



Central Illinois District Church Extension Fund

**Report to the 8th CEF
Convention**

July 9, 2018



CEF - Purpose



Purpose of Church Extension Fund:

The Mission of the Central Illinois District Church Extension Fund is to aid member congregations and agencies in the Central Illinois District of the Lutheran Church Missouri Synod in building and expanding their facilities and their ministry for the growth of God's Kingdom.



CEF - Purpose





Where Are Funds Currently Invested?



26 Churches

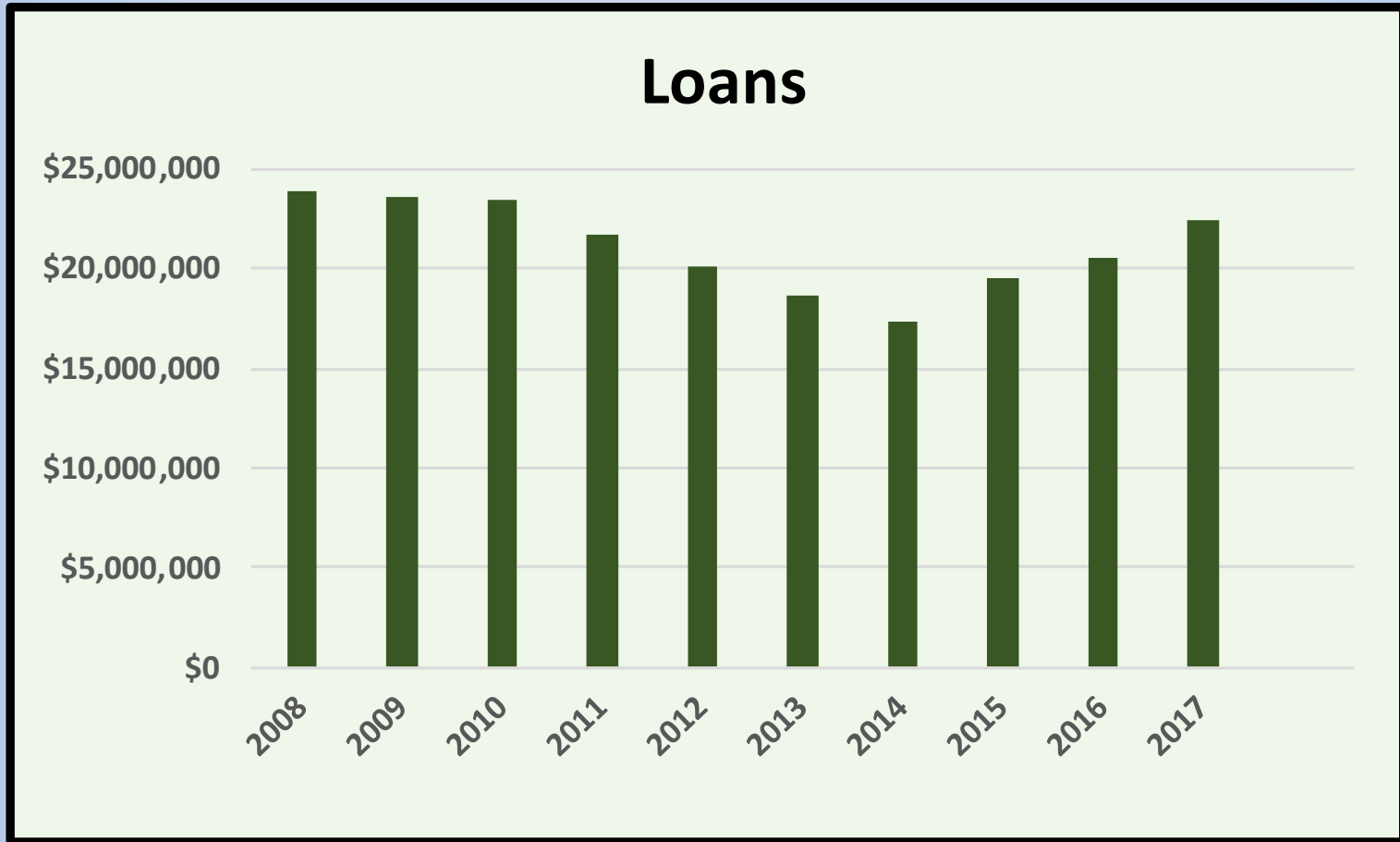
4 Schools

5 Rostered Church Worker Homes

3 Other – District, Camp CILCA, etc.



Loans



2017 Loan Balance: \$22,503,252



Loans: 2015-2017



- Lutheran High – Springfield
- Salem - Jacksonville
- Trinity – El Paso
- St. John's – Green Valley
- St. Paul's – Decatur
- Trinity – Springfield
- Camp CILCA
- Good Shepherd – Sherman
