It’s pretty simple, really. Disciples Church Extension Fund (DCEF) is a financial ministry. By that I mean DCEF is here to help congregations in all financial areas, from walking them through the preparation of a financial statement, to lending the right amount of capital-project money that is within the church’s capacity to manage and repay. In my former life as a banker doing day-to-day loan transactions for small businesses, including churches, my work was mostly about what was profitable for the bank.

Being on staff at DCEF now for eight months, my focus has shifted from the bottom line to what is beneficial for the congregation and its mission. In other words, my work and DCEF’s financial services are a ministry, and, for me, a personal one at that.

Today’s congregations are faced with many challenges—a down economy, buildings that are often too large and costly for their ministries, declining membership and giving, to name a few. These challenges may result in a church having to decide who will not get paid or what ministry might not happen. Another casualty of these challenges can be debt repayment, often resulting in past-due or “seriously delinquent” loan payments. This is a time when DCEF’s role as a ministry partner can make such a difference to a congregation. Because DCEF is not in the profit business or the business of owning buildings, as a financial ministry we can help churches approach their financial situations from a unique perspective—from the perspective of what they believe God is calling them to do. Banks don’t do that.

Working with congregations to develop delinquent loan payment workout plans to help them through short-term or long-term financial difficulty is what DCEF does. These workout plans are as strategic and individual as the church itself. There

By being about the ministry and not about the transaction, we can help congregations flourish financially and missionally.
Clergy CARE Groups support leaders through change

According to Hope Partnership for Missional Transformation, clergy peer groups, called CARE Groups by Hope Partnership, are critical to the success of leaders who are attempting to lead congregations through change. Rev. Janet Maykus, one of the partners who developed this component of the Hope Partnership leadership development process, shares her insights about vital clergy peer groups:

According to its May 2011 summary report, Lilly Endowment’s Sustaining Pastoral Excellence Initiative (SPE) provided funding for more than 15,000 pastoral leader peer groups and programs or conferences for more than 30,000 pastoral leaders, who serve about 10 percent or 330,000 congregations in the United States. These numbers explain today’s abundant discussion regarding clergy peer groups.

More than 2,000 surveyed pastors participating in SPE peer groups reported that they joined and stayed in their groups because: 1) they were always looking for ways to improve their ministries; 2) they enjoy intellectual challenges; 3) the group’s subject matter was important to them; and 4) their “spiritual batteries” needed recharging. These were ministers looking for ways to renew their commitment to ministry, to revitalize their bodies, minds and spirits, to deepen their pastoral and spiritual skills, and to clarify their goals and limitations. They were not seeking quick fixes for congregational growth, nor were they fulfilling denominational requirements. These ministers were looking for ways to re-connect with the calls that once seemed vibrant and hopeful.
There are numerous peer group models with any number of variations. However, there are elements that the most helpful peer groups have in common:

- All members consider the peer group a priority.
- All members are considered equal. And, the group never sets out to “fix” or “heal” a member.
- The group keeps its covenant regarding confidentiality, meeting times, activities, etc.
- The group has a healthy balance of agreed-upon requirements and freedom to change its mind.
- The group has opportunities for spiritual depth, rituals and worship.
- Helpful peer groups function as groups do—they experience beginnings, middles, conflicts, resolutions, deeper levels and ends.
- The most promising peer groups have members who take what they learn in the group back to those they serve.

In the busyness of life, it is easy for clergy to forget Jesus’ discipleship model. Clergy must remember that healthy ministry demands a rhythm of rest and study, play and discipline, service and acceptance, listening and speaking, retreating and going forth.

CARE Group members begin their “Journey” together

By Linda Gardner, CARE Group Host Coordinator • Hope Partnership for Missional Transformation

Linda Gardner shares her perspective on clergy CARE Groups and describes the first Hope Partnership CARE Group activities:

Pastoral peer groups are an important element in Hope Partnership for Missional Transformation’s “Journey” service for congregations seeking transformation and new missional focus. These peer groups, called CARE Groups, are named after the model developed by Fund for Theological Education, called CARE. The CARE model includes the following areas:

- **Create Space**
- **Ask Self Awakening Questions**
- **Reflect theologically on self and community**
- **Enact the next faithful step**

CARE Groups gather eight times in a two-year period with the goal of helping the pastors identify ways they can transform themselves and equip their congregations for mission. These groups of four to ten pastors also include a “host” who guides the conversation.

