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Church Extension Financial & Missional Resources, Inc.

Inclusive of Board of Church Extension
dba **Disciples Church Extension Fund**

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General Board Report on 2020

In 2020, Disciples Church Extension Fund (DCEF) and New Church Ministry (NCM), like you, had to confront the reality of the coronavirus pandemic and its many unanticipated challenges. COVID-19 shifted the needs of our congregational partners; changed the ways we interact with church leadership; and, required us to adjust the tools we use to reach the people and ministries we serve. In very real ways, it changed how our staff connects with our customers, completes their day-to-day tasks, and communicates and collaborates with each other.

Even in a time of pandemic or, perhaps, *especially* in such a time, congregational vitality and sustainability result from the effective stewardship of capital and leadership resources. Our ministry recognizes that a church is more than a building or a Sunday service. It is a manifestation of the divine at work in the world -- of people living the teachings of Jesus Christ and, through their service and celebration, connecting with God, each other and their community. For this reason, our programs and services focus on helping congregations look beyond their church walls to envision how their missions could evolve to address the most urgent needs they see.

Disciples Church Extension Fund

Disciples Church Extension Fund inspires and empowers congregations to create Holy Places where people connect with God, each other and the community.

Disciples Church Extension Fund is the general ministry of the Christian Church (Disciples of Christ) that provides congregations with building planning and capital funding services. In part, this is done through loans for new construction, renovation, repair, accessibility improvements, “green” initiatives, special facility projects, relocation, and more. We work with congregations and ministries as they create, re-create, fund, and use/re-use their Holy Places (conventional or other, owned or not) as instruments for connecting with God; places to gather as Christians who are called to love and serve each other and their neighbors.

Despite the challenges presented by the pandemic, 2020 gave DCEF good reason to celebrate. In late December, the ministry surpassed one billion dollars in the total amount of loan approvals extended to congregations in need. Since 1883, DCEF has provided financial aid in the form of an astounding 13,670+ congregational loans with more than half of this dollar amount -- \$565.7 million – being approved for 1,509 loans just since the year 2000.

In addition, the year 2020 was a financially positive one for DCEF due to market gains and continued growth in the number of churches and Disciples-related organizations seeking loans for capital projects. This was the fourth consecutive year of such growth in loan advances and our highest total on record – \$29,231,152. Due to the impact of

the pandemic, we anticipate this growth trend to be tempered. Also, fewer loans are now being used for new construction – historically, the dominant use of DCEF loans. This change reflects cultural developments in the Christian Church (Disciples of Christ) and other religious denominations. Simply put, fewer congregations are breaking ground on new facilities; more are finding alternative arrangements for their worship spaces, including those that are not owned, while many are choosing to alter existing facilities to stay where they are.

For this reason, DCEF loans are funding a greater variety of projects than ever before. A few examples from 2020 that illustrate this trend include First Christian Church of Houston's loan for COVID-19 relief for its school; South Hills Christian Church of Fort Worth's loan to remodel its bathrooms, hallways and classrooms; The Woodlands' (Texas) loan to replace its air conditioners; St John Church of Christ of Dover, North Carolina's loan to purchase a van for serving the community during the pandemic; and, Sandy Springs Christian Church's loan to address consequences of COVID-19 (Georgia).

With our loan demand continuing to grow in 2020, DCEF worked to increase investor participation so we would maintain the liquidity needed to help Disciples reimagine and revitalize their Holy Places. Throughout 2020, we promoted two investment notes featuring special interest rates, encouraging investors to "Do GREAT while doing GOOD!" and raising nearly \$10,000,000 in the process, including approximately \$735,000 reinvested because of these special promotions.

As of this writing, the staff of Disciples Church Extension Fund (DCEF) has been working remotely for nearly eleven months. What started on March 12 as a planned two-day experiment to see if we could all work effectively from home has turned into a 'sheltered in place' marathon none of us anticipated. Fortunately, we have been able to remain productive using available technology, including Zoom video conferencing and Microsoft Teams with face time feature, and exercising our ability to innovate new solutions.

For example, in an effort to minimize the impact of the COVID-19 on our ministry partners, DCEF developed a number of new programs, including our Loan Payment Deferral Plan. We knew that many churches would have trouble meeting their financial obligations due to their inability to gather for worship, diminished congregational giving, job loss and the economic slowdown. To assist them immediately, we provided a two-month, automatic deferral of [loan](#) payments from April 1st through May 31st, 2020, benefiting 250 congregations. This financial pause provided the relief necessary for most churches to adjust to the new normal and re-consider their budget strategies. Now, some eight months later, the vast majority of deferral plan congregations are back on track and caught up on their payments.

