



UMF
OF NORTH CAROLINA

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OFFERINGS OF THE UNITED METHODIST FOUNDATION, INC



YOUR PARTNER IN FAITHFUL GIVING

Creating a legacy of generosity that will touch lives for generations to come.

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UMF WHO WE ARE—

The United Methodist Foundation, Inc. enables churches and agencies to build a culture of purpose and generosity through education, consulting, development, and financial services. We collaborate as a team to support the mission and ministry of the conferences, agencies, and local church entities we serve.

OUR CORE VALUES

ACT WITH INTEGRITY

EXECUTE WITH ACCURACY

MAKE IT BETTER

OPEN TO CHANGE

WILLING TO COLLABORATE



OUR TEAM AND BOARD

At the United Methodist Foundation, we specialize in empowering churches and agencies to foster a culture of purpose and generosity. Our dedicated team of seven staff members provides comprehensive support through education, consulting, development, marketing, and financial services—all designed to help you fulfill your mission and create lasting impact. We are also guided by a 12-member board of committed leaders who bring valuable talents, skills, and expertise to advance our work and steward the potential of those we serve.



REV. LYNN BENSON
Director of Legacy Giving



IVANNA COLE, CPA
Chief Financial Officer



NICK KELLER, CPA
Controller



KIM SMITH
Office Manager



AMY STILTNER
Staff Accountant



LYNITA WILLIAMS
Director of Marketing



The Foundation exists not only to manage funds for churches and ministries, but to cultivate a spirit of generosity in individuals and congregations. We stand on the generosity of those who came before us—which is why I believe so strongly in UMF's mission to provide for the church's future.

RICH BOWLIN, UMF CHIEF EXECUTIVE OFFICER

DEBT CONSOLIDATION CLERGY LOAN PROGRAM—

If debt is holding you back from fully embracing your calling, we're here to help! The Clergy Loan Program is designed to provide relief, promote financial freedom, and support you in building a stronger financial foundation. Don't let debt stand in the way of your ministry—take the first step today. Scan the code to see if you qualify.



LOAN APPLICATION SEASON

Loan applications open twice a year: once in the spring and once in the fall. For more detailed information, scan the QR code or visit our website at umfnc.org/resources/clp/.

2.5%
INTEREST RATE

We are here to help clergy and their families to escape paralyzing debt! Through this program, clergy can find new and healthy opportunities to be stewards of the financial blessings God has provided.



SAVING GRACE: A GUIDE TO FINANCIAL WELL-BEING

Saving Grace is an online course consisting of seven training sessions. Based on Wesleyan values, each session provides participants with the text and tools needed to address the topics of saving, earning, and giving. **Saving Grace training is required for the UMF Clergy Loan Program recipients.** We are pleased to offer this online course to clergy for free.

Winter Sessions: January - February

Summer/Fall Sessions: August - September



STEWARDSHIP TRAINING CONSECRATION SUNDAY—

A KEY ELEMENT IN CULTIVATING A GENEROUS CHURCH

"Thousands of congregations have experienced 15% to 30% increases in giving with this program in the first year, plus additional increases in subsequent years of use." —Herb Miller

We help you prepare your church for a transformational consecration Sunday!

SESSIONS

These sessions equip you with the necessary tools to kickstart a successful Consecration Sunday Stewardship Campaign. They are designed to empower you with valuable insights and strategies.

REGISTRATION

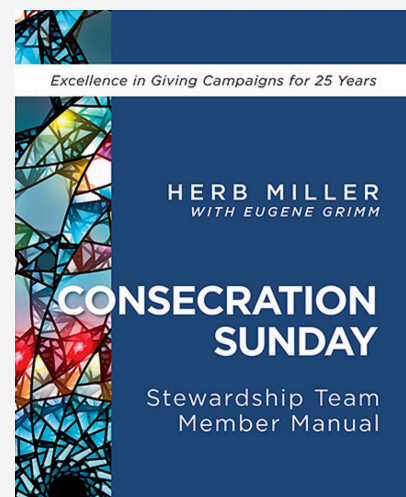
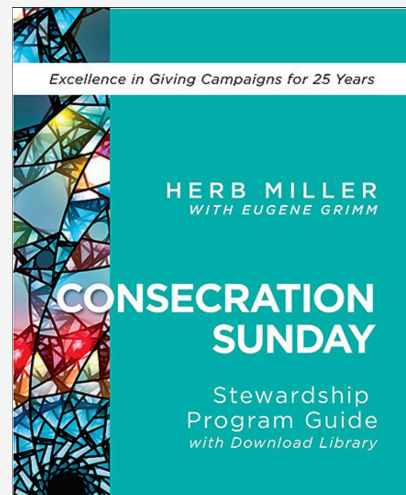
Registration opens early spring! If you would like to participate in these sessions, scan our QR code to sign up for registration notifications.

RESOURCES

Stewardship Program Guide, Team Membership Manual, and Guest Leader Guide are provided FREE for attendees.

