



The Mission Investment Fund: Your financial partner

The Mission Investment Fund, a financial services ministry of the ELCA, provides a strong, stable, faith-based way for individuals, congregations and ministries to achieve their financial goals. MIF offers a range of investments for individuals, congregations and ministries. We put those investments to work to fund building and renovation loans for congregations and partner ministries, including outdoor camps, senior housing and social service agencies.



The result? Impact investments, with a transformative impact on our communities: Expanded worship spaces ... new space for education and youth ministry ... much-needed day care centers for working families ... industrial-grade kitchens and fellowship halls for community meals.

Why is MIF the right choice?

- **MIF has demonstrated expertise** in church and ministry financing. With longstanding experience in congregation and ministry building projects, we're unique among lending institutions.
- **We consistently offer competitive rates and terms.**
- **We offer a full suite of financial services.** MIF offers congregations, ministries and individuals a host of investment options. We work in deep partnership with the ELCA Federal Credit Union to offer a wide range of financial products and services.
- **The faithful stewardship of Lutheran congregations and their members funds our loans.** The money invested in MIF finances hundreds of capital projects across the church.

MIF has a longstanding tradition of strength and stability. At year-end 2022, MIF had 812 loans outstanding, totaling \$582.7 million. Investment obligations totaled \$559.4 million. With total assets of \$776.3 million and net assets of \$202.9 million at year-end 2022, MIF maintains a capital ratio of 26.14 percent—positioning MIF in the top tier of well-capitalized church extension funds.

Our steadfast support continues for the members, congregations and ministries of the ELCA and the many ways you minister to a world in need. We are honored to walk alongside you as a trusted partner.

MIF at work in the Saint Paul Area Synod (as of December 31, 2022):

- 18 Mission Investment Fund loans, with a balance of \$26,699,699
- \$9,681,528 in Mission Investment Fund investment obligations

For more information about MIF capabilities, please visit our website, mif.elca.org or contact your Regional Manager LuAnn Ferguson: 651-900-3575 luann.ferguson@elca.org