I have met with Hope Partnership’s first CARE Group three times. Our first meeting focused on creating space and getting to know one another through a self-awakening question about each person’s definition of trust. Our second gathering focused on creating space and building trust within the group through a series of experiences, discussions and social time together. Asking self-awakening questions encouraged discussion and personal reflection.

The next gathering continued to build trust and focused on reflecting theologically as the group engaged in rich conversations about scriptures encouraging transformation.

We will continue to meet and use each of these practices throughout the process and begin to identify how participants might identify and enact the next faithful steps. I feel honored, as the group’s host, to be a witness to the growth and support that is building for this group of pastors.

For more information about Hope Partnership clergy CARE Groups, contact Rick Morse, rmorse@hopepmt.org, 800.274.1883.
"I look at you and I stand amazed on so many levels," says Sharon Watkins, general minister and president of the Christian Church (Disciples of Christ.) “A rainbow of skin and a symphony of language, this is the church,” she adds. Watkins was referring to the crowd that gathered for opening worship at the first Leadership Academy, presented by Hope Partnership for Missional Transformation.

In September, 136 attendees representing various generations, cultures and seven languages gathered in Indianapolis for the Leadership Academy. “The Leadership Academy is designed to help empower leaders to make bold and courageous decisions about their faith in order to become a transformational leader for this era of God’s mission,” says Gilberto Collazo, president of Hope Partnership. “Our team saw a great need for an event of this magnitude that could reach leaders at various stages of their ministry,” he adds. The national group represented individuals in discernment; pastors whose congregations are preparing for or actually going through transformation; core leadership teams; new church planters; spouses of pastors; and pastors seeking affiliation with Disciples.

“We began planning this event approximately eight months ago and now we stand proud to witness the response from so many individuals,” says Charlie Wallace, minister of New Church Strategies for Hope Partnership.

Leaders participated in a variety of activities during the academy, including community-building exercises; sessions on ministry planning, courageous leading, relational networking, developing mission/vision/values and Discipleship; and workshops on reframing evangelism, missional shift, marketing, social media, housing ministry, stewardship and financial principles.

According to Charlie, the planning team sought to design the Leadership Academy around the concept of a learning community. “We divided the group into many small communities or cohort groups,” he says. “It was a safe place for ministers, spouses and lay leaders to gather, share ideas and experiences, reflect on various workshop topics and witness God’s presence.”

In addition to the Hope Partnership staff, various Disciples dignitaries addressed the leaders, including Dick Hamm, former general minister and president for the Disciples and author of the Disciples new church priority to start 1,000 new congregations by 2020. Dick exclaims, “I think it is great to have new church planters and transformation pastors at the same gathering because you are dealing with the same 21st century American culture and many of the same leadership challenges.”

The Leadership Academy opened and concluded on the same high note with Preston Adams, new church planter and pastor of Amazing Grace Christian Church, encouraging leaders to follow God’s call to go. “There are times when God tells us not to move, but this is not one of those times,” says Preston. “God says I have poured into you, I have instructed you…I have put witnesses in your life…now what I’m simply instructing you to do is to go.”
Making a wish upon a star: Arrangement enables congregation to help others start a new thing

Who among us has not turned to the sky as a child or adult and made a wish upon a star? But then what? Do we really believe the stars have that kind of power?

It was last December when I first met with a group of real stars at Bellevue Christian Church in Bellevue, Washington. I was there with Rick Morse of Hope Partnership for Missional Transformation to talk through next steps after they assessed their strengths and challenges for redeveloping ministry through a Hope Partnership service called New Beginnings. As Cecil Allison, key leader for the congregation, shared, “We discerned that we should sell our property and embark on what is called a Modified Parallel Start, while planting a new church.” I was present for this pivotal meeting to describe an option that several individuals and congregations have used to plan for a new day—the Gift Agreement.