- St. Paul's – Kewanee
- Central Illinois District
- Holy Cross – Moline
- St. Paul's - Chenoa
- Christ – Mason City
- LSA – Decatur
- Trinity School - Springfield

Total New Loans: \$16,147,172



St. Paul's - Decatur





St. Paul's - Decatur





Lutheran High - Springfield





Lutheran High - Springfield





Trinity - Springfield





Trinity - Springfield





Trinity School - Springfield



Before:



After:





Good Shepherd - Sherman





Good Shepherd - Sherman





Trinity – El Paso





Camp CILCA





Mortgage Rates

Effective July 1: 5%

No change in your current rates will occur until the end of your 2-year period.

Mortgage Interest Rebates in 2017 reduced the interest rate from **4.45% to **3.3%**.**



Mortgage Interest Rebates

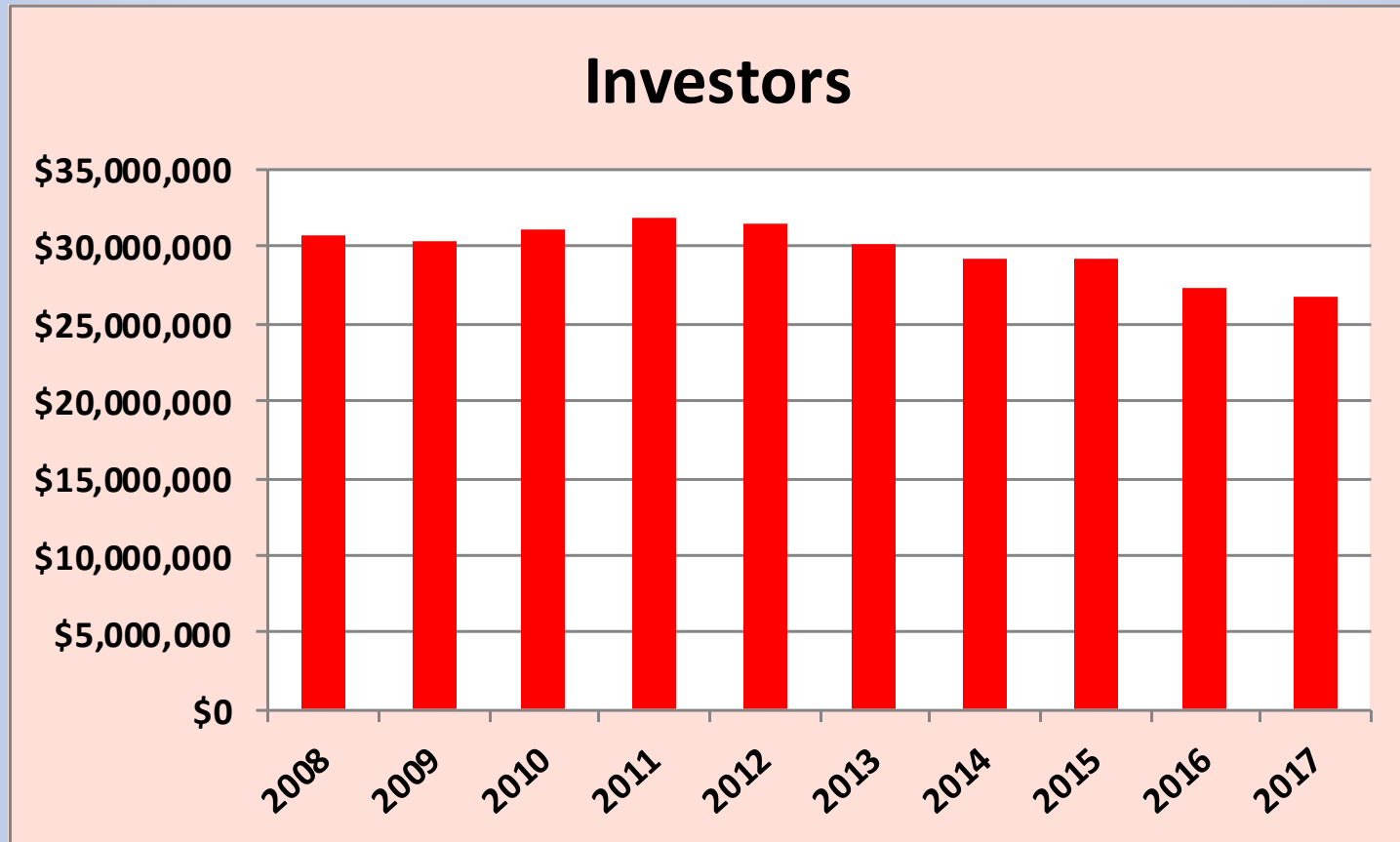
**Total Mortgage Interest Rebates
Granted in Past 10 Years:**

