



Jubilee!
Free to Grow

Flower Mound United Methodist Church



— “

Flower Mound UMC has been a safe place for me and my family to grow in our faith through good times and challenging times. The seeds have been planted for my kids to take and grow as God leads them.

~ Shari Smith

” —

Jubilee!

~Free to Grow

“God, what do You want to do through me?”

This is a prayer I have prayed many a time through my ministry— earnestly seeking and heartily desiring to serve however God calls me. Sometimes the answer has put me in places and situations where I did not feel equipped or comfortable.

Sometimes it made me question my abilities or stamina. Sometimes it has pushed me beyond my predicted limits. But it is only when risks are taken that we find ourselves in a mode of growth.

Leviticus 25 speaks of the Year of Jubilee. This celebration of the Hebrew people occurred every fifty years, once in a lifetime, as a glimpse of God’s sabbath renewal for creation. In this practice, all debts were released. Forgiveness was granted for outstanding loans, slaves were set free and land was returned to original owners for the next generations’ profit. Jesus spoke of this Day of the Lord in his very first sermon (Luke 4:16-21), helping all to imagine the kind of world God wants for us — a life filled with forgiveness from indebtedness in mind, body and spirit.

The Year of Jubilee speaks of God’s desire for us—to be free to grow.

This is the purpose of our **Jubilee!~Free to Grow** campaign. We will live into God’s will for us to be free from debt, so that neither we, nor future generations, are weighed down with a burden that hinders the possibilities of the church. I have seen how debt stifles creativity, and I imagine new ministries possible without this weight. I know Flower Mound UMC has the capacity to be free from debt. I am convinced, as we each pray this prayer imagining a debt-free future, we will grow as a church. God’s answer to our prayer might put you in a new place financially, beyond your comfort zone, or past your anticipated limits.

But if we individually and collectively pray together:
“God, what do You want to do through me?”

I believe we can become a **Jubilee Church~Free to Grow!**

Alexandra Robinson

Pastor Alex



Jubilee!

“What if we were Free to Grow in...”



Children & Youth

Host more community activities to connect with new people.

Offer ongoing summer camps for children.

Expand programming for elementary children through new Godly play and junior Bible studies.

Provide additional staffing support as youth and children’s programs grow.



Telling Our Story

Expand our church’s reach through greater social media presence.

Upgrade online worship through enhancements and viewer interaction.

Provide financial support for a communications staff member.



Care & Healing

Grow toward budget matching missions fundraising.

Create innovative programming for adult ministry.

Provide a fund ensuring ongoing campus care.

Develop new partnerships with non-profits for emotional and mental well-being.



Reducing Debt

Why does reducing debt matter?

Thanks to the generosity of church members, our current debt has been paid down by \$953,000 in the last five years. This is outstanding progress and has decreased our loan balance from \$3.9 million in 2018 to \$2.9 million in 2024. What a powerful witness our church has already made in our journey to be freed from the burden of debt that reduces our ability to do ministry! Currently 14% of our entire \$1.4 million annual budget is required for interest payments alone. In 2025, we will be required to pay principal and interest if we are not in an active capital campaign for debt reduction. This campaign reduces our interest cost as we reduce our principal balance. Therefore, ministry dollars will start to be available before the three-year campaign is completed.

Starting in June 2024, some dollars will be freed for ministry, however, the fullness of freed funds will be available over the course of the three-year period. The Finance Team and Church Council will determine how these funds will be allocated and needs prioritized. These decisions will be communicated to the congregation and any church member is welcome to attend the monthly Church Council and Finance Team meetings.

How will this debt reduction free dollars for ministry?

Benchmarks	Amount Raised to Reduce Debt	Remaining Debt Amount	Annual Pricpal & Interest Payments @ 7%	Available to Roll Back Into Ministry Post Campaign
Current Status - March 2024	—	\$ 2,900,000	\$ 291,300	—
First Step Benchmark	\$ 1,300,000	\$ 1,600,000	\$ 174,700	\$ 116,600
Challenge Benchmark	\$ 1,500,000	\$ 1,400,000	\$ 152,800	\$ 138,400
Free to Grow Benchmark	\$ 1,700,000	\$ 1,200,000	\$ 131,000	\$ 160,300
Jubilee	\$ 2,900,000	—	—	\$ 291,000

Imagine if...Free to Grow Campaign Benchmarks



Who is our mortgage lender?

Our mortgage lender is Texas Methodist Foundation (TMF), the principal lender for Methodist churches in Texas, due to their flexibility and commitment to church growth and ministry success. They have allowed us to pay interest only while other banking alternatives would not have offered that flexibility.

