

**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:

- Stewardship Development Workshops and Events
- Consulting
- Fund Administration
- Investment Services
- Church Planned Giving Programs
- Scholarship Management
- Trustee/Custodial Services
- Monthly Eblasts with Digital/Printable Resources, Marketing Materials, and More

AWF Development Fund Services:

- Loans (5.5% rate)
- Deposit Accounts for Individuals and Churches (3% rate)

*Rates as of January 1, 2026

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 | FALL/WINTER 2025

The Foundation Welcomes Billy McCarthy as the Director of Development



Billy McCarthy, Foundation Director of Development

Terri Turner, Executive Director of the United Methodist Foundation, and our Board of Directors are pleased to announce the **hiring of a new position, the Director of Development**. Billy McCarthy recently joined the Foundation staff and is **responsible for 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**.

Billy's Experience:

Billy's career experiences are unique and span many aspects

of supporting, interacting with, and working inside churches. He served on two separate leadership teams starting churches in both Dothan, AL, and in Franklin, TN. In these churches, Billy served as the Service Program Director, where he was responsible for creating environments that encouraged and equipped adults to pursue a growing relationship with Jesus Christ. Billy also has 13 years of experience in the financial services industry as a financial advisor, where he worked to help private clients and 401(k) participants achieve their best financial lives.

Billy and his wife, Mary Lisa, live in Dothan. Mary Lisa is an artist whose work is featured in homes and businesses across the Southeast. They have been blessed with four young men: Nicholas, MD, who lives in Knoxville with his wife, Laura Lee; William and Callahan, who are both college students; and Charles Henry, who is in high school at Houston Academy.

To learn more about our services for churches and individuals or to schedule a free planned giving consultation, meeting, or financial workshop with a Foundation staff member, please email billy@alwfumf.org.



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

FOUNDATION BOARD OF DIRECTORS

As of January 1, 2026

Laureen Lynn*

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Christie Armstrong

Vice President

Chip Townsend

Treasurer

Steve Burch

Secretary

Terri Turner*

Executive Director of Foundation

foundation@alwfumf.org • 334-793-6820

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DEVELOPMENT FUND BOARD OF DIRECTORS

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AWF Conference Bishop

Frank Jenkins

Conference Lay Leader

Katy Wrona

Missions Secretary

*Foundation President and Executive Director also hold positions on the Development Fund Board of Directors

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.



2024 Foundation Annual Report

The Foundation has continued to increase the number of our relationships with churches and donors and, as a result, has grown funds that support hundreds of ministries. **In 2024, our Foundation was entrusted with \$129,610,990.57 million (\$135,287,422.22 as of 9/30/2025) and disbursed millions back into ministry, missions, buildings, education, and so much more.**



Assets Held by the Foundation

The Foundation meets the needs of churches, donors, and organizations by **investing and managing funds that support both current and future ministry.**

- 1 Local Church & Agency Permanent Funds.....\$20,009,695.55
- 2 Local Church & Agency Managed Funds.....\$90,356,613.19
- 3 Scholarship Funds.....\$8,758,715.74
- 4 Charitable Remainder Trusts.....\$906,433.14
- 5 Charitable Gift Annuities.....\$73,303.71
- 6 AWF Development Fund.....\$7,136,909.36
- 7 Foundation Assets.....\$2,369,319.88

Total Assets.....\$129,610,990.57

Contributions and Earnings

Funds managed by the Foundation that are **growing and earning investment income to further the future ministry of the church.**

- 1 Contributions to New and Existing Accounts.....\$3,132,707.63
- 2 Investment Income for Beneficiaries.....\$7,006,533.43
- 3 AWF Development Fund Income.....\$321,477.68
- 4 Foundation Investment Income.....\$85,285.66

Funds Disbursed

Funds that have been **disbursed back into ministries and churches for continued ministry and outreach.**

- 1 Local Church, Conference, and Agency Funds.....\$2,892,445.38
- 2 Scholarships.....\$303,603.08
- 3 Life Income Payments to Donors.....\$95,624.28
- 4 AWF Development Fund Distributions.....\$1,863,319.13
- 5 Foundation Operating Budget.....\$544,493.50



Apply for a Scholarship

2026 applications for ministerial and lay scholarships open January 1, 2026!

Learn more: www.alwfumf.org/individuals/scholarships



Foundation Work Continues Across The Conference



It is a blessing to be able to share our ministry of generosity across the conference! This year we continued our monthly webinars (see page 5), local church visits, partnered with the AEC Annual Conference in Montgomery, and partnered with the AWF Conference for both a day of learning with Mark DeYmaz and Annual

Conference in Pensacola. We are always excited to share **how our financial services can both support and benefit churches and individuals.**

Learn more about partnering with the Foundation by visiting our website (www.alwfumf.org), emailing billy@alwfumf.org or calling us at 334-793-6820.

What We Do:

- Church Planned Giving/Endowment Programs
- Free Resources
- Investment Services
- Fund Administration Services
- Scholarships
- Educational Events and Workshops
- Legacy Gifts Consulting

Celebrating Over 30 Years of Dedicated Service

In May and November of 2025, we recognized and celebrated four board members for their exemplary service and dedication to the mission and ministry of the Foundation: Laureen Lynn (30 years), Henry Hooks (retired, 30 years),

Tommy Boyd (30 years), and Mark Davidson (outgoing Foundation President).

We owe a debt of gratitude to these board members and to all past and present members of our Board of Directors.

The work of the Foundation is enhanced by lay and clergy individuals who faithfully serve side by side to further our mission, ministry, and impact. Together, they have helped make the Foundation what it is today.

See page 2 to learn more about our Foundation Board of Directors.



Leaving a Legacy of Generosity Is Easier Than You Think!



