

STAFF

The Rev. Dr. Patrick G. Duggan, *Executive Director*
Sheila Kinzer, *Associate Director & Chief Loan Officer*
Shaena Ragin, *Loan Processor*
Priscilla Bizer, *Capital Fundraising Executive*
Susan Mitchell, *Capital Fundraising Executive*

Sign-up to receive this newsletter at
ucc.org/cblf, or call 866-822-8224, ext. 3834

LOAN PROGRAMS

(FOR NEW & RENEWING CONGREGATIONS)

SITE LOANS

Interest Rate – 4.5%
Term – 5 years (fixed)
Amortization – 240 months*
Maturity – 5 years
Minimum Down Payment – 30%

**REFINANCING IS AVAILABLE
WITH NEGOTIABLE RATES
AND TERMS.**

**CALL NOW FOR IMMEDIATE
ASSISTANCE!**

CONSTRUCTION LOANS

Interest Rate – 4.5%
Term – 5-years (fixed)
Amortization – 240 months*
Minimum Down Payment – 30%

PURCHASE LOANS

Interest Rate – 4.0%
Term – 5-years (fixed)
Amortization – 240 months*
Minimum Down Payment – 20%

*Amortization can be based on 240-360 months dependent upon other factors of church loan request.



MORTAR TO MINISTRY

UNITED CHURCH OF CHRIST
**Church Building
& Loan Fund**

VOL. 3, ISSUE 1

SPRING 2013

IN THIS ISSUE

Of Mortar to Ministry

A Story That Needs To Be Told..... 1
Eight New Ways CB&LF Can Help Your Church..... 1
Partners in Building Events..... 2
Capital Campaign Services Update2
Capital Campaign Services Testimony3

A STORY THAT NEEDS TO BE TOLD



The Rev. Dr. Patrick G. Duggan
Executive Director

To communicate effectively with today's spiritual seekers, church leaders need to know what is going on in the world. And there is plenty of news out there to know. Unfortunately, what we get through most media outlets is a daily diet of stories that create the impression that the bad guys are winning and we all need to be afraid.

The **UCC Church Building & Loan Fund** has some good news to share. Bucking the trend of church decline, there are new and renewing churches out there gaining new members each month. Church folk in many places are hard at work helping the poor to be free from poverty; winning small victories in racial, gender and environmental justice; raising large sums of money for mission and ministry. There are churches that are outgrowing facilities for worship and service. Contrary to the media's portrayal of evil unbound,

these stories are living testimony of 2 Corinthians 4:12, *So we live in the face of death, but this has resulted in eternal life for you.*

At CB&LF, we help finance the present and future church. We help create the places where people of faith gather together for worship, service, and community transformation. We are ready to help you spread Good News. **God is Still Building ... (and we're here to help).**

EIGHT NEW WAYS CB&LF CAN HELP YOUR CHURCH

The **UCC Church Building & Loan Fund** is proud to announce our new products and services for 2013/2014 (listed here in order of launch date). These initiatives are designed to meet your church building needs today.

- 1. Giving Special Thanks** Special Mortgage Repayment Program Incentive. April 15 - Nov. 30, 2013.
- 2. Partners In Vision (PIV)** Planning & Technical Assistance for Churches with 21st Century Church Building Ideas. Begins April 18, 2013.
- 3. Storm Sandy Church Building Recovery Program (UCC/CBRP)** Low-Interest Loans for Post-Disaster Rebuilding. May 1, 2013 – April 30, 2014.
- 4. Lease to Own Program** New Church Building Down Payment Matching Program. June 1, 2013 – Dec. 31, 2014.
- 5. Church Building Energy & Environmental Program (CBEEP)** Small Loan Program for Church Environmental Improvement & Energy Efficiency Upgrades. Begins July 1, 2013.
- 6. Church Building Professionals Initiative (CBPI)** Helping Churches Choose Quality Building Professionals. Begins Aug. 1, 2013
- 7. Partners In Building-Renewed!** Helping Churches Navigate CB&LF Product & Service Offerings. Begins Aug. 6, 2013.
- 8. Gifted Capital Campaign Services** A Gift in Exchange for Giving. Begins Jan. 1, 2014.

CONTACT US

Call **866.822.8224, ext. 3834**
or visit ucc.org/cblf
or email infocblf@ucc.org

United Church of Christ
Church Building and Loan Fund
700 Prospect Avenue
Cleveland, Ohio 44115-1199

NON-PROFIT
ORG.
U.S. POSTAGE
PAID
CLEVELAND OH
PERMIT NO. 535

MORTAR TO MINISTRY

PARTNERS IN BUILDING EVENTS

SOUTHEAST — ATLANTA, GA., AUGUST 6, 2013

PACIFIC NORTHWEST — SEATTLE, WASH., OCTOBER 18-19, 2013

The CB&LF staff is hosting two PIB events this year. The first event is scheduled for August 6 in Atlanta, GA, in conjunction with the National Church Leadership Institute. The second event is scheduled for October 18-19 in the Pacific Northwest region in Seattle, WA.

