



SIMPLIFYING YOUR CHURCH'S DESIGNATED FUNDS



THE CHALLENGE: Managing your designated funds effectively

- Multiple funds are co-mingled in the same zero-interest checking account.
- Only a few funds have any regular in/out activity.
- You spend hours each month trying to make them balance.
- Explaining the notes to the balance sheet takes 30 minutes in every meeting.



THE SOLUTION: The Foundation's Income Only Fund

- Keep the funds completely separate from each other and your general fund.
- See in one place the amounts available in each designated account.
- Let the Foundation handle the accounting for each fund.
- Access your funds when needed - checks are issued every Wednesday and ACH transfers are made on the 15th and last of each month.
- Earn interest (currently 4.35%, re-valued monthly), which can accrue in each account, or go into your general fund.
- Pay a flat 0.25% administrative fee for total amount invested in the Income Only Fund, regardless of number of accounts.

Example: Grace UMC moved its designated funds from the church checking account. It now has 27 separate Income Only accounts totaling \$100,000. The interest is collected and sent back to the church's general fund quarterly, generating \$4,000+ per year.



Why the Foundation?

- Nonprofit ministry dedicated to Building the Church for Generations to Come.
- Maximum returns in a sustainable, socially responsible investment portfolio.
- Staff and leadership who deeply understand the needs of ministries and donors.



Start a conversation

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