



The Foundation Ledger

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Five Practices of Financially Healthy Churches

By the Rev. Chris Allen
VP of Investments & Lending

In my years as a local church pastor and stewardship coach, I've seen a consistent pattern: healthy-giving churches think differently about money.

They don't just raise funds – they form disciples. They don't just meet budgets – they build a culture of generosity. Below are five key practices I've seen in churches with thriving, sustainable giving, regardless of their size, location or demographics.

or a fundraising campaign. They regularly preach, teach and model that giving is an act of worship. Tithes and offerings are framed not as obligations, but as responses to God's grace and invitations into a life of freedom, purpose and trust.

1. They Teach Giving as a Spiritual Practice, not a Financial Transaction

Healthy-giving churches don't treat generosity like a line item

2. They Communicate Vision More Than They Communicate Need

Instead of leading with "we need to pay the light bill," healthy churches lead with stories of

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John Price/Unsplash

Healthy-giving churches thank givers personally, corporately and creatively. They share quarterly impact reports, celebrate generosity wins in worship, and write handwritten notes when possible. Gratitude isn't just good manners, it's good ministry.

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mission, transformation, outreach and lives changed. People give to purpose, not pressure. When givers understand how their generosity fuels Kingdom work – locally and globally – they respond with joy and commitment.

3. They Make Giving Easy and Intentional

These churches offer multiple ways to give (online, recurring, text-to-give, mobile apps and envelopes in the pews). But more than that, they guide people to take the next steps. Whether someone is giving for the first time or considering a planned gift, there's always a clear and gracious next step forward.

4. They Say Thank You, Often and Authentically

Appreciation is never assumed. Healthy-giving churches thank givers personally, corporately and creatively. They share quarterly impact reports, celebrate generosity wins in worship, and write handwritten notes when possible. Gratitude isn't just good manners, it's good ministry.

5. They Invest in the Long View

Finally, the most generous churches think beyond



Marek Studzinski/Unsplash

In addition to the offering plate, most churches provide several options for donating to their ministries.

this Sunday's offering. They cultivate a culture of stewardship that includes financial literacy, planned giving education, endowment development and estate planning workshops. They partner with organizations like the Virginia United Methodist Foundation to equip their people for legacy-level impact.

United Methodists Investing to Impact Virginia



Ian Talmaes/Unsplash

Annual Investors' Briefing: Join Us for This Virtual Event on May 22

Each year, the Virginia United Methodist Foundation holds the Annual Investors' Briefing (AIB) so our churches and clients can learn about current economic trends and the performance of our four investment funds from our partners at Merrill Lynch.

Join us for this special annual event, held virtually so you can tune in from anywhere! Learn more about market conditions and VAUMF fund performance from our expert partners at Merrill Lynch.

Merrill Lynch Investment Advisor will share market insights.

Josh Nagel, managing director of Merrill Lynch's Global Institutional Consulting group, the Foundation's investment partner, will speak about 2024 Foundation fund performance and current market trends. Nagel, who was named "best-in-

state wealth advisor" in 2024 by Forbes Magazine, has more than 20 years of experience in financial advising. He and his team provide guidance for over \$2.5 billion in assets for families and institutions.

The 2025 AIB will be held via Zoom from 10 a.m. to noon on Thursday, May 22, 2025. Register below:

[**Register Now for the 2025 AIB**](#)



Allef Viničius/Unsplash

Saving Grace Webinar Series By the Rev. Brad Duty Foundation Services Advisor

Saving Grace is a Wesleyan-based program about financial literacy which the Foundation (VAUMF) and Virginia United Methodist Pensions (VUMPI) cooperatively present.

The version of Saving Grace we offer is the clergy series with three extra chapters devoted to the unique needs of the pastorate, including clergy benefits and how their income is taxed. The purpose of the program is to enhance the financial capabilities of clergy by examining ways to effectively and efficiently go about saving, earning, managing debt, giving and spending. The course provides tools to help members of the clergy implement strategies for attaining a sustainable and sound financial life.

Through this course, we empower participating pastors to better manage their own finances as well as increase their financial understanding so they can more effectively guide their church in financial matters and also provide direction to church members who may be struggling financially.

In addition, we hope the course inspires our students to offer Saving Grace in their

congregations. While this course does not instantly transform participants into financial experts and counselors, it does give them the tools and materials to lead a Saving Grace class, potentially in tandem with financially savvy volunteers from their church. For example, our team consists of three or four instructors with different experiences, sharing their unique insights to facilitate insightful discussion.

The Saving Grace program is a six-lesson series, to which we always add a pre-course class to introduce everyone, set expectations, and ensure all participants understand what paperwork needs to be completed before the first program class. These exercises help participants fully assess their own financial situation, priorities and challenges. No one is asked to share these forms or any personal details regarding financial information. The forms are strictly to help each person individually, or together with their spouse. The group also agrees

to a covenant that any financial or personal information shared is not ever discussed outside the group.

A Saving Grace workbook is the only required material and can be purchased online, usually for less than \$25. Online resources and soft copy versions of the forms from the class are also available. We also offer a small scholarship to any participants who complete at least six of the seven sessions. This scholarship covers the cost of the workbook and then offers a small stipend to help pay down debt or increase savings.

The seven weekly classes are scheduled for 90 minutes each. Conference leadership supports and encourages participation in the Saving Grace program. The sooner a member of the clergy starts the Saving Grace program, the greater the impact this approach to managing finances can have on a person's budget. The next opportunity to enroll in the Saving Grace program is this fall. We hope to see you there!



Clay Banks/Unsplash

The Saving Grace webinar series teaches principles of responsible budgeting for personal finances.



Chris Montgomery/Unsplash

The course consists of seven 90-minute sessions, held virtually via Zoom, and the next opportunity to participate will be in the fall.

Current Foundation Fund Performance

	Since Inception	April 2025	YTD 2025	2024	2023	2022	2021	2020	2019
Balanced Fund	6.97%	0.0%	(0.12)%	9.4%	14.1%	(13.0)%	8.7%	12.7%	21.4%
Balanced Plus Fund	6.28%	0.16%	0.09%	10.3%	13.1%	(11.2)%	8.9%	9.5%	18.8%
Stock Fund	10.02%	(0.27)%	(1.94)%	14.2%	18.6%	(12.6)%	14.3%	15.1%	28.7%
Bond Fund	1.12%	0.68%	2.81%	1.4%	5.7%	(12.5)%	(1.8)%	5.9%	7.9%

DevCo Certificate Rates

Investment Certificates						
Maturity Period	6 mos.	12 mos.	24 mos.	36 mos.	48 mos.	60 mos.
Rates	3.85%	4.35%	4.05%	4.00%	4.00%	4.00%
Minimum Investment			\$1,000			
Interest Accrued			Quarterly			

Savings Certificates	
Rate	3.00%
Minimum Investment	\$1,000
Interest Rate Varies	Daily

Retirement Certificates	
Maturity Period	60 months
Rate	4.00%
Minimum Investment	\$5,000
Interest Accrued	Quarterly

NO ANNUAL FEE