The Partners in Building program is designed for new and renewing congregations who anticipate acquiring their first church home within the next 6-24 months. We assist congregations through the process of buying and owning property, and nurture congregations that are active in and supportive of the total mission and ministry of the United Church of Christ. The program also brings members of the congregation into a working relationship with their Conference and the staff of the **Church Building & Loan Fund**. Depending on the readiness of a congregation, the Partners in Building Program could be the first step in the process for obtaining a loan.

Program topics include:

- How to select and purchase real estate
- Insuring your church
- Building design and renovation
- CB&LF loan approval process and guidelines
- Financial training to assist churches in the overall process of financial reporting.

If interested, please contact Shaena Ragin at 216-736-3822 or ragins@ucc.org. Or you can check for more details at www.ucc.org/cblf.

CAPITAL CAMPAIGN SERVICES UPDATE

CB&LF is happy to report that requests for UCC Capital Campaign information and services have markedly increased over the last 12 months. Wayside UCC in Federal Way, Wash., and First Congregational UCC in Santa Rosa, Calif., both completed campaigns for expansion and renovation of their current facilities. Ainsworth UCC in Portland, Ore., and Desert Palm UCC in Tempe, Ariz., currently are in their campaign process.

Capital Campaigns are also on the way at St. Paul UCC, Westminster, Maine, Somers UCC, Somers, Conn., and 1st Congregational Church, South Haven, Mich. The Maine Conference is in the early stages of a Capital Campaign for their camp, Pilgrim Lodge.

This increase is exciting and noted all across the country!

“God is Still Building ... (and we’re here to help).”

VISIT OUR WEBSITE:

Visit www.ucc.org/cblf for more information on UCC Capital Campaign Services or contact Shaena Ragin at ragins@ucc.org.

Capital Campaign Services

Capital Campaign Services

CAPITAL CAMPAIGN SERVICES TESTIMONY

Written by the Rev. Dennis Hollinger-Lant, pastor
Wayside UCC, Federal Way, Wash.

March 4, 2013

Yesterday (March 3) was a “moving day” for Wayside members. Our renovation project is beginning and we had to clear out those spaces that will be affected by the construction. Today as I see people around and hear the noise of saws and Bobcats, I give thanks for the faithful members of our congregation and our association with the United Church of Christ Capital Campaign Services, especially the Rev. Priscilla Bizer.

Our vision began about six years ago in 2007 as we looked at our physical structure, talked about how we fulfill local mission and laid plans for what we thought we needed to do. Some of this was tied to our 50th Anniversary Celebration in 2009. Once that was in order our major question was “Can we do it?” In the spring of 2011, we engaged Priscilla Bizer and CCS to do a Feasibility Study for us. The result of that study convinced us that there was the congregational will and the resources to make this happen.

We had intended to start our capital campaign (“Stepping Ahead”) in the fall of 2011, but our critical leadership was not going to be available until January 2012. Priscilla was flexible and able to work her schedule to meet our needs. We set a goal of \$750,000 knowing that was ambitious for a 175 member congregation. On Easter of 2012 we celebrated the completion of our campaign and the commitment of \$500,000—less than we needed but more than many thought possible. At a subsequent meeting, the congregation voted to borrow another \$150,000 to complete the work we thought needed to be done. With a dollar for dollar matching gift challenged, we raised another \$100,000 (and that is still growing).

Capital Campaign Services and Priscilla Bizer helped us accept the challenge and do the work we needed to do. Our fundraising would not have been as successful as it was without Priscilla. We have two professional fund-raisers in our congregation. They both said two things:

1. As church members, we don’t want to be in charge.
2. Hire a professional fund-raising consultant.

You can track our progress on FaceBook at Wayside UCC or through our building blog: www.wayside59.blogspot.com. I cannot say enough about the professional and faithful service of Priscilla Bizer and CCS. If you have questions, please feel free to contact me.

2013 NEW FINANCING UPDATE

CB&LF is pleased to announce the following new loans and refinancings in the first quarter of 2013:

Covenant UCC
South Holland, IL
\$4,800,000

Kanana Fou CCCAS/UCC
Waipahu, HI
\$1,570,000

Grace Christian Fellowship UCC
Philadelphia, PA
\$325,000

Virginia-Highland Church
Atlanta, GA
\$250,000

We extend our encouragement, good thoughts and mostly, our prayers to these churches as they move forward with their building projects.

**CHURCH BUILDING & LOAN FUND GOES VIRAL
WITH OUR FACEBOOK LAUNCH, MAY 1, 2013.**



UNITED CHURCH OF CHRIST
**Church Building
& Loan Fund**