\$2,150,000

**In the past 3 years, 26% - 38% of annual
interest payments have been returned as
rebates.**



Investors

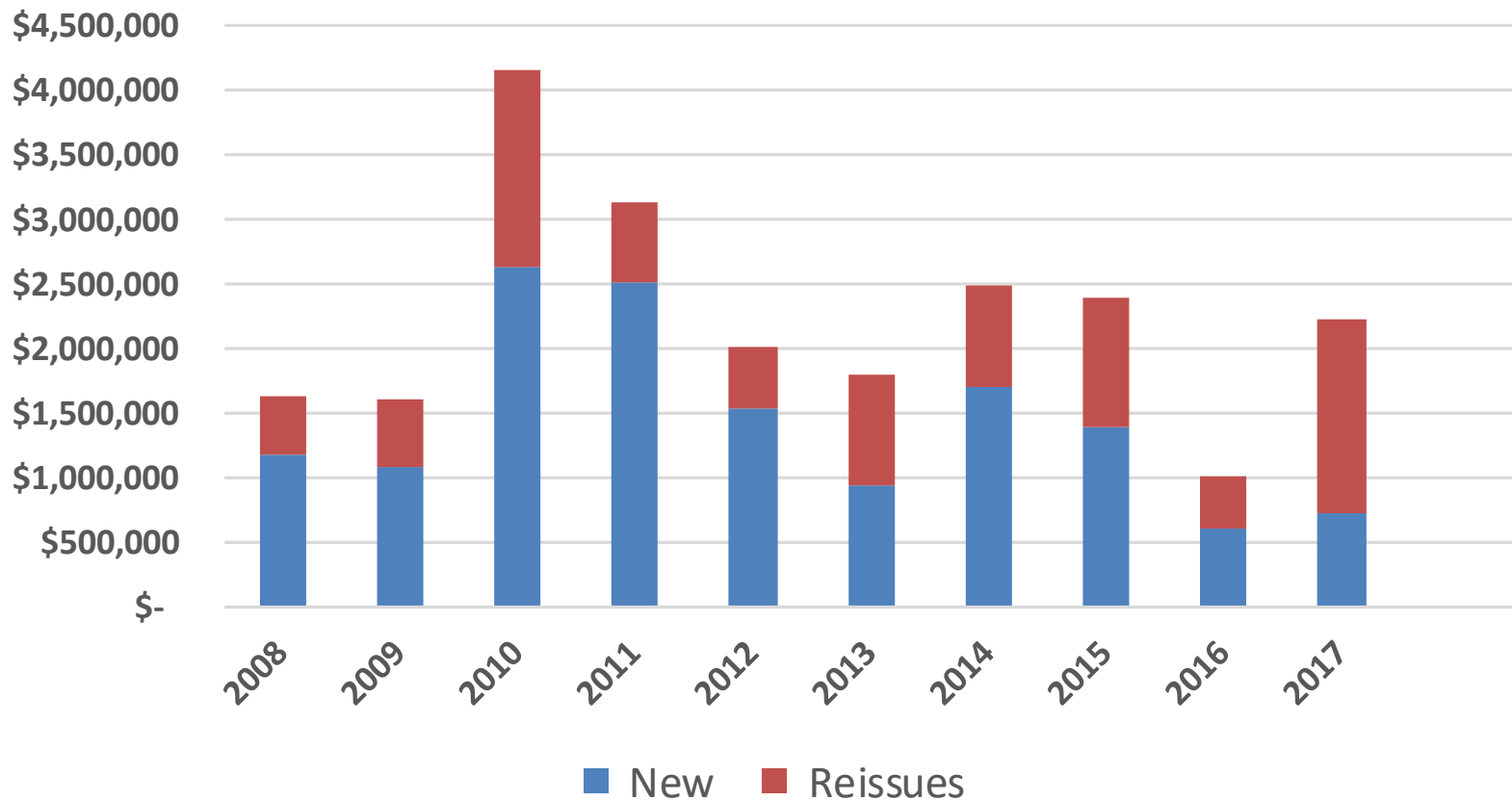