A legal arrangement, the Disciples Church Extension Fund (DCEF) Gift Agreement can take the form of an initial permanent fund in the name of the congregation; the creation of DCEF investments to build value for the arrangement and to provide resources for loans to other Disciples congregations; provision for distributions over several years to causes that the church leadership selects; and release from the administrative oversight of the process once the Gift Agreement is established.

This arrangement appealed to the leaders at the Bellevue church because they did not want to be in the “money management business,” but they did want to have most all of the assets from the sale of the church building distributed. Their vision teams wanted to provide for the existing congregation’s needs for regular worship, pastoral care and some program development for a short period of time. Most importantly, they wanted to provide for the needs of the new Disciples witness in their area and to convert capital funds to meet capital needs for this new congregation.

After the initial face-to-face discussion and an additional conference call, most of the work to fine tune the Agreement was actually done via email—including some work by attorneys. Bellevue’s leadership was able to sell their property and quickly fund the Agreement, but the purchasing congregation needed a loan to fulfill their part of the obligation. That, too, was possible through Disciples Church Extension Fund.
In your church mailbox, in the newspaper, in your email—tons of loan and refinancing offers from competing financial institutions. “Don’t miss out on our low, low loan rates.” “We understand you.” “We are all about you, our customer.”

Sure. Right. Their loan rates may be low (borrowing has rarely been as inexpensive as it is now), but does a local bank or commercial lender understand the ebb and flow of a church’s income? Does it get that a church’s financial managers are primarily volunteers? Are its policies and practices designed to serve the unique needs of communities of faith? Will a bank appreciate a congregation’s call to put God’s mission first?

Rev. Brenda Etheridge and the 75-member congregation she serves at Unity Christian Church in Swartz Creek, Mich., live the day-to-day reality of serving their community, while working diligently to be responsible stewards of their limited resources. Organized in 1995 as a merger of two smaller congregations, Unity sold its older buildings and supplemented the proceeds with a loan from a local lender to build a new church building to house its active ministries. With income...
The Journey
from contributions, special projects, and rent from a private school, the congregation had enough money to fund ministry and outreach giving and still pay its bills, including loan payments.

But, with the challenges of today’s economy, Unity Christian Church recently determined it needed to significantly reduce building expenses in order to continue to fund the ministries that are so important to these faithful Disciples. Ironically, their need to increase cash flow comes at a time when refinancing a mortgage to lower monthly payments has never been more attractive.

Yvonne Betts, Unity’s treasurer, recalls that at a meeting where the idea to refinance their loan was introduced, one of her fellow trustees suggested approaching Disciples Church Extension Fund (DCEF). “We were looking at other lenders, too, but we didn’t like the fact that their loans have a balloon payment at the five-year point when the loan comes up for renewal.” She adds, “Although Disciples Church Extension Fund’s rates are variable, their loans don’t have a balloon payment, so we wouldn’t have to worry about what would happen to the loan at the end of five years. And their rates are very good!”

According to Brenda, their decision to refinance with DCEF was based as much on the financial ministry’s connection to the work of the Church as it was on its competitive rates and security. “Unity Christian Church was a new church not long ago, and we like that Disciples Church Extension Fund lends money to new churches for their first buildings.” She adds, “Even though our original loan wasn’t with DCEF, refinancing with them feels like we’ve found another way to support our new-church brothers and sisters. We wouldn’t have that Disciples connection with a bank.”

With their new refinanced loan in place, Unity Christian Church is free to continue to do what matters most to them—a Crop Walk for the hungry, a Christmas Mitten Tree to help clothe children in need, sharing their facilities with The Valley School, women’s ministry events with sister congregations and much more. “The refinance process was very smooth,” Brenda says, “but what is most important is that our loan is now in the hands of a partner who, like us, is called to the work we do by God.”

For more information about a new loan or refinancing the one you already have with another lender, contact Disciples Church Extension Fund: 800.274.1883; 866.534.1949 en español; www.disciplescef.org.

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