



Dear Friends:

As the financial services ministry of The Free Methodist Church – USA, FM Financial is privileged to work with churches and ministries each and every day. We have developed a passion for helping ministry organizations develop a thriving stewardship culture through planning with purpose, investing with discipline, and giving with joy.



PLANNING with purpose lays the foundation for a thriving stewardship culture. We can provide educational resources and workshops to help you raise stewardship awareness within your organization and with your constituents. Creating a culture where stewardship is a frequent topic takes time and effort, but the benefits last into eternity!



INVESTING with discipline provides the best opportunity for effective long-term stewardship of resources. It provides confidence and stability in ever-changing circumstances while enabling your organization to meet long-term goals and objectives. It also builds trust with constituents and leads them by example.



GIVING with joy is the natural outcome of a thriving stewardship culture. Generosity becomes part of your DNA and giving conversations happen more frequently. We can come alongside you and your donors to maximize the impact of cash and non-cash gifts through tax-wise giving strategies.

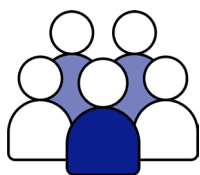


We would consider it an honor to help you accomplish your God-given mission through the services we offer. Please contact us to begin the conversation.

Mark Olson
President & CEO

PLANNING

In 2024, we provided **hope and peace to families** through:



267

financial planning and coaching engagements

214

estate planning engagements

Kingdom-minded clients designated over **\$14 million** to be distributed to ministry in the coming years through revocable estate planning documents.

GIVING



Through our generous donors, in 2024 we distributed **over \$8.8 million** to various ministries.

These gifts included:

- **\$1.1 million** from existing endowments
- **\$2.1 million** from estate and gift maturities
- **\$2.3 million** from outright gifts (cash, securities, real estate, qualified charitable distributions)
- **\$3.3 million** from donor advised funds

INVESTING

FM Financial's assets under management increased to **\$607 million** in 2024.

This includes endowments, charitable trusts, managed accounts, retirement accounts, non-retirement accounts, pension accounts, and more.

We now support over **1900 households/organizations** with various investment accounts to help them fulfill their financial goals and remain disciplined in an ever-changing financial world.



2024

MINISTRY HIGHLIGHTS

LOAN FUND

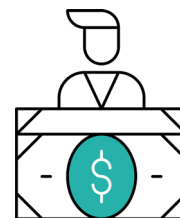
In 2024, we helped empower FM churches and ministries for growth through loan disbursements totaling **over \$17.3 million.**

31

new loans approved

129

loan relationships serviced



These loans were made possible by **Kingdom-minded investors** in the Free Methodist Investment and Loan Fund.



FM Financial provides professional **planning, investing, and giving** services to individuals and organizations from a **biblical perspective.**