2017 Balance: \$26,835,893



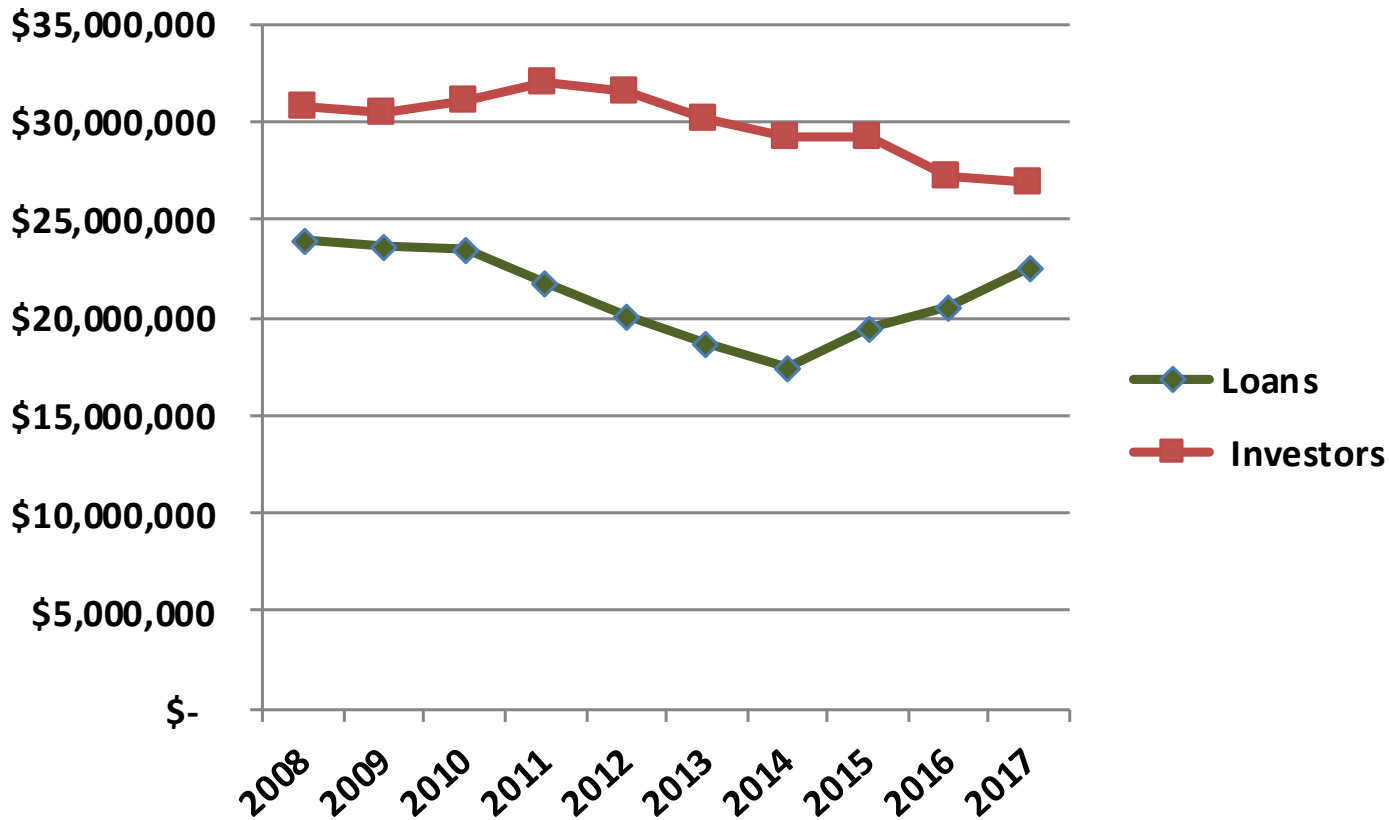
Investors - New vs. Renewals

Investments Received





Comparison – Loans to Investors





New Rates!



