts, and callings. The way of claiming abundance was different for each. But these stories suggest that the leaders of any church can take stock of its resources and think creatively about how to best use them to support its mission.

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