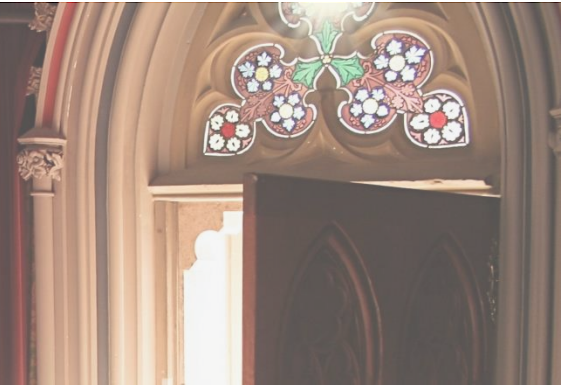




# Mission-Focused Loans with the Foundation

The Loan Program of the Georgia United Methodist Foundation delivers advanced faith-based lending solutions that elevate the mission of and ministry of your United Methodist church or nonprofit.



## Who We Are

- Leading financial partner to Georgia-based United Methodist churches, nonprofits, districts, conferences, and individuals
- 501(c)(3) not-for-profit agency of The United Methodist Church
- Our mission is to provide faith-based financial solutions for investing, lending, training, and planned giving
- Total assets entrusted to our care: \$229.1 million<sup>1</sup>
- Fifth largest United Methodist foundation in the U.S.
- Dedicated team of nine professionals

## Solutions Offered

- Institutional Investments
- Loans for Churches and Nonprofits
- Certificate Investments
- Endowments and Legacy Ministry Programs
- Wills Clinics
- Cemetery Associations
- Clergy Financial Literacy Academy
- Scholarships

## What Types of Loans Does the Foundation Offer?



**New Construction:** The Foundation can help Methodists build for ministry by providing financing for the construction of new church facilities and buildings.



**Expansions:** The Foundation can provide loans to expand facilities and ministries such as a preschool to better serve the local community.



**Land and Property Acquisitions:** The Foundation offers loans to purchase land, a parsonage, or an existing building, or to expand a church's ministry.



**Remodeling and Renovations:** The Foundation can provide financing to renovate church-related buildings, replace the roof, pave and expand parking, and update HVAC, sound, lighting, and security.



**Refinance:** The Foundation can refinance existing debt from other financial institutions' loans.

<sup>1</sup> As of June 30, 2022.

## Why Choose the Foundation as Your Loan Partner?

Whether you wish to refinance debt, build, expand, or renovate facilities to sustain ministry, there are many advantages to partnering with the Georgia United Methodist Foundation on your loan. As a connectional ministry that specializes in loans to Methodist churches and nonprofits, we have your best interests at heart. We understand the challenges involved with financing and provide the leadership and expertise to help your ministry thrive into the future. Our ministry goals include simplifying the process, serving as your advisor from start to finish, and offering lower costs, advantageous terms, and competitive rates while navigating the requirements of The United Methodist Church.



### Not-for-Profit

The Foundation is an agency of the UMC. Our purpose is to partner with UM congregations and organizations in direct support of the ministries and mission of the church.



### Longevity

The Foundation brings more than 40 years of experience serving Georgia UM institutions. A dedicated team of nine industry veterans brings the strength of experience.



### Trusted Partners

We give thanks to the churches and nonprofits that have chosen the Foundation as their lender. The Foundation's net loan portfolio is valued at \$40.1 million<sup>2</sup>.



### Certificate Program

Georgia UM entities and individuals who invest in the Foundation's fixed-rate certificates provide the funds for loans to Georgia UM churches and nonprofits.



### Aligned Missions

The Foundation helps sustain ministry through loans, supports the continued mission of the UMC, and fulfills ministry with a more secure financial future.

## Exceptional Client Service

Customer service is a core value that guides our work every day. Jim Pope, Foundation senior advisor to the president and director of lending, offers 40+ years of banking expertise.

## Advantages

- No intangible tax
- No balloon maturity
- No prepayment penalty
- No appraisal in most cases
- No Foundation points or fees, only legal closing costs

## Competitive Terms & Rates

Construction Loan  
Terms Generally Up to 1 Year. Current Rate: 5.75% Fixed

Permanent Loan  
Terms Up to 20 Years.  
Current Rate: 5.25%<sup>3</sup>

<sup>2</sup> As of July 2022.

<sup>3</sup> Fixed rate for five years. Interest rate is adjusted at the end of each fifth year of the permanent loan.

The minimum loan amount is \$25,000. All rates as of January 1, 2023. Rates are subject to change without notice. For current rates, contact the Foundation at 770-449-6726.

## Contact Us

For more information, visit [gumf.org/loans](http://gumf.org/loans) or contact:



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