

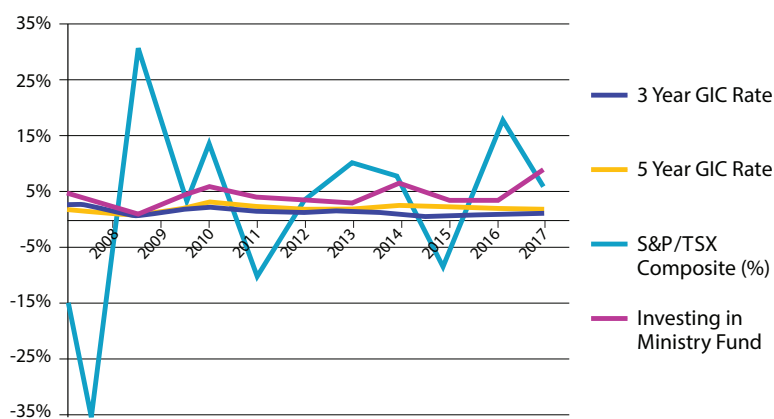
Investing in

2018 REPORT

The Investing in Ministry Fund provides a reliable income to investors while guaranteeing the invested principal.

Ministry Fund

Investing In Ministry Fund
Return on Funds – 10 Years
Compared to GIC Rates & TSX Index



10-Yr Compound Annual Growth Rate (CAGR) 2008-17	3-Yr GIC Rate ¹	5-Yr GIC Rate ¹	S&P/TSX Composite ²	Investing In Ministry Fund
	1.38%	1.83%	1.90%	4.20% ³

1 3- and 5-YR GIC rates taken from the Bank of Canada website (average rate per year)

2 S&P/TSX Composite Index (CDN\$) annual numbers taken from Bloomberg

3 Past results as recorded above do not guarantee the Fund's future results.

Investing in Ministry Fund returns are based on income from two sources. Loans made from the Fund return interest income. Funds not currently loaned are invested conservatively and in compliance with the United Church of Canada ethical standards.

Council's Investing in Ministry Fund is one of the ways our church "works smarter". Congregations depend on their funds for income vital to their sustenance and service. The Fund provides them with a secured investment opportunity that, over the last 10 years, has provided a better rate of return than GIC's and is quite respectable in comparison to the S&P TSX composite index. Since the principal is always secure, trustees and board members owe it to themselves to consider the Investing in Ministry Fund. Investing church resources in church development just makes sense.

Don Hunter F.C.A., ICD.D, Governing Council Executive,
Chair Finance - United Church of Canada, 2006-2012



connecting resources with ministry
TORONTO UNITED CHURCH COUNCIL

For further
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Your Principal at Work...

Council provided the land for the new **Christian Resource Centre/40 Oak Street** housing and community centre and also played a critical role in financing the new building's construction, part of which has been a loan from the Investing in Ministry Fund.

Ghana Calvary Methodist United Church built a new manse with a loan from the Investing in Ministry Fund.

Lansing United Church has rebuilt its church facility with funding from the City of Toronto and a loan from the Investing in Ministry Fund.

St. Paul's United Church, Orillia has rebuilt its sanctuary using a loan from the Investing in Ministry Fund..

Trinity United Church, Uxbridge has answered engineering challenges stemming from the settling of parts of its 130 year-old sanctuary with a loan from the Fund.

In 2018, sixteen active Investing in Ministry Fund loans facilitate church building activities and reconstruction projects across Toronto Conference.



Lansing United Church in north Toronto has rebuilt its facility with the help of the Investing in Ministry Fund. The new building provides the community with modern worship and community services space that will last a life time.

The Investment Advisory Group

Key financial decisions for the Fund are taken by Toronto United Church Council's (Council's) Committee of Finance and Property with the advice of the experienced professionals who comprise the Fund's advisory committee. The following have served on the Advisory Group in 2017/18:

Donald W Hunter F.C.A., ICD.D (Islington United Church)

Don is a retired partner from PriceWaterhouseCoopers. He has extensive experience as a board member of business and volunteer organizations and was the Chair of Finance, Governing Council Executive for The United Church of Canada. He was on Council's board for six years and continues as a member of its Committee of Finance and Property.

Ken Clarke (Bradford United Church)

Ken brought his background in finance and banking with Meridian Credit Union to his six year term on Council's board, during which time he served on the Committee of Finance and Property and as the organization's treasurer.

Jim Dillane M.B.A., M.P. A. (Cummer Avenue United Church)

Jim is retired, having served as the Director, Finance and Business Services for the Toronto and Region Conservation Authority. He is on the board of Cummer Avenue United Church's non-profit housing corporation and served for six years as a Director of Council and a member of its Committee of Finance and Property.

Charles Drury B.S.A. (Dalston-Crown Hill United Church)

Charles taught high school for more than 30 years. He was a Director and Finance Committee member of the Simcoe Children's Aid Society, and Treasurer of the former Simcoe Presbytery. He served two terms as a Director of Council and continues as a member of its Committee of Finance and Property.

Wing Haan Tam M.B.A., B.Sc (Toronto Chinese United Church)

Wing Haan recently retired as Manager of the Financial Conglomerate Group in the Office of the Superintendent of Financial Institutions Canada. She continues to consult for various international banks. Wing Haan served on Council's board from 2012 to 2018, and she continues to serve as a member of its Committee of Finance and Property.

The Investing in Ministry Fund is overseen by its trustees:

Joan Hart B.Com (Central United Church, Weston)

Joan brings a wealth of experience in the church and accounting fields. She served as Chair of Finance for a major hospital, Chair of Stewardship at the United Church's General Council, Treasurer and Chair of Finance for Toronto Conference, and Finance Committee Chair in Toronto West Presbytery. She was a director of Council for five years.

Ross Hillis B.Com., C.A.

Ross held senior management positions within the property and casualty insurance industry for 27 years. He was a board member at the Fred Victor Centre, Potentials, the Wexford Residence Foundation and Toronto Crimestoppers. He served on Council's Board of Directors for six years, including a term as President.