

Meeting the needs of investors

Since the year 2001, the *Investing in Ministry Fund* has provided investors with healthy returns on investments secured both by mortgages (capital assets) and by the personal property of the Toronto United Church Council (liquid assets). Moreover, an investment in the *Investing in Ministry Fund* gives the investor the satisfaction of knowing that, in addition to a healthy return, the *Fund* ensures that the principal is actively enabling the mission of our church.

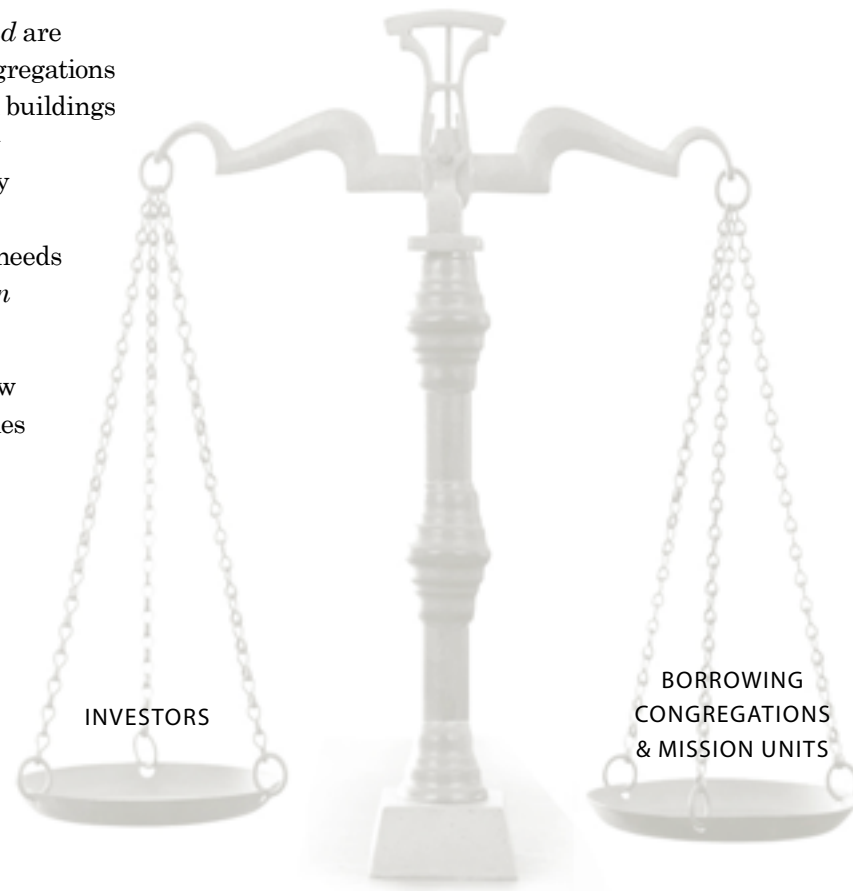
Meeting the capital financing needs of local congregations

Funds invested with the *Investing in Ministry Fund* are re-invested in the work of the United Church. Congregations needing to finance capital improvements to church buildings and manses often find themselves without friendly commercial lenders. New construction, accessibility retrofits, fire and safety retrofits, roof and other structural repairs, additions and upgrades are all needs that can be met through loans from the *Investing in Ministry Fund*.

Congregations and mission units wanting to borrow for the capital requirements of their social ministries are also eligible.

Through the *Investing In Ministry Fund*, these types of undertakings can be accomplished while, at the same time, the sustainability of the church can be built from the inside.

The Toronto United Church Council has a loan application and approval process which is borrower-friendly.



Strengthening

United Church Ministry

The Investing in Ministry Fund provides security and income to investing congregations while at the same time putting the principal to work in ministry.



Invest in Partnership

The *Investing in Ministry Fund* is focused on supporting the churches and organizations of the United Church. The Fund provides participants with returns on their pooled investments, and, in turn, these same investments are used to fund secured loans to local churches for capital improvements and expansion.

In its twelve years, the *Fund* has already garnered the participation of 30% of congregations in Toronto Conference.

