Does Your Church Need Repairs?

Whether it's a poorly-ventilated chapel, a water-stained roof or broken down bathroom—your church may need critical repairs before it's too late.

The LCEF Church Improvement Program is designed to help churches fund critical church repairs and upgrades.

Lutheran Church Extension Fund
> where investments build ministry

Your church has a future.

It has potential for growth and an opportunity to reach deep into your community with the Gospel.

What better feeling to know that your ministry is playing a part in God's redemptive work—a dream you've always nurtured.

But there's just one problem—your church is in desperate need of repair or upgrade.

HERE'S HOW WE CAN HELP.

CHURCH IMPROVEMENT PROGRAM
FROM LUTHERAN CHURCH EXTENSION FUND (LCEF)

The Church Improvement Program is a multi-staged process designed to help churches identify, assess and fund critical church repairs and upgrades.

After you identify the critical need, we run an assessment and share a report on the work to be done. If you decide to make the repairs or upgrades, you and your District Vice President (DVP) can explore the LCEF Church Improvement Loan.

For more information and details please visit **lcef.org/church-improvement.**

Church Improvement Loans are limited to congregations and include:

- Maximum 10-year term
- Up to $150,000
- 24 months at Cost of Funds (COF) adjusted annually
- LCEF COF plus up to 2.5% adjusted annually for remaining term
- Payments fully amortized over term

Church Improvement Loans can be used on:

- Critical repairs that can lead to substantial damage and cost if not fixed in a timely manner.
- Upgrades that enhance your church's appearance and comfort.
- Projects that improve energy efficiency and save money in the long term.

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