Gifts to the church do not need to be limited to a bank account or easily accessible liquid funds.

Most non-profit organizations and institutions across the country benefit from gifts of stocks and bonds, IRA QCD gifts, planned gifts, and more. These same gifts are a great way to contribute to and continue support for the ministry and mission of your church. Many churches are set up to receive these types of gifts or can use the Foundation's free and low-cost services to accept, manage, and disburse them.

Over the past few years, several gift options have become increasingly popular. These include: stocks and bonds, IRA QCD gifts, charitable gift annuities, and life insurance beneficiaries. Each gift offers a unique way to give and includes benefits for both you and your church.

Stocks and Bonds:

The Foundation can accept transfers of stocks and bonds to support your church. Instead of selling and donating the earnings, transferring stocks and bonds avoids capital gains

taxes and allows a larger overall donation to your church.

Qualified Charitable Distribution (IRA QCD):

For 2025 and 2026, the age at which individuals must begin taking a Required Minimum Distribution (RMD) from a tax-deferred IRA is 73. Unless funds are given directly to a charity, the IRA balance, whether withdrawn or saved with the intent to give to a beneficiary, is subject to federal income taxes. Many individuals use this as an opportunity to give to their church.

Charitable Gift Annuity:

Gift annuities are created with a permanent transfer of cash or property (a minimum deposit of \$5,000) and can be set up to provide payments to one or two people. Married couples can create a gift annuity that will provide for them while they are living and continues to support the surviving spouse

Continue reading on page 5



Learn more about ways to leave a legacy

To view a digital version of this form visit www.alwfumf.org/ways-to-give/consultation.
A Foundation representative will contact you with more information.

Name: _____

Address: _____

City: _____ State: _____ Zip: _____

Phone Number: _____

Email: _____

Do you represent a church looking to provide planned giving options to your congregation?

Yes, I represent a church and would like resources
 No, I am an individual and need personal assistance

Mail this form to the Foundation office:

AWF United Methodist Foundation
P.O. Box 8066, Dothan, AL 36304

I would like to know more about these gift types:

Stocks, Bonds, and Appreciated Securities
 IRA QCD Gift Retirement Plan Assets
 Bequest in Will Life Insurance Beneficiary
 Charitable Gift Annuity
 Donor Advised Fund
 Charitable Remainder Unitrust
 Charitable Remainder Annuity Trust
 Charitable Lead Trust
 Pooled Income Fund
 Life Estate Reserved
 Other _____

How can the Foundation serve you better:

We want to hear from you! We are always looking for new services and resources to make available to our churches. Please share your feedback about our existing resources, services, and events, and what you would like to see from the Foundation in the future!



Fill out the survey by January 31, 2026 for a chance to win a \$25 Amazon giftcard (four giftcards will be awarded to separate individuals). Visit www.alwfumf.org/survey or scan the QR code.



after their death. Once one or both recipients have passed, the remainder of the charitable gift annuity is given to your beneficiary, the church.

Life Insurance Beneficiary:

Many individuals discover that they own a life insurance policy that is no longer needed. You can name your church as the owner and beneficiary of this policy. This allows your church to benefit from the policy and offers you a current income tax

deduction and possible future deductions on premiums.

There are a variety of other giving options available that offer benefits to both you and the Methodist church or organization you are looking to support.

To learn more about these and other gift options available, and how to directly benefit your church, fill out the form on page 4 or contact the Foundation

office at 334-793-6820 or billy@alwfumf.org.

The Foundation offers a variety of services and resources from consulting on planned gift options to accepting, managing, and facilitating long and short-term investing, gifts of stocks and bonds, charitable gift annuities, endowment programs (which includes a full step-by-step marketing kit), scholarships, financial education, and more. These services are often free or have very low, competitive administrative fees.

Upcoming Events and Webinars



A FOUNDATION EVENT

Online events for pastors and financial leaders within the church.

FEB
12

Understanding Clergy Taxes

with Ken Sloane

MAR
26

Achieving Your Dreams Beyond the Budget

with Ken Sloane

Share your suggestions!

Are there topics or speakers you would like to hear about/from? Email andrea@alwfumf.org!

Monthly Game Changing Leadership events and webinars are provided as a FREE service of the Foundation. Each event offers attendees a chance to learn from field experts and earn CEU credit. Topics include fostering a generous culture, developing financial leadership skills, developing and implementing planned giving/legacy giving, and improving personal and church financial health. Each event covers relevant topics and includes practical tips and tools that church leaders can easily implement right away to start seeing an impact. To learn more and register for upcoming webinars, visit: www.alwfumf.org/events.

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Read on the Go!

Sign up for the digital newsletter by emailing andrea@alwfumf.org or scan the QR code with a smartphone camera.



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Alabama-West Florida United Methodist Foundation

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

UNITED METHODIST DEVELOPMENT FUND

ALABAMA • WEST FLORIDA

The Development Fund makes loans to churches, agencies, and missions for purchasing property, refinancing large loans, building projects, major renovation projects, and new church construction. Loans have helped with roof and air-conditioning replacements, landscaping, interior and exterior remodeling, parking lot expansions, building new sanctuaries and recreation centers, and much more.

By opening a deposit account, churches and individuals can earn interest on invested funds while participating in the growth of God's kingdom.



Loans

- Low-interest loans for up to \$1 million*
- Loan terms for up to 15 years
- Fixed interest rates, currently set at 5.5%, for one year
- Competitive interest rates
- No points or closing costs
- Complying with denominational guidelines

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

Deposit Accounts

- Earn interest and support church growth
- Interest rates are set quarterly, currently 3%
- Interest is paid, or reinvested, quarterly
- All or part of an investment can be withdrawn at any time with a written/signed request

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