

## Providing Investors with Security and a Fair Return

The Investing in Ministry Fund provides 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 the principal is actively enabling the mission and ministry of our church.

Typical church investors have three goals:

- A fair return on investment
- Security of principal
- Meeting the United Church's ethical investment standards

Since 2001, the Investing in Ministry Fund has enabled more than 80 investing communities of faith and individuals to meet these goals. With a consistent record of exceeding equivalent GIC returns, each investment is secure and all market investments meet the United Church's ethical standards.

## Financing the Capital Needs of Local Communities of Faith

The purpose of the Investing in Ministry Fund is to meet the capital needs of United Church communities of faith in south central Ontario. New construction, accessibility retrofits, fire and safety retrofits, roof and other structural repairs, additions and upgrades all can be financed through loans from the Investing in Ministry Fund. The capital needs of social ministries are also eligible.



## Investor & Borrower Friendly Service

Investing and borrowing with the Fund is a user-friendly experience. Tucc staff members are happy to answer any questions you may have, or come to speak to your Council or trustees. Loan applicants are given support and advice from the early stages through to the submission of an application.

## Broadening the Partnership Network

Already more than 60 communities of faith within Shining Waters Region can speak of having had their buildings built or renovated with major capital loans from Tucc. With the changes in the divisional maps of the United Church, the Investing in Ministry Fund is now active in four regions.



In response to new seasonal and year-round residents, Wasaga Beach United Church is undertaking its third construction initiative in ten years.



PHOTO: IanAdamsSimcoe.com

Pastor Keith Lockhart and Tucc Executive Director Ron Ewart at the dedication of a recent phase of Wasaga Beach United Church's building.

## A Bias for Action

For more than 125 years, Tucc has had a reputation as having a bias for action. When Emmanuel United Church in Waterloo needed to replace its roof, it had no time to spare. The roofing job was both complex and expensive. Funds were made available immediately to let the work proceed.



The cupola is temporarily removed from Emmanuel United Church, Waterloo to enable its roof's restoration.

# 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.

### 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.

\* Investments of less than \$150,000 require that the investor be an "Accredited Investor" as defined by the Ontario Securities Commission (OSC45-501)

## A Partnership for Ministry

Some communities of faith within the United Church have funds from endowments and property sales to invest; others have a need to borrow for improvements to their buildings. Bringing these together represents the United Church at its finest.

The Investing in Ministry Fund is a unique financial instrument that offers an opportunity to churches, mission units, United Church corporations and individuals to do just this, putting their investments to work on behalf of the Church, while ensuring a secure and reasonable return for their own ministry needs. For more than 125 years the Toronto United Church Council has worked with our church community to connect resources with ministry. TUCC is glad to be the link that enables the connection between investors and borrowers.

*The good sense inherent in the establishment of the Investing in Ministry Fund is apparent when we realize that some of our churches have assets to invest for income, and others need access to capital loans. The marriage of those needs in an "in-house" solution is so reasonable. We, at Jubilee United, were pleased with our trustees' decision to diversify our investments to include the Fund, when, in the last quarter of 2018, our market investments suffered a dramatic downturn.*

**Rev. Norm Seli**  
Jubilee United Church

*Our investments with the Investing in Ministry Fund, now over eleven years, allow our trustees to know that our capital is secure, while earning what has been a strong (4%+) return over the time we've been invested in the fund.*

**Harry Ort**  
Treasurer, Board of Trustees  
Cummer Avenue United Church



*TUCC has a hundred innovative ways that it makes use of capital to make things happen in our church. The Investing in Ministry Fund has provided better than average returns for its investors since 2001. It is a conservative (the investor's principal is guaranteed) way to both build the church and realize a reasonable return.*

**Ted Meyers, Treasurer**



*As TUCC expands its area of service to include Western Ontario Waterways, Horseshoe Falls, Shining Waters and East Central Ontario Regions, our board and staff have risen to the occasion, getting the word out about programming available through TUCC. We look forward to the coming years, during which time we'll be getting to know the Regions better and discerning how our financial ministry can best serve them.*

**Ron Ewart, TUCC Executive Director**

# Investing in Ministry Fund

Serving: Horseshoe Falls,  
Western Ontario Waterways,  
Shining Waters, and  
East Central Ontario Regions



A Secure  
Investment  
Providing Solid  
Returns

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