

What Is LCEF?

The **Lutheran Church Extension Fund** is a unique ministry-through-investment organization of The Lutheran Church—Missouri Synod. LCEF links LCMS investors with borrowers.

Investors earn a competitive interest rate on their investments, and in turn, these dollars provide low-cost loans to LCMS churches, schools and professional church workers.



LCEF Loans Support the Great Commission

LCEF provides loan assistance and advice to congregations, schools and professional church workers of the LCMS.

LCEF understands the importance of furthering the Lord's work, and we strive to provide loans at competitive terms that best meet the needs of the borrowers. High-quality professional assistance is a priority at LCEF. At the same time, we remain focused on mission and ministry. LCEF supports the Great Commission, and we strive to fulfill our mission through a solid partnership of investors and borrowers.

Your LCEF Loan Helps Other Ministries

When you borrow from LCEF, your loan is helping other churches and schools too. As LCEF loans are repaid, these funds become available for other congregations, schools, new missions, etc. to acquire loans for their future building projects.

LCEF Is Your Lending Partner

LCEF views its relationship with the schools, congregations and professional church workers of the LCMS as a partnership. Our professional loan and escrow disbursing officers understand the needs of LCMS organizations and church workers and help them through the entire loan process.

From start to finish, LCEF is there to help you strengthen your ministry. Together, we can help others tell the Good News about our Savior, Jesus Christ.



"What is more, he was chosen by the churches to accompany us as we carry the offering, which we administer in order to honor the Lord himself and to show our eagerness to help."

2 Corinthians 8:19



The mission of the Lutheran Church Extension Fund is "to provide opportunity to make funds and services available in support of the Great Commission through The Lutheran Church—Missouri Synod."

Equally important are the principles of LCEF, which include:

- LCEF is a ministry.
- LCEF is a partnership between investors and borrowers, focusing on congregations.
- LCEF is positioned to help specialized ministries.
- Investors are fellow Christians who support the ministry.
- LCEF is guided by, "Will this decision make a difference and further the Great Commission?"

Loan Opportunities

- Construction, Remodeling, Expansion for LCMS Congregations, Schools and Organizations
- Church Worker Direct Housing Loans
- Church Worker Consolidation Loans

Other LCEF Services

- **Loan Consultation**
An LCEF employee will meet with you to help answer questions related to the cost of borrowing and how much debt can be assumed.
- **Capital Funding Services**
CFS provides capital fund-raising services to congregations, schools and agencies.
- **Architectural Advisory Committee**
Architects and liturgical artists offer advice on building ideas, design plans and religious art.
- **Laborers For Christ**
LFC helps LCMS institutions, congregations and missionaries build the facilities they need for their ministries at reduced costs.
- **Demographic Resources**
LCEF offers an in-depth package that provides information on the congregation and the surrounding community, including age, income and lifestyles of members.
- **Strategic Ministry Planning**
This faith-based planning process asks God to share His calling and plan for a congregation.
- **Gift Planning Services**
LCEF investors receive free gift planning advice, in conjunction with the LCMS Foundation.



Expanding His Kingdom

Mere words alone do not make a ministry. It takes people working together, praying and focusing on the Lord's work. With God's blessings, LCEF hopes to continue providing space and place for the preaching and teaching of the Gospel—throughout the world.

■ **Specialized Ministry Loan Fund**

Over the years, LCEF has provided funding in the form of loans and seed monies to various urban and ethnic ministries through its Specialized Ministry Loan Fund.

■ **Arthur C. Haake World Ministry Fund**

LCEF has also supported international ministries through the Arthur C. Haake World Ministry Fund to help establish an LCMS presence in places such as Hong Kong, China, Ghana, Brazil and South Africa.

■ **Higher Education Loan Program (HELP)**

HELP has provided loans to colleges and seminaries of the Concordia University System—saving these institutions in excess of \$6.7 million in interest!

These examples demonstrate LCEF's commitment to the LCMS, to the Great Commission, and to our good and gracious Lord, Jesus Christ.