Flexible Savings **.25%**

Investment Certificates:

6 Month **.50%**

1 Year **.75%**

3 Year **1.75%**

5 Year **2.00%**



Capital Campaign Special Rates

Capital Campaign

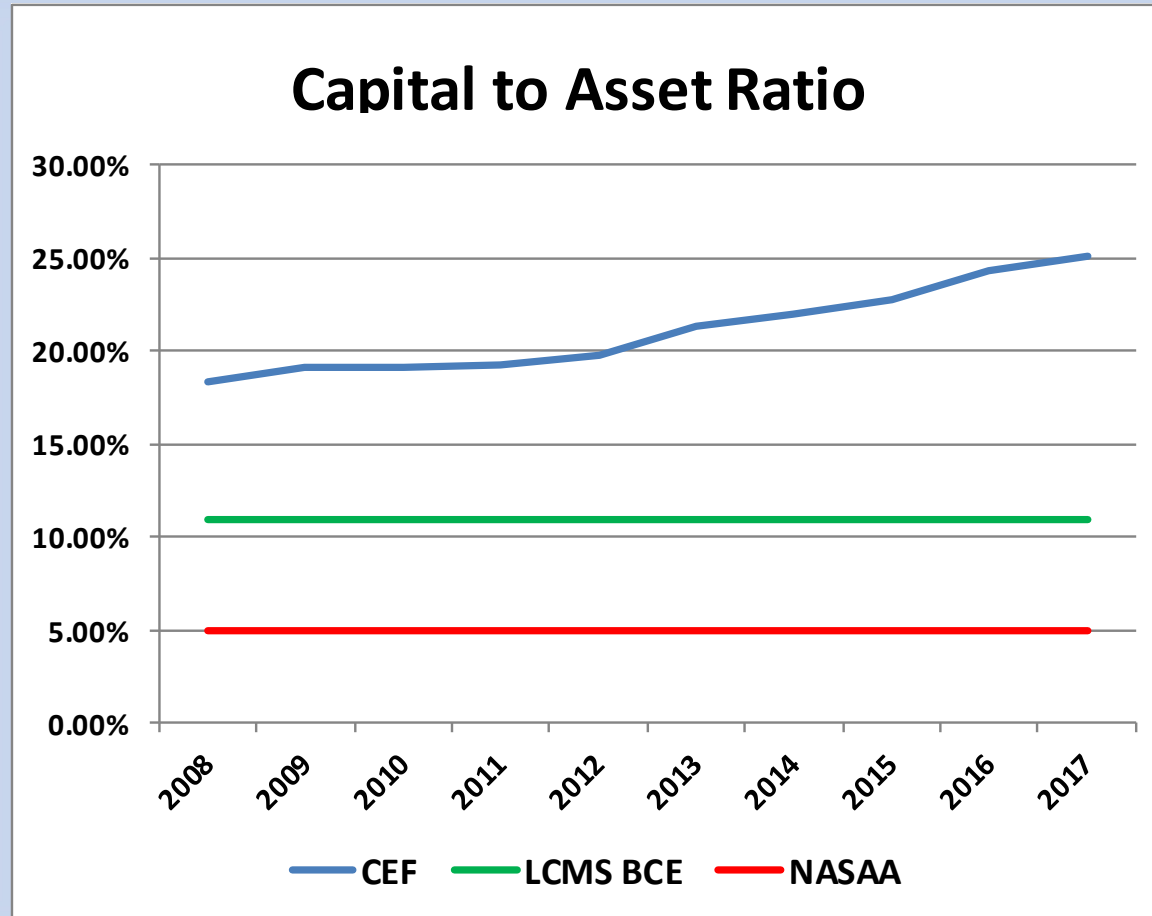
*****Special Rate*****



**Deposit with us
and earn
1%
on your Building Fund**



Capital to Asset Ratio

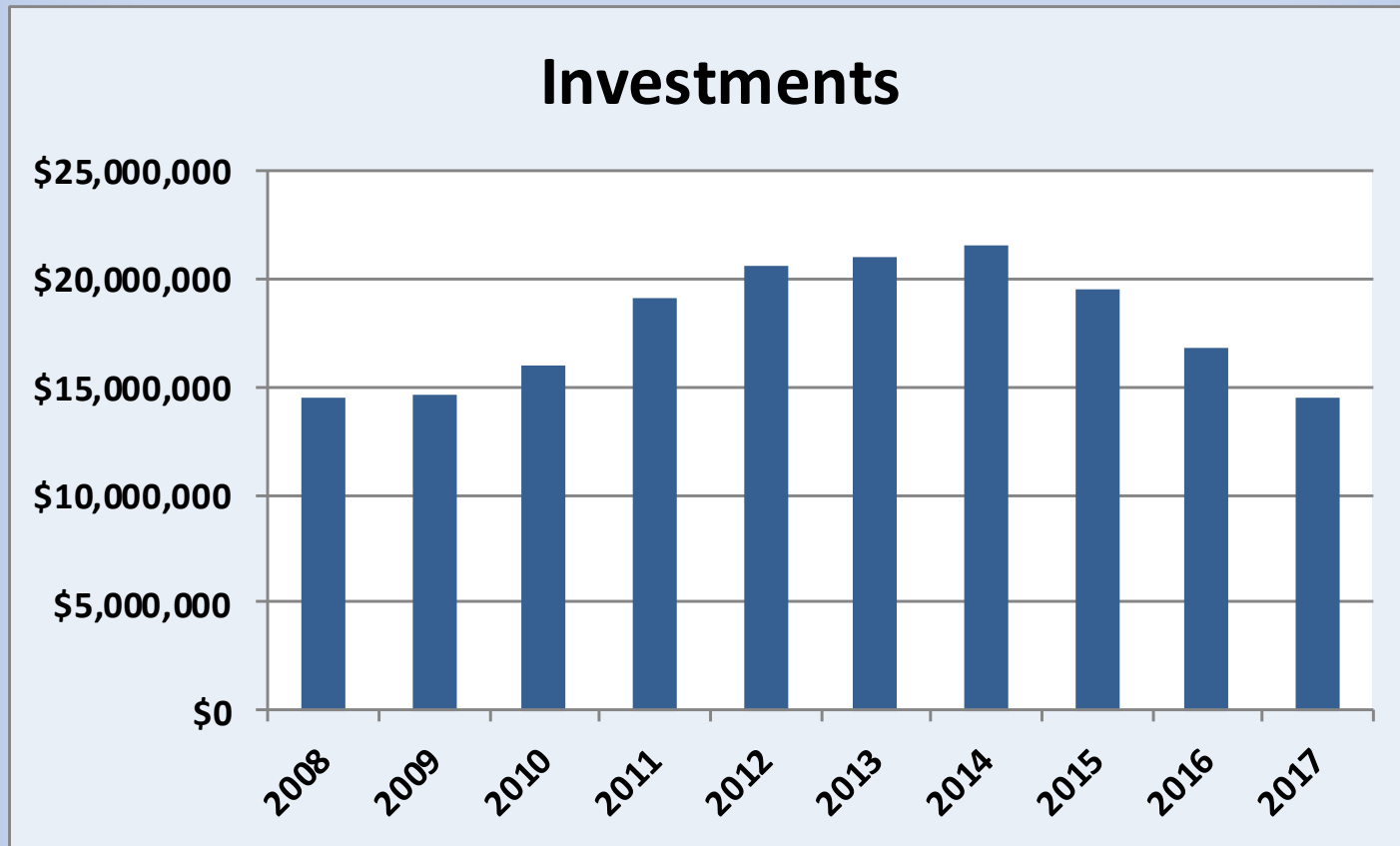


Recommended Minimum:
LCMS BCE: 11% NASAA: 5%

CEF Ratio: 25.1%



Our Investments



2017 Balance: \$14,559,107



Where May CEF Invest



- **Lutheran Church Extension Fund (LCEF)**
- **Money Market/Savings Accounts of FDIC-insured Institutions**
- **U. S. Treasury bills, notes and bonds**
- **U. S. Government agency securities**
- **CDs in FDIC insured financial institutions**
- **Non-stock mutual funds**
- **Corporate bonds having a credit rating of “A” or greater**
- **Other investments as deemed appropriate by the Board Of Trustees**