LOCATION AND TIME

Training sessions are held at the NCCUMC Dixon Chapel. Start time is 10:00AM and ends at 1:00 PM. Lunch is included.



OUR SHORT TERM FUNDS—

We make it easy for you to focus on your mission with meaningful investment management, timely report delivery, and simplified online access. We align your goals with the mission of the church – building congregations for generations to come.

MONEY MARKET FUND

A money market fund is an investment fund that typically invests in short-term, low-risk securities like Treasury bills, commercial paper, and certificates of deposit. Money market funds are typically used as a way to place cash and earn some interest while maintaining liquidity.

CD FUND

A CD is a time deposit typically used as a way to save money for a fixed period at a fixed interest rate. CDs are often chosen by individuals and organizations who want to save money and earn a guaranteed interest rate over a specified term.*

OPEN A NEW ACCOUNT

Scan the QR Code to open a new account and for current rates/yields.
Or visit umfnc.org/short-term-fund



Note: CD coupon rates change weekly. Your rate will be within the range provided. Actual rate will be provided at the time of purchase. UMF's default will be to reinvest your CD at maturity unless you direct us to do otherwise within the agreement or at least two (2) weeks prior to maturity. The CD Fund is considered a short-term investment option. As such, CDs can only be opened with revocable and available funds. *CD interest is guaranteed at full maturity. Par (face) value cannot be guaranteed with early withdrawals.

Annual Rates on our website for both the Money Market and CDs are before UMF's admin fee. UMF's Short-term Fund's admin fee is 35 bps per annum.

PERMANENT ENDOWMENTS—

CREATE A LEGACY THAT LASTS

An endowment fund is a powerful way to ensure your church or organization's mission thrives for generations. By preserving the principal and using the earnings to support vital ministries and long-term needs, endowments provide lasting financial stability. Establishing or contributing to an endowment is a meaningful act of stewardship—one that turns today's gifts into tomorrow's legacy.

WHAT IS AN ENDOWMENT?

A fund where the principal is preserved and earnings support your church's mission over time.

WHY CREATE AN ENDOWMENT?

To provide lasting financial stability and fund future ministry needs.

HOW DOES IT WORK?

Donors contribute; the fund is invested, and only the earnings are used for ministry.

WHO MANAGES THE ENDOWMENT

Typically, a committee oversees the fund, ensuring faithful and transparent stewardship.

HOW DO WE GET STARTED?

Partner with UMF to create a customized plan that aligns with your church's goals.



ENDOWMENT MYTHS

"We're too small to start an endowment." —Even small churches can benefit from an endowment—it grows over time.

"Endowments lock up money we might need." —Endowments are designed to provide steady, long-term support without sacrificing flexibility.

"It's too complicated." —UMF makes it simple with personalized guidance every step of the way.

BENEFITS TO DONORS

Giving to an endowment is a meaningful way to create a legacy of faith and generosity. Donors can take comfort in knowing their gifts will support ministry for generations to come. In many cases, contributions may also offer tax advantages, making endowment giving both impactful and financially wise.

TYPES OF GIFTS

There are many ways to contribute to an endowment:

- Cash or checks
- Stock or appreciated assets
- Bequests through a will or trust
- Life insurance policies
- Retirement account designations

—

EVERY GIFT
LARGE OR SMALL
MAKES A LASTING
DIFFERENCE

—

TAKE THE NEXT STEP

PLANTING
SEEDS
FOR THE
FUTURE

Ready to build a legacy that lasts?

We are here to help you every step of the way. Contact us to learn more about starting or growing an endowment for your church or organization.



Click on the QR code for more information. Or visit, umfnc.org/how-we-serve/endowments

OUR CHURCH LOAN RESOURCES

FINANCING RESOURCES FOR GROWING CHURCHES

The United Methodist Foundation of North Carolina is committed to equipping churches and ministries with the resources they need to grow and thrive. Below, you'll find two trusted loan programs designed to support churches with construction, expansion, and renovation projects.

LOAN PROGRAM 1

The North Carolina Conference
Board of Missions Loan Program

- Funding for new construction, major repairs, and land acquisition
- Church-friendly loan terms and support
- Available to churches within the North Carolina Conference

LOAN PROGRAM 2

Western North Carolina United
Methodist Foundation Loan Program

- Competitive interest rates
- Loans for new construction, renovations, and refinancing
- Designed specifically for United Methodist churches

ELIGIBILITY AND APPROVAL PROCESS

To explore eligibility requirements, project types, and the loan approval process, scan the QR code to visit the program links. Each loan program has specific guidelines to help churches assess their eligibility and understand the steps involved in securing



funding. Whether your church is planning new construction, major renovations, or refinancing existing debt, these resources will guide you through what's needed to begin the application process with confidence.