Other pandemic-related tools developed by DCEF include a feature called [Protect your congregation and building with COVID-19 resources from DCEF](#); a [Coronavirus](#)

[Resources Page](#) added to the DCEF website; and, social media posts that promoted regional webinars featuring DCEF Building and Capital Services Advisors.

Prior to the COVID-19 pandemic and related event cancellations, DCEF's 2020 Regional Assembly participation was slated to run from April through October. To the extent possible, we maintained our assembly presence in 2020 by working virtually with as many regions as possible. We did this, in part, by creating [a four-and-a-half-minute video](#) that details how Disciples help Disciples through the various services we offer, including investments, congregational loans, building and capital services, ministry re-envisioning programs, support for the new church movement, and coronavirus resources. This video was shown as part of the programming of, at least, 16 virtual Regional Assemblies. In addition, we sponsored a number of these events and invested heavily in their program advertising.

Thanks, in part, to the willingness of our staff to find new and better ways to serve our mission virtually, and despite the challenges presented by COVID-19, last year DCEF was able to:

- Deliver more than 165 services and consultations
- Conduct more than 23 workshops
- Provide expert coaching to 25 courageous church leaders
- Create the *Ask the Advisors* blog, the posts of which have already been opened more than 31,250 times and shared more than 6,590 times
- Prepare 21 new coaches for their work with new and transforming church leaders
- Help 50 congregations apply for \$1,000,000 in Paycheck Protection Program loans
- And much, much more!

In addition to our loan, building-related and capital fundraising services DCEF, working along side and in cooperation with Week of Compassion, offers a Disaster Response Service. In 2020, 18 congregations received immediate facilities assistance from us despite the pandemic lockdown after their buildings were damaged by natural disasters such as storms, tornados, floods and fires. These congregations include:

<u>Church</u>	<u>Location</u>	<u>Disaster</u>
Iglesia Cristiana Emanuel	San Benito, Texas	Storm Damage
Mahomet Christian Church	Bertram, Texas	Fire
New Covenant Christian Church In the Spirit	Nashville, Tenn. Tulsa, Okla.	Tornado Fire
Arlington Heights Christian Church	Arlington Heights, Ill.	Fire
Pleasantville Christian Church	Pleasantville, Iowa	Fire
South Baldwin Christian Church	Foley, Ala.	Hurricane Sally
First Christian Church	Robertsdale, Ala.	Hurricane Sally

First Christian Church	Pensacola, Fla.	Hurricane Sally
First Christian Church	Leesville, La.	Hurricane Laura
First Christian Church	Lake Charles, La.	Hurricane Laura
Victory Christian Church	Port Arthur, Texas	Hurricane Laura
Central Christian Church	Marshalltown, Iowa	Derecho
First Christian Church	Newton, Iowa	Derecho
First Congregational UCC	Cedar Rapids, Iowa	Derecho
Ira United Christian Church	Ira, Iowa	Derecho
Marion Christian Church	Marion, Iowa	Derecho
Noelridge Christian Church	Cedar Rapids, Iowa	Derecho

Other examples of DCEF serving our ministry partners include:

- our work with First Christian Church of Portland, Oregon, a church that has provided food and personal hygiene products to people without homes for more than 25 years. When COVID-19 hit, however, FCC-Portland needed to find additional sources of revenue to support its outreach ministries, maintain current staffing, and keep the lights on. After applying for a for a Paycheck Protection Program (PPP) loan at a local bank, and being frustrated by the process, they turned to DCEF which was offering emergency, short-term financing to help congregations weather the pandemic storm. DCEF also put the church in touch with a bank loan officer who offered to assist Disciples congregations in obtaining PPP loans. The PPP and DCEF loans helped FCC-Portland get through the end of the year and continue its incredible ministries, while supporting payroll and budgeting.

