



UNITED CHURCH OF CHRIST

Church Building & Loan Fund

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LOAN PROGRAMS

(FOR NEW & RENEWING CONGREGATIONS)

SITE LOANS

Interest Rate – 5.5%
Term – 5 years
Amortization – 20 years
Maturity – 5 years
Minimum Down Payment – 30%

CONSTRUCTION LOANS

Interest Rate – 5.5%
Term – 5-year ARM*
Amortization – 20 years
Minimum Down Payment – 30%

PURCHASE LOANS

Interest Rate – 5.0%
Term – 5-year ARM**
Amortization – 20 years
Minimum Down Payment – 20%

*Adjustable Rate Mortgage



MORTAR TO MINISTRY

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THE CHURCH IS A PLACE

Written by the Rev. J. Bennett Guess



The church is a place. It's not necessarily a building, but a building will suffice. But the church is always a place, regardless of what you've been told — a place where you can collect yourself and gather with others in prayerful pursuit of all things human, all things God.

Granted, that place can be a park bench, or an oak tree, or a soup kitchen. But, still, it's a place.

It can, without apology, be a tall-steeple sanctuary place, or an idyllic picturesque place, or a more-casual store-front place. Maybe it's a community center, or a living room, or a coffee house, or a cozy fire pit. It can be a chapel; it can be a cathedral, but it's always your heart's sacred home.

Whatever or wherever it is, it's a place — an intentional place — where you feel empowered to build an altar, encounter the wisdom of the ages, and be opened to God's will and purpose for your life, alongside others you love — and even those you dislike.

The church is a place that encourages you to see the entire planet as your parish, and then sends you forth from that particular, isolated, holy place of yours — challenged, forgiven, and strengthened — in search of all the other places where God is just as fully present, just as fully known. Yes, the church is a place.

The UCC's Church Building & Loan Fund is in the church-place business. Our mission is to assist new and renewing congregations of the United Church of Christ to find, buy, build, renovate or refinance their places, in all their unique, diverse splendor — places where mortar can become ministry, where buildings can become the architecture of your faith community's wildest dreams.

We offer loans up to \$2.5 million at below-market interest rates.

Our mission is to work with you to make ministry possible and effective— in the places where you encounter God in worship, service, and advocacy.

We encourage you to contact our Church Building & Loan Fund staff to inquire how our loan products and capital campaign services might be just what your church is looking for.

The Rev. J. Bennett Guess is executive minister of the United Church of Christ's Local Church Ministries and president of the UCC's Church Building and Loan Fund.

CONTACT US

Call **866.822.8224, ext. 3834**

or visit ucc.org/cblf

or email infocblf@ucc.org

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MORTAR TO MINISTRY

NEW CHURCH BEGINNING FOR LIVING WATER UCC

Written by the Rev. Dr. Geneva Butz.



Located in a former liquor store in the Lower Kensington section of Philadelphia, Living Water Church affiliated with the United Church of Christ in 2006. In 2009, it became clear to the members that they needed a larger space for their growing ministry. For three years members and friends of Living Water UCC searched “high and low” for a new building. Nothing materialized.

One evening, Pastor Dwayne Royster gave a ride to a Lutheran pastor who shared with him that her church needed to sell its building. The congregation had dwindled and could not afford to maintain the property.

Negotiations began in September. The church contacted the Local Church Ministries Church Building & Loan Fund in October to inquire about a loan. Meanwhile, church members began to raise money for a down payment on the property. St. John’s UCC in Lansdale, PA, a sister church in the Pennsylvania Southeast Conference, heard about the new property and offered a matching grant of \$15,000 toward the down payment. After Pastor Royster told the story of the search for a new building to delegates at the Fall Meeting of the Pennsylvania Southeast Conference, individuals and churches rose up to donate funds to match the grant from St. John’s. At the meeting itself, \$7,500 was received.

Application was made to the LCM Church Building & Loan Fund in December, and on March 5, 2012, Living Water closed on its first church building.

As Associate Conference Minister working with Living Water during these three years, I was pleased that the LCM Church Building & Loan Fund staff checked all the papers to see that everything was in order and that insurance on the new property was purchased through the UCC Insurance Board. Without the loan from the LCM Church Building & Loan Fund, Living Water would not have been able to purchase this property.

Thanks be to God, to the LCM Church Building & Loan Fund, and to all the individuals and churches who lent support for helping Living Water Church reach this new milestone in their ministry!

The Rev. Dr. Geneva Butz is Associate Conference Minister for the Pennsylvania Southeast Conference.

WHEN DO CONGREGATIONS HIRE AN ARCHITECT?

Written by Robert Wandel, Architect

Last article in a 3-part series.

Fortunately for Architects, they are hired under positive circumstances. Doctors and lawyers are called when something sad or bad has happened, or is about to happen. But architects are hired when something good is about to happen to their church building and to their congregation.

Architects have the foresight to create a place of worship to entice membership and to awaken one’s spirituality from their surroundings. Architects help people to dream and to see the wonderful possibilities available to them for current and future use. Congregations should not wait to consider hiring an architect to improve their church and to assist their congregation in serving God when a catastrophe occurs or when their members become wealthy. If you are dreaming of the possibilities, the time to hire an architect is now.

A creative and insightful architect is hired to facilitate and explore options that would improve access for all people. Hire an architect to make your building more energy efficiently and environmentally relevant. Hire an architect to show how worship space can best serve the younger members, and make your building more attractive and more efficient in serving the less fortunate in the community.

Congregations can be a beacon of hope, and the design of your building may enable you to show others how best to serve your congregation needs and God. Hire an architect to help you explore those opportunities, when you are positive and enthusiastic, not when you must because of differed maintenance or complacency about serving. Celebrate by serving God and humankind by making your built environment more pleasant and relevant.

Capital Campaign Services

COMPONENTS OF A SUCCESSFUL CAPITAL CAMPAIGN

Congregational Vision

- Involves the entire congregation and vested friends
- Determines what the collective church community would like to happen in the next 5 to 10 years
- It is inclusive of all areas of ministry development, facility improvements and outreach programs

Strategic Planning

- Details the purpose of the Congregational Vision—answers the question, why?
- Outlines the implementation of the strategic plan—answer the question, when and how?
- Clearly states the goals that have been set by the congregation—answers the question, what?

Congregational Affirmation

- The Congregation has adequate opportunity for input into the strategic plan and goals
- The congregation affirms the strategic plan and goals

Research demonstrates churches meet their goals more often when they hire a capital campaign consultant. A successful campaign can increase fellowship among church members, increase member participation in ministries and programs of the church, improve understanding and giving as an act of worship, and increase the number of members in leadership roles.

WHY HIRE A UCC CAPITAL CAMPAIGN CONSULTANT?

A UCC Capital Campaign Consultant will:

- Serve the church throughout the campaign period
- Provide guidance in the selection and recruitment of key campaign leaders
- Provide orientation and training for members recruited to serve on the Campaign Executive Team
- Provide consultation through unlimited contacts by phone, mail, email, and fax in between onsite visits
- Provide resources and samples for printed materials
- Provide specialized training for all members of the team
- Monitor progress toward campaign goals
- Provide periodic follow up throughout the giving period

For more information, please contact your Capital Fundraising Executives:

The Rev. Priscilla Bizer
West Coast
216-736-3835

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East Coast
216-736-3819



Covenant United Church of Christ
South Holland, Illinois
Construction of Family Life Center