HOSTING A WORKSHOP WILLS AND ESTATE PLANNING—

PEACE OF MIND BEGINS WITH A PLAN

Do you have your estate plans in place? Whether you're 18 or 88, every adult should have these four essential documents:

Will or Trust
Advance (Medical) Directive

Durable Power of Attorney
Healthcare Power of Attorney

These legal tools can spare your loved ones unnecessary confusion and pain in the future. Laws and life circumstances change, so even if you already have these documents, it may be time for an update.

Too often, it takes a crisis to realize how important these plans are. Hosting a Wills & Estate Planning Seminar is a meaningful gift to your congregation—one that empowers individuals to prepare well, care for their families, and leave a legacy of faith.

HOST A SEMINAR AT YOUR CHURCH

We'd love to help your congregation learn about these important decisions. To



schedule a Wills and Estate Planning Seminar, click on the QR code or email: lbenson@umfnc.org

Give your members the gift of preparation—and peace.



MARKETING SUPPORT FOR CHURCH ENDOWMENTS—

INSPIRE GENEROSITY. GROW YOUR LEGACY.

An endowment is more than a financial tool—it's a ministry in itself. But even the most faithful givers can't support a vision they don't know exists. Promoting your church's endowment helps your congregation understand the impact of long-term giving and how they can be part of something that lasts beyond a lifetime. When your members understand the “why” and “how,” they respond with generosity.

Whether you're launching a new endowment or seeking to build momentum around an existing one, we're here to work alongside your Endowment Committee. Our team provides:

One-on-One Consultation

We'll partner with your leadership to develop a communication strategy that fits your church's culture, vision, and goals.

Customizable Promotional Materials

From brochures to bulletin inserts and legacy giving materials—we'll help you create messaging tailored to reflect your church's unique identity.

Education and Awareness Tools

Host a “Legacy Sunday,” include endowment moments in worship, or share donor stories—we'll equip you with tools that make planned giving approachable and inspiring.

Ongoing Support

We're not just a one-time resource. We'll walk with you offering encouragement and practical help as your endowment program grows and evolves.



LET'S TELL THE STORY TOGETHER

Your church's endowment is a testament to faith, vision, and stewardship. Let's make sure your congregation sees it that way.

Contact us today to schedule a consultation and start inspiring generosity that lasts for generations.

THE GIFT OF STOCK GIFTS—

Donating appreciated stock is a powerful way to support the mission and ministries you care about. By contributing stock directly, you can make a meaningful impact while potentially enjoying significant tax benefits. We offer stock gift processing services to local church donors at no administrative cost—whether or not their church invests with us.



WHY DONATE STOCK?

Maximize Your Impact: Donating stock allows the full value of your appreciated assets to support our work, potentially increasing your contribution compared to a cash donation.

Tax Advantages: When you donate long-term appreciated securities, you may avoid capital gains taxes and receive a charitable deduction for the full fair market value of the stock.

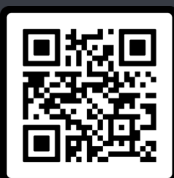


HOW TO MAKE A STOCK GIFT

Complete the Memorandum of Intention: Before initiating a stock transfer, fill out the required form on our website. This ensures we can properly acknowledge your generous gift.

Initiate the Transfer: After submitting the form, you will receive instructions to provide to your broker to complete the transfer.

Confirmation and Acknowledgment: Once the transfer is complete, we will confirm receipt and provide you with an acknowledgment letter for your records.



The Foundation is here to make the process simple. We'll work with you and your broker to ensure your gift is received efficiently and your generosity has a lasting impact.

To learn more or start a stock gift, scan the QR code or visit umfnc.org/resources/stock-gifts

WHY THE UNITED METHODIST FOUNDATION—

PUTTING YOU FIRST

We've been dedicated to supporting pastors and their congregations by offering tailored resources, consulting, training, marketing strategies, and interactive workshops. Our goal is to provide clear, candid guidance on what's truly required to transform a vision into a thriving, disciple-making ministry.

SHARED VALUES IN FAITH-BASED FINANCIAL PLANNING

Our foundation specializes in financial strategies that align with your faith values, ensuring that your investments support and enhance your mission and ethical standards.

CUSTOMIZED STEWARDSHIP SOLUTIONS

We offer personalized consulting and educational services that cater to the unique needs of your church or organization, helping you maximize the ministry impact of your financial resources both now and for future generations.

PROVEN TRACK RECORD

With years of experience and a history of helping churches and organizations grow their financial health, we have the knowledge and tools to guide you towards sustainable and effective financial management.



SUMMARY & CONTACT US_

At the United Methodist Foundation of North Carolina, we believe that faithful stewardship builds thriving ministries. Whether you're launching an endowment, navigating planned giving, seeking investment services, or simply exploring what's possible—we're here to walk with you.

With decades of experience, trusted partnerships, and a heart for the Church, our mission is to help yours flourish for generations to come.

We'd be honored to serve your ministry.

Your United Methodist Foundation Team

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