
CHURCH EXTENSION FUNDS

STRENGTHS

- *Competitive and tailored financing programs*
- *Ministry and mission focused*
- *Knows church culture*
- *Places a priority on long-term relationships*
- *We add “Ministry” to our investment and investment owners*
- *Trust...Transparency and accountability*

WEAKNESSES

- *Not FDIC insured*
- *Reliance on the church for loan repayment*
- *Dependency on denominational affiliation*
- *Geographic limitations*
- *Regulatory and compliance issues*
- *Insufficient capital*
- *Investor/Donor fatigue*
- *Investor lack of awareness*

OPPORTUNITY

- *Growing demand for repurposing church property*
- *Partnering with churches with new ministries and initiatives*
- *Developing tailored solutions for specific church challenges*
- *Embracing digital and online engagement e.g. AI*

THREATS

- *Economic uncertainty and the impact on our borrowers*
- *Competition from commercial lenders including self-funding bond financing*
- *Changing denominational demographics*
- *Aging church membership*
- *Changing demographics*

CHALLENGES

1. Economic and Financial Pressure

- Declining investments
- Cash flow

2. Risk Management – Default

- Higher risk lending
- Collateral weakness

3. Regulatory and Compliance Issues

- Security regulation
- Transparency requirements

4. Operational and Strategic Hurdles

- Aging congregations
- Cost of repairs

5. Balancing Mission vs. Financial Goals

Follow this QR Code to view a compilation of our collective ideas:



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