Where We Invest

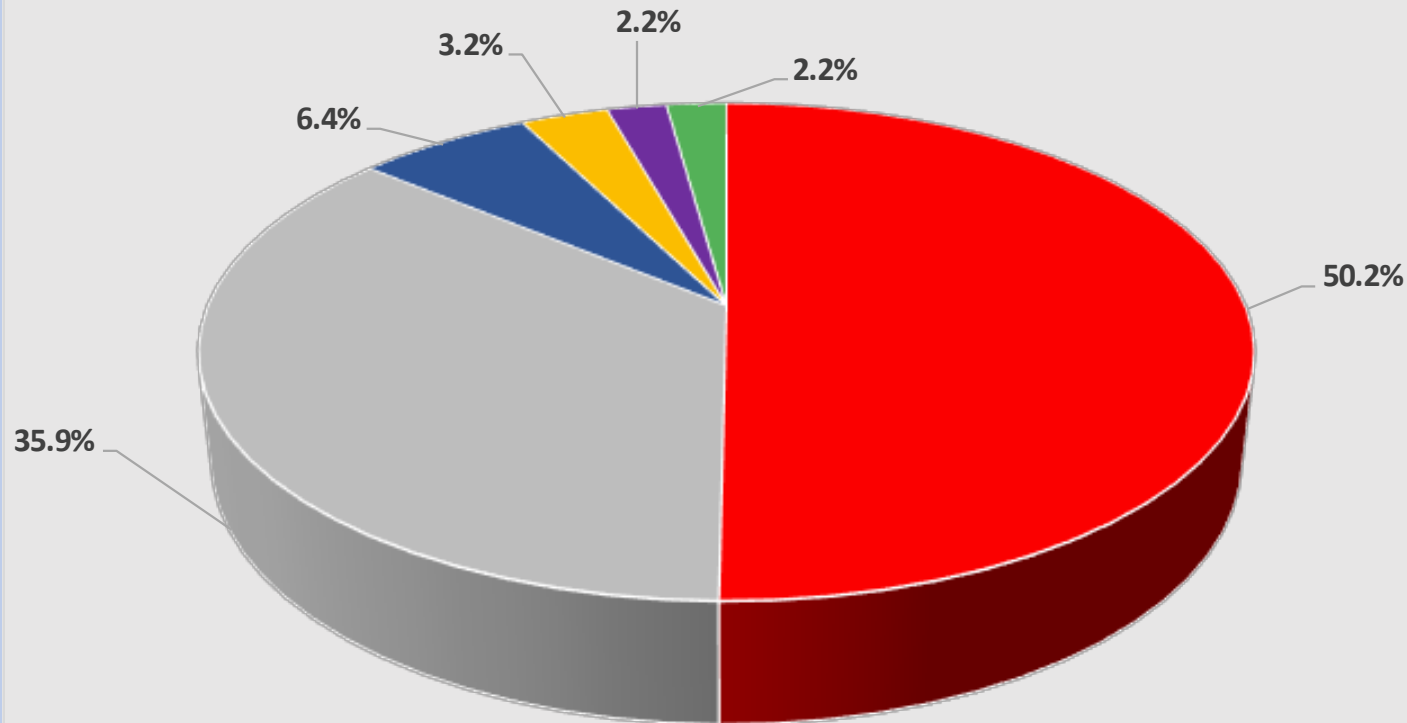


Current Investments:

- LCEF
- Local Bank CD's (FDIC-Insured)



Annual Expenses



- Grants & Mortgage Rebates
- Personnel and Travel
- Professional & Services
- Insurance
- Rent & Utilities
- Other



Grants

Total Grants in Past 10 Years:

\$1,100,000

Main Grant Recipients in Last 3 Years:

- \$125,000 Synodical Scholarships
- \$ 41,000 Hispanic Ministries
- \$ 20,000 Central Illinois District
- \$ 16,500 Camp CILCA
- \$ 10,000 Trinity Danville – Operation Mercy
- \$ 10,000 Our Redeemer Bloomington – Tiny House Project