What are our mortgage terms?

The details of the mortgage are:

- 1) The balance is approximately \$2.9 million.
- 2) The note matures in 18 years (2042).
- 3) The annual interest rate increased in 2024 from 3.95% to 7%. Annual interest payments increased from \$120,000 in 2023 to \$203,000 in 2024.
- 4) We have a variable mortgage rate that can be renegotiated periodically for the most favorable rate.
- 5) Our current annual payments would be \$291,300 with principal and interest.

Why is our interest rate going up?

Unlike your typical home loan, TMF mortgage rates are not locked for the duration of the loan. An adjustable rate mortgage is the industry standard for church loans. TMF offers floating, 3 and 5 year terms, as well as allowing no-cost renegotiation at the church's discretion as interest rates change. The reason our interest rate increased is because our three-year term expired in a season where market rates are high. The Finance Team continues to monitor the interest markets to ensure the most favorable option for FMUMC.

Frequently Asked Questions

Who decided to move forward with this campaign?

Our Finance Team and Church Council unanimously recommended and approved we undergo this campaign.

Where will money go and who decides how it is spent?

Money saved over time will be invested in growing our church through our children, youth, adult, missions and music programs, and campus maintenance. Our Finance Team, in collaboration with our Church Council, will prioritize how these funds are redirected as they are available.

How is this different from the annual budget campaign?

Our annual stewardship campaign in the fall funds the church budget. The Jubilee campaign reduces debt on our building loan in order to grow our ministry potential. We ask your Jubilee gift be a gift beyond your annual stewardship pledge, not as a substitute.

What happens if we don't raise all the money?

No matter how much we raise, it will reduce our mortgage principal, and significantly lower our principal and interest payments going forward.

What are the financial expectations of the congregation?

Every household in our congregation is invited to pray, **"God, what do You want to do through me?"** As we each pray, discern and commit our individual part, our collected sacrifice will fulfill this campaign vision. Gift size will vary numerically by household, according to financial situation, and God's guidance.

How will commitments be requested?

A commitment card will be mailed the week of April 22, and you are asked to respond between April 28 - May 12 offering your three-year sacrificial gift.

More questions?

Our Jubilee campaign team is ready to answer your questions! Please reach out to one of us!

Dear FMUMC family,

My husband and I walked in the doors of Flower Mound UMC twenty-three years ago and were greeted by smiling faces. We were ushered to a Sunday School class and felt a part of this church family from day one. Family is exactly what this church is to us. We have walked through life alongside the members of Flower Mound UMC. We danced and celebrated during VBS, served on youth mission trips, studied God's word, and raised our children together. We have been there for each other's celebrations and in hard times. This church family held us up during the scariest and darkest time of our lives, as I lost my husband a year and a half ago. Our church family has never left our side and continues to show God's love to us.

As we consider the demographic of our growing town, I cannot help but wonder how many families also need this church community. Could it be that if we had more resources available we could reach more people for Christ? Imagine. What if we had the freedom to grow? Although a debt reduction campaign is not as exciting as a campaign to build a sanctuary, I believe it to be more impactful and more freeing. The weight of debt is heavy. The more it lingers, the heavier it feels and the higher the chance we pass it down. How free will we feel when we are released from this weight? Free to grow...

As you look through the detailed information on the campaign, we ask that you consider the amount of interest that is paid and imagine this money poured into ministry. In this campaign, we are to consider how we might give over and beyond our regular giving. We ask that you lean in and invest in our church family and continued ministry. Let's all ask ourselves, "God, what do You want to do through me?" What will it look like when we are free to grow? We think it's pretty exciting! Don't you?

In Christ,

Niki Tatum

Niki Tatum
Capital Campaign Co-Chair
Jubilee! ~ Free to Grow



“
Missions is in the DNA of our church. I can't wait to see what we can do as we redirect our interest payment to missions and other outreaches to spread the love of Christ.

~ Mike Farrer



“
My favorite time on Tuesdays is joining the Angel Care team visiting residents at Rambling Oaks. We share our love and listening ears. Hugs and laughter are bonuses every single week.