The *Investing in Ministry Fund* offers:

- a good rate of return on your investment;
- an assurance that your investment is secure; its principal guaranteed by Council;
- an easy and professional method to manage your investment portfolio;
- an opportunity to stand alongside other United Church congregations and mission units.



Port Carling United Church built an addition featuring a new fellowship room.

Invest in Action

With help from the *Investing In Ministry Fund*, Metropolitan United Church dug out a new basement to create meeting space and accommodate the congregation's social ministries.



We express our gratitude for your support for our ministry at Metropolitan Church. The Toronto United Church Council has enabled us to open ourselves more fully to the community around us through the renovation of our church basement, thus centering our ministry in one building. This has had a marked effect on uniting our Sunday congregation with our mid-week clients and guests. Your investment in our life has also enabled us to secure this congregation's long-term viability. Thank you again for all your visionary work in the bigger picture. We appreciate your encouraging support.

Rev. Dr. Malcolm Sinclair, Metropolitan United Church, Toronto

HOW IT WORKS

Endowments, manse funds, and congregational reserves not immediately required can be invested to earn important income for you while the capital makes a great difference in a neighbouring congregation or mission.

Has your congregation recently...

- ...received a bequest?
- ...sold its manse or other property?
- ...considered the reinvestment of its historical funds?

Investing these and other types of funds is an ideal way to earn a good return on your investment while, at the same time, putting the principal to work in ministry.

With an investment of \$25,000 or more, congregations can invest knowing that the principal of their investment is fully secured. Investors would be hard-pressed to get a better rate of return with this level of security. The minimum term is 10 years, although provisions have been established to allow investors to have the option to withdraw all or part of their investment after the fifth year.

The Investing In Ministry Fund is registered with the Ontario Securities Commission. The Toronto United Church Council's investment policies and audited financial statements are available upon request.

Investors and Borrowers Speak...

Some United Church congregations have funds from endowments and property sales to invest; other congregations have a need to borrow for improvements to their buildings. The partnership possibilities represent our ministry at its finest.

Our congregation was looking for a way to invest funds derived from the sale of the manse to produce an income for our minister's housing allowance. By good happenstance the TUCC was, at the same time, developing its Investing in Ministry Fund and we became its very first investor.

It was a win-win situation as our congregation's financial requirements are met and at the same time we are helping other congregations in Toronto Conference with their



financial needs. The congregation had absolute confidence in the security of the arrangement and has had no reason to change any part of it.

**Ken Coulter, Trustees Committee
Scarborough Bluffs United Church**

In 2007, North Bramalea United Church set out to triple its space. We tried various commercial lenders and found them uncooperative or much too expensive. However, the chair of our committee came home from a meeting with TUCC with more excitement than we'd ever seen. "They understand us!" he said. "They want us to succeed in our mission! This



is a friendly lender! We found genuine Christian companionship and trust in the leadership of Toronto United Church Council."

**Rev. Norm Greene, Minister (ret.)
North Bramalea United Church**

For more than 120 years The Toronto United Church Council has worked with our church community to connect resources with ministry. Through professional advice, financial support, and leadership development, Council enables the church to meet the spiritual and social challenges of the day.

The **Investing in Ministry Fund** is a unique financial ministry that offers an opportunity to churches, mission units, United Church corporations, and individuals to put their investments to work on behalf of the United Church.

Investing in Ministry funds strengthen ministry by providing loans to improve or expand local churches while providing the investor with a good rate of return.

We believe that our United Church congregations want their investments not only to provide income, but also to be used for support of the work of the church. The Investing in Ministry Fund gives congregations the opportunity to do both things.

**Charles Drury, Past Chair
TUCC Finance and Investment Committee**

As stewards of church resources, we must consider not only the benefit that investment decisions will bring by way of interest income, but also how our principal is being invested in God's work.

**Vincent Alfano
Executive Director, TUCC**

Investing in Ministry Fund



Solid Returns
on a
Secure
Investment

For more information, please contact:



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TORONTO UNITED CHURCH COUNCIL
CONNECTING RESOURCES WITH MINISTRY