Grants - Scholarships





Grants - Cristo Rey





Grants - Camp CILCA





Grants – Operation Mercy Trinity – Danville





Grants – Operation Mercy Trinity – Danville



Operation Mercy:

- **Serving veterans and their families**
 - **Those that are homeless or those at risk of being so**
- **Food for 6 months – 600 people**
- **Worship once per month – averaging 45 attendees**
 - **Easter Services – 30 adults, 19 unchurched children**
 - **Mother's Day – 20 adults, 14 unchurched children**
 - **Worked with children to make gifts for mothers**
 - **Father's Day – 20 adults, no children**
- **Some starting to attend Trinity**
- **5 children now enrolled in Trinity, with 1-2 more in September**

Comment from Operation Mercy Coordinator:

"We could not have done 90% of this without this grant."



Grants

Grants have the following sources within CEF:

- **Ministry Outreach Grants**
- **Grants from Bequests**
- **Board Grants**

\$20,000 is budgeted annually for Ministry Outreach Grants, which can be applied for on the website.

Funds for this ministry are often left on the table and directed to other causes due to lack of applications.



Ministry Outreach Grant



Criteria:

- **Ministry consistent with mission and purpose of District**
- **Potential to influence large numbers of people**
- **Timely – possesses urgency and appropriateness**
- **Recognized by knowledgeable persons in field or District to be a valid issue, concern, or need**
- **Carried out by credible, experienced organization and staff**
- **High probability of continued support after CEF funding ends**
- **Has provisions for evaluation and accountability**



Ministry Outreach Grant



Ministry Outreach is Not:


- Capital expenses, including maintenance or improvements
- Programs requiring continued CEF funding
- Expenses that are part of a present or proposed budget
- Fund raising campaigns
- Contributions to endowments



Ministry Outreach Grant



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Central Illinois District

The Lutheran Church—Missouri Synod

"Make Disciples of All Nations"

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Welcome

The purpose of the Central Illinois District, as a corporate body, is to respond to the Great Commission of our Lord and Savior Jesus Christ (Matt. 28) which is "to make disciples of all nations."

The congregations of the District carry out this command by electing, calling, appointing and employing District personnel whose function, in part, is to advise and assist the congregations of the District in the use of their God-given resources to fulfill this mission and ministry both within their locality and throughout the world.

To accomplish this purpose such personnel of the Central Illinois District serve the members of the congregations of the District in their ministry of worship, witness, nurture, stewardship, and fellowship and assist them in establishing and maintaining missions and ministries beyond the structure of their congregations.


Headlines

CID 50th Regular Convention
July 8-10, 2018
Springfield, IL
[More Information](#)

LMI Training
[More Information](#)



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Partnership in the Gospel Video

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LCMS YOUTH GATHERING | Minneapolis - July 11-15, 2019





Ministry Outreach Grant

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"Make Disciples of All Nations"

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2012 CID Convention

2012 CID Handbook

2015 CID Convention

2018 CID Convention

Missions & Evangelism

Congregational Life

Human Resources

Church Extension Fund

CID LCMS

1850 N. Grand Avenue West

Springfield, IL 62702-1626

Phone: [\(217\) 793-1802](tel:(217)793-1802)

Fax: (217) 793-9454

Email: cef@cidlcms.org



Mission

The mission of the Central Illinois District (CID) Church Extension Fund (CEF) is to make funds and services available to congregations within the CID for building efforts. CEF accomplishes its purpose primarily by making loans to congregations for acquiring land, building/enhancing worship and educational facilities, and/or purchasing parsonages/teacherages for its rostered workers. These loans are made at rates often below those of commercial lending institutions. The savings in interest, fees, and prepayment penalties

CEF Forms

Click to view or print the following forms:

- [Investment Form](#)
(Updated 3/2018)
- [Direct Deposit Form](#)
- [Mortgage Loan Application](#)
(Updated 10/2016)
- [Small Loan Application](#)
- [Parsonage Loan Application](#)
(Updated 10/2016)
- [Ministry Outreach Grant Application](#)



Ministry Outreach Grant



Ministry Outreach Grants applications are considered by the Board of Trustees twice each calendar year.

The original completed and signed application should be mailed or faxed (see application) to arrive by:

April 1

October 1

Programs not qualifying for Ministry Outreach Grants may be considered for other grants depending on availability of funds.



What's Next



**I look forward to
seeing you soon!**