~ Mary Miller



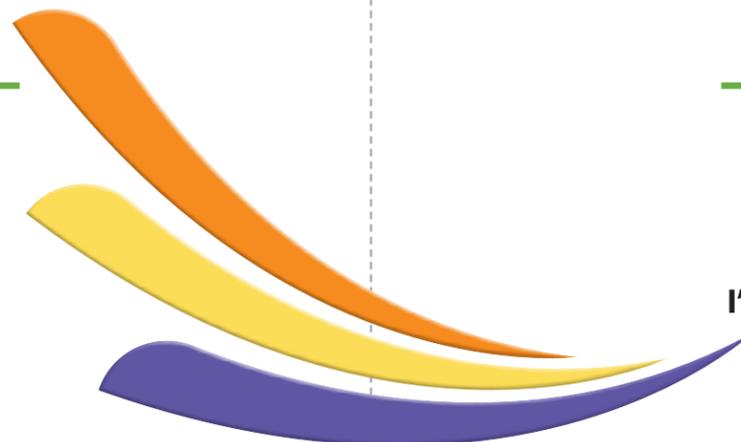
“
I was away from church for about 40 years. In my walk back to God, FMUMC has been, is, the place that's been amazingly open to my experience, the perfect place to learn.

~ Mike Jordan



“
FMUMC has been a place where my family has grown. Our three children attended preschool here for many years before joining the church. Thank you FMUMC!

~ Susan Johnson



“
When I think of FMUMC, I don't think of a place or a building, I think about the small groups I'm a part of and the friendships we've formed by spending time together.

~ Christine Marquise

Dear Friends in Faith,

Our church has been an important part of our lives for many years. We've come to know that this church is built upon the strong belief in the love and grace of Jesus Christ. We have witnessed firsthand that love through the spirit and passion the congregation has for being the hands and feet of Christ to do good in the world.

Our community around the church continues to grow and we are preparing to grow with it through the **Jubilee! ~Free to Grow** capital campaign.

Like so many, our family has received many blessings through the gifts of those who came before us. Can you imagine what the 'Church of the Living Room' conversations must have been like in the early days? Clearly, they have given way to our new sanctuary and along the way we've been able to witness our children grow and welcome many newcomers into our faith family. Now, we are ready to be part of the next chapter in our collective story.

Together, our family has been praying the campaign prayer of "God, what do You want to do through me?" We are ready for His call and the journey ahead.

As Campaign Co-Chairs, we wholeheartedly encourage you to join us in committing to this wonderful campaign. We have seen it again and again. When this church commits itself, nothing will stop our shared path to faithful and fruitful success.

Humbly yours in Christ,

Chris and Cara Kiser

Chris and Cara Kiser
Capital Campaign Co-Chairs
Jubilee! ~ Free to Grow



KEY DATES

GRATITUDE SUNDAY

APRIL 7

OUR CHILDREN AND YOUTH LEAD US IN EXPRESSIONS OF GRATITUDE FOR FMUMC!

MINISTRY SUNDAY

APRIL 14

WITNESS THE MINISTRIES THAT MAKE A LIFE-CHANGING DIFFERENCE AT FMUMC

CELEBRATION SUNDAY

APRIL 21

GATHER AS **ONE** FAMILY IN **ONE** WORSHIP SERVICE AT **10 A.M.** LUNCH AND CELEBRATION IN THE FELLOWSHIP HALL FOLLOWING

COMMITMENT CARDS MAILED

APRIL 22

LISTEN TO THE SPIRIT GUIDE YOUR JUBILEE CONTRIBUTION

COMMITMENT SUNDAYS

APRIL 28 AND MAY 5

BRING YOUR THREE-YEAR COMMITMENT CARD TO ANY OF OUR 3 WORSHIP SERVICES

ANNOUNCEMENT SUNDAY

MAY 12

CAMPAIGN RESULTS ANNOUNCED TO CONGREGATION

[FMUMC.ORG/FREETOGROW](https://fmumc.org/freetogrow)

Flower Mound United Methodist Church
freetogrow@fmumc.org
972-355-2711



Jubilee! ~Free to Grow CAMPAIGN LEADERSHIP TEAM

Campaign Co-Chairs

Chris and Cara Kiser
Niki Tatum

Campaign Leadership

Greg Blair
Kathy Brannock
Jan Call
John and Carol Carter
Chris Czechowski
Mike and Elaine Farrer
Carolyn Hagan

Wendy Hargus

Stacey Harycki
Susan Johnson

Kathy and Mike Jordan

Dean and Michelle Lampman

Robin Long

Craig and Marney Macha

Paul Maletic

Dan and Christine Marquise

Kerry Mays

Craig and Mary Miller

Mark and Diane Moshier

Marci Reed

Alexandra Robinson

Dan Rohovit

Jeannine Sandstrom

Greg and Karen Schultz

Meredith Scruggs

Don Smith

Shari Smith

Neil and Tiffany Van Cleave

Cheryle Tyson

Dave and Dianna Walta

Eric and Jill Welke

God, what do You want to do through me?

More Jubilee Information