- providing Hillside Christian Church of Kansas City, Missouri, a competitive rate on a Green Loan and capital fundraising services. With more than a dozen social service agencies using its facilities in any given month, and a Haitian-American congregation nesting in its chapel every Sunday afternoon, HCC-KC prides itself in offering a welcoming space to its community. So when the congregation decided to reduce its carbon footprint by replacing its 20-year-old boiler, HCC turned to DCEF for a Green Loan. Later, to do additional remodeling and cover Green Loan payments, the church again turned to DCEF to prepare, organize and conduct a capital campaign to raise the funds needed for the project. DCEF advisors have a deep understanding of the fundraising process based on their many years of experience, enabling them to provide highly knowledgeable guidance.

New Church Ministry

Despite the pandemic, 2020 was a year of growth and innovation for New Church Ministry (NCM), under the guidance of Terrell L McTyer, Minister of New Church Strategies. NCM supports the Christian Church (Disciples of Christ) by focusing on the development of leaders and congregations which is at the center of the Disciples' New Church Movement. Under the administrative oversight of DCEF for more than 40 years,

NCM trains, equips, assists and multiplies emerging and affiliating congregations and leaders. The NCM Team's work is rooted in the commitment to be relational, resourceful and relevant. Normally, they travel extensively to build relationships, mentor, speak, and strategize with general, regional and ecumenical partners but have excelled at doing so virtually over the last year.

NCM innovations for 2020 include the introduction of the monthly newsletter [The New Church Know-It-All](#), hosting its first online [Coaching Academy](#), and conducting a virtual [Leadership Academy](#). The training was provided in Spanish and Korean so that native speakers of these languages could relate to the material more contextually. Translation and interpretation were made available through partnership with Obra Hispana and NAPAD. A total of 83 leaders registered for the event.

The second season of the [New Church Hacks](#) webinar series attracted substantial interest with relevant subject matters such as leadership, technology, and community engagement. More than 1,300 viewers registered to learn about creative solutions, advice, and how-tos to start, sustain and strengthen congregations. With nearly 500 registrants, the episode [16 Action-Hacks to Attack Racism](#) was timely and challenging.

NCM started a new church-wide prayer initiative called [Water the Plants](#) with a mission to focus 1000 intercessors on intentional prayer for the leaders and congregations of the New Church Movement. NCM gathers dedicated supporters of new worship expressions on regular conference calls to prioritize the spiritual discipline of prayer. A calendar is provided to serve as a guide for collective intercession.

NCM also prepared materials in support of the 2020 Pentecost Offering. These included a [video](#) celebrating 1,000 new churches and the new church movement (available with French, Spanish and Korean subtitles); a variety of digital materials for use in online services, including a bulletin insert and poster for use in emails and on social media, and graphics to enliven PowerPoints and websites; three offering-related stories for *Disciples News Service*; and multiple Moments for Mission pulpit pieces to inspire congregational participation.

On August 19th through the 21st, NCM and DCEF convened the [2020 New Church Summit](#) to strategize about the future of the Disciples' New Church Movement over the coming decade in light of current cultural realities, societal shifts, and next normals. Originally intended to be an in-person gathering, the meeting pivoted to be virtual allowing nearly 90 general ministry leaders, regional ministers, regional new church team leaders, church planters, seminary leaders, and representatives of various demographic and church planting initiatives to participate. The Summit's work continues as attendees regularly meet as Tactical Teams to discuss issues related to new church, such as funding, training, general/regional responsibilities, social impact, and disciple-making. Visit the [Summit landing page](#) for notes and updates.

Looking ahead to 2021, Disciple Church Extension Fund and New Church Ministry remain resolute in our devotion to the principle of ‘Disciples helping Disciples’ wherever and whenever needed. We anticipate that our commitment to this goal will require us to continue developing new tools – products, services, materials and events – to meet the evolving needs of our ministry partners. Together, we will innovate new and powerful ways to be the church and continue to celebrate God’s work in the world far beyond the impacts of the pandemic.

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DIRECTORS

(date indicates end of term)

Martha Brown, Maryland, ‘22
– Retired Minister and Educator

Jeff Champeau (Vice Chair), Oklahoma, ‘23
– Information Technology Security

Laurie Pound Feille (Chair), Upper Midwest, ‘21
– Minister, First Christian Church of Minneapolis

Theodore Feitt, Jr., Pennsylvania, ‘22
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Lonora Graves, Northern California/Nevada, ‘23
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Gregory A Kuhn, Indiana, ‘22
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John Powell, Kentucky, ‘23
– Banker and Minister

Antonio Rodriguez, Florida, ‘21
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Allison Ruari, Tennessee, ‘22
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