



INVESTING IN MINISTRY FUND FAQ

The Investing in Ministry Fund provides United Church communities of faith and individuals, who have capital from legacies, endowments, or proceeds from the sale of property, with a unique opportunity to invest their funds strategically, supporting both capital growth and the mission work of the church.

We understand that 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.

This FAQ section aims to address key questions regarding the fund.

FREQUENTLY ASKED QUESTIONS

Minimum Investment Amount:

Q: Is there a minimum investment requirement?

A: Yes, the current minimum investment amount is \$25,000.

Eligibility and Participation:

Q: Who can participate in the fund?

A: Congregations, United Church corporations, and individuals investing \$150,000 or more are eligible. Investments below this amount require completion of a Certificate of Accredited Investor for Ontario Securities Commission compliance.

Rate of Return Comparison:

Q: Can we find better rates elsewhere?

A: The fund doesn't claim the "best rates," but offers a reasonable return, secure capital, easy portfolio management, and a chance to support church communities. See our website page ([Investing in Ministry Fund - TUCC](#)) for the Investing in Ministry return on funds for the past 10 years as compared to GIC rates and the TSX Index.

Earning Distribution:

Q: How is our church's portion of earnings determined?

A: Earnings are determined by the Ontario Securities Act, ensuring no commission or benefit to the Council. Your investment earns a proportionate share of total earnings less administrative costs, sourced from interest paid by borrowers, and returns from fund investments.

Earnings Payment:

Q: How are earnings paid?

A: Earnings are paid by cheque on an annual, semi-annual, or quarterly basis, based on your preference.

Administration Service Fee:

Q: Is there an administration service fee charged on our participation or against the fund's return?

A: No, the Council is reimbursed for out-of-pocket administrative costs only, ensuring transparency.

Investment Term and Redemption:

Q: What is the term of our investment?

A: The term is ten years or longer, with redemption options on the fifth anniversary and subsequent annual dates, subject to 180 days' written notice.

Security and Guarantee:

Q: How is invested money secured?

A: A promissory note guarantees earnings and repayment, backed by the Council's assets. Participants receive a General Security Agreement for added security.

Emergency Capital Needs:

Q: What if we need our invested money for an emergency?

A: Similar to a GIC, premature contract termination in the first 5 years may be challenging, but the Council collaborates to find financing solutions.

Suitable Funds for Investment:

Q: What funds are suitable for investment?

A: Endowments and reserves not immediately needed are the best investments, ensuring a positive impact on neighboring congregations or missions.

Utilization of Funds:

Q: How will our money be put to use?

A: Funds support congregational and mission unit projects, such as building improvements or community outreach facilities, aligning with the Council criteria.

Popularity of the Fund:

Q: Why is the Investing in Ministry Fund so popular?

A: The church's faithful-stewardship approach to finance and the urgent need for congregational development and mission outreach contribute to the fund's popularity.

For further details, contact Ron Ewart at ron@tucc.ca or 905-771-5124 ext. 29, or visit the Investing In Ministry page on our website [Investing in Ministry Fund - TUCC](#) for additional information.

