

# The Foundation Ledger

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## In This Issue



Maintenance Makeover

page 3



This Year's Grant Recipients

page 4

DevCo Loans Fund  
Church Maintenance

page 2

Fund Performance

page 3

2025-26 Grant Awards

page 4



VIRGINIA  
UNITED METHODIST  
FOUNDATION

804-521-1121 [www.vaumfoundation.org](http://www.vaumfoundation.org)



## Clergy Taxes 101 Webinar: Optimize Your Tax Return

From housing allowances and Social Security to estimated taxes and reimbursements, clergy face tax rules many preparers don't fully understand.

To help VAUMC clergy meet the challenge of preparing their individualized tax returns, the Foundation is offering a one-hour webinar on Wednesday, February 11th. This training is designed specifically to help clergy avoid common pitfalls and approach tax season with confidence.

The Rev. Dr. Ken Sloane, director of stewardship and generosity at Discipleship Ministries, will share practical insights drawn from years of church leadership and

authorship of key stewardship and finance guidelines.

Whether you prepare your own taxes or work with a professional, this webinar will help you steward your finances wisely.

**Register today and take the guesswork out of clergy taxes.**

**REGISTER FOR WEBINAR  
February 11 at 11 a.m.**

*Keeping up with maintenance is important for the health of your church and the vital ministries to your community.*



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## Maintenance Needs? DevCo Can Help With a Church Loan

By the Rev. Chris Allen  
VP of Investments & Lending

**W**aiting on maintenance or repairs? Leaky roof, failing HVAC, deferred upkeep? These small, essential projects can block your ministry, and DevCo is here to fix that.

DevCo makes loans fast, flexible, and mission-focused for the unglamorous but critical work that keeps your church safe, welcoming, and functional. If your facility needs attention, don't wait. A DevCo loan can help you solve the problem, protect your space, and free your energy for ministry impact.

### Construction Loans: Build What's Next

Growing churches need growing spaces. DevCo funds construction and renovation to ensure your building aligns with your mission. And the loan process is fast and straightforward.

### Refinance with DevCo: Free Up Cash. Fund More Ministry.

Too many churches are stuck with high-interest loans. DevCo fixes that by helping churches refinance at better rates, unlocking cash for ministry, not debt. DevCo has helped dozens of churches boost cash flow, fund programs and avoid painful budget cuts, creating less stress and greater impact.

**Want your money working for mission, not the bank? Ready to break ground? Reach out to DevCo at [devco@vaumc.org](mailto:devco@vaumc.org).**

# Current Foundation Fund Performance

	Since Inception	Jan. 2026	2025	2024	2023	2022	2021	2020	2019
Balanced Fund	7.72%	1.71%	13.83%	9.4%	14.1%	(13.0)%	8.7%	12.7%	21.4%
Balanced Plus Fund	7.52%	2.03%	14.56%	10.3%	13.1%	(11.2)%	8.9%	9.5%	18.8%
Stock Fund	11.13%	2.51%	18.25%	14.2%	18.6%	(12.6)%	14.3%	15.1%	28.7%
Bond Fund	1.32%	0.22%	6.40%	1.4%	5.7%	(12.5)%	(1.8)%	5.9%	7.9%

## DevCo Certificate Rates as of 2/1/2026

Investment Certificates						
Maturity Period	6 mos.	12 mos.	24 mos.	36 mos.	48 mos.	60 mos.
Rates	3.65%	3.85%	3.80%	3.90%	3.95%	4.00%
Minimum Investment			\$1,000			
Interest Accrued			Quarterly			
Savings Certificates						
Rate			2.75%			
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						

3

THE FOUNDATION LEDGER



## Grant Recipients Announced: 28 Ministries Receive Funding

**E**ach year, the Virginia United Methodist Foundation awards a limited number of grants to Virginia United Methodist Churches and ministries of the Virginia United Methodist Conference.

The Virginia United Methodist Foundation (VAUMF) is pleased to award a total of \$134,466 in this year's grants to 28 organizations. Since the grants program was launched in 2013, the Foundation has distributed a total of \$900,000 in grants and philanthropic funds to initiatives and nonprofits throughout the Virginia United Methodist Conference (VAUMC).

VAUMF grants fund a variety of projects which are run primarily by churches affiliated with the

Virginia United Methodist Conference (VAUMC). The Foundation believes in giving back to the community and works diligently to enhance and expand these local ministries by providing grant funding.

**Congratulations to the 2025-26 grant recipients, listed on the facing page.**

**Click for more information  
on our grants program.**

AFFILIATION	MINISTRY/PROJECT	GRANT
Calloway UMC	Racial Equity Action Group	\$3,000
Christ UMC	Inclusive Ministry	\$5,000
Common Table	Doing Justice Together	\$1,500
Crossroads UMC	Wellness Loudoun	\$5,000
Floris UMC	Social Justice Initiative	\$3,000
Food for Kids	Weekend Pack-A-Sack	\$2,000
Franconia UMC	Living It! Tween Ministry	\$1,750
Galilee UMC	Community Health Days	\$5,000
Just Neighbors	Just Neighbors	\$5,000
Kaleidoscope	The Gathering Place	\$5,000
Knott's Island UMC	Clothing Closet	\$2,000
Micah Ecumenical Ministries	Micah Street Church	\$5,000
Mission Central	Clothes Closet	\$1,000
Mt. Hermon UMC	Young Adults Rise	\$5,000
Mt. Olivet UMC	Refugee Ministry	\$5,000
New Life International UMC	Seniors Connect	\$3,000
Oakton UMC	Mosaic -- Weekend Backpacks	\$2,000
Pathways Specialty Clinic	Pathways Specialty Clinic	\$3,500
Peace UMC	Summer Reading Program	\$1,700
Reestablish Richmond	Good Shepherd UMC	\$5,000
Society of St. Andrew	Gleaning to End Hunger	\$1,000
St Luke's UMC	Appalachia Service Project	\$2,000
St Matthews UMC	Boy Scouts / Halfway House	\$500
St. Mark's UMC	Resource Closets	\$5,000
St. Stephen's UMC	Food Security Program	\$3,016
UMF/Shineforth	Living Laboratory	\$50,000
UVA Wesley Foundation	Interfaith Connections	\$1,500
Zion UMC	Zion Food Pantry	\$2,000