The History of Church Extension

In 1902, several churches within The Lutheran Church—Missouri Synod pooled their funds together to help construct a new congregation's worship facility. From that simple act of stewardship, the Lutheran Church Extension Fund was created.

Today, the unique LCEF ministry exists to serve the entire LCMS by providing low-cost loans to build space and place for the preaching and teaching of the Gospel of Jesus Christ.



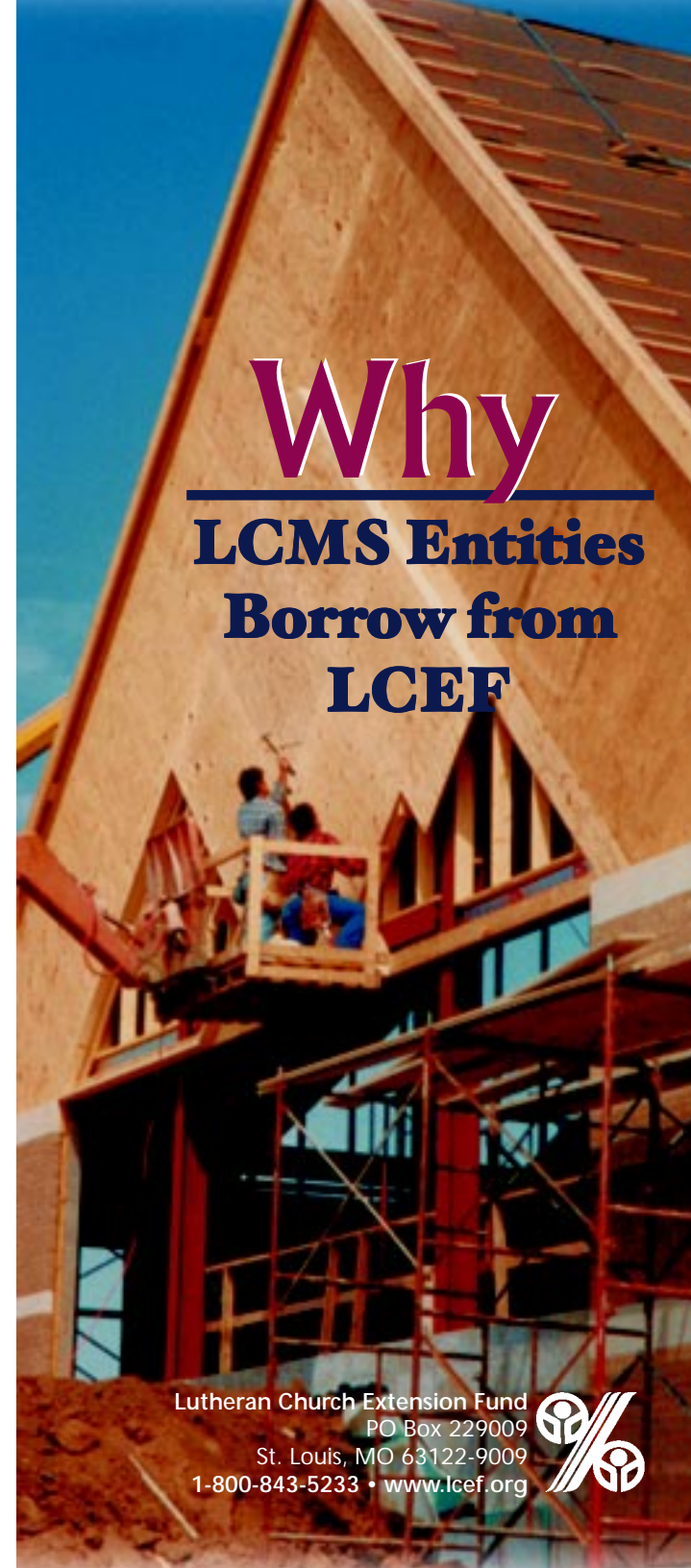
Lutheran Church Extension Fund

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As a nonprofit religious organization, LCEF investments are not SIPC- or FDIC-insured bank deposit accounts. This does not constitute an offer to sell or a request to buy. The offer is made solely by LCEF's Offering Circular.

Why

LCMS Entities Borrow from LCEF



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