

**Presbyterian Investment & Loan Program
Responses to Questions posed by the All Agency Review Committee, 2017**

How does the agency demonstrate that it is open to God's activity in the church and in the world?

Each church is a unique expression of God's activity in the world. The Presbyterian Investment and Loan Program's mission is to help congregations live out their mission and ministry in a faithful and financially responsible way. Churches are initiating creative ways to use their campuses as tools for ministry. Our products and services are shifting or being augmented so that we can continue to add value to this changing mission field. A few years ago, a loan for capital improvements was added to our product list – enabling us to serve congregations who choose to rent space rather than build or buy an existing church building. Congregations who want to increase revenue by opening their campuses to their communities are finding that American Disability Act (ADA) compliance may be a requirement. This year we launched an Accessibility Loan making it easier for churches to make their buildings more accessible to those with disabilities and special needs.

How does the agency engage in prayerful discernment as it seeks to be obedient to Christ?

While the decision-making process at ILP does not always include an intentional act of prayer, we are ever-mindful in our discernment of how the Spirit is moving in us, and through us. Key decisions for the organization are made after constructive dialogue and purposeful consideration for how our actions and policies will affect our constituents' ability to live out God's mission.

What could the agency do to bring more joy to its staff, to members of the church, and to the world?

Naturally, our staff is aware they have an impact on the churches with which we work. However, often this is only a general awareness that our mission is making a difference. Finding opportunities to share the stories of these churches, and how their congregational life has been enriched as a result of our mission, would deepen the awareness. It would put a face on the impact of us delivering our mission. Hearing this, seeing this, would be a joyful addition to their work life.

Regarding our work as a place to invest in a socially responsible fashion, sharing more of these stories with our investors would give them greater satisfaction with how their investment changed the life of congregations across our denomination. Regarding our borrowers; the loans we offer and the consultation we provide make it possible for congregations to improve their worship, Christian education, and fellowship space. These loans make buildings more energy efficient and accessible and enable churches to alter their space to better fit their mission of today and tomorrow. And we offer these loans as partners in mission, not as a third party vendor. This brings joy to our borrowers and allows them to bring more joy to the world. We need to find ways to reach more of our churches, make sure they know we are here, to help them carry out their mission.

How does the agency foster community within the agency? How can the agency build greater trust among the agency staff?

We build community through scheduling all-staff events such as staff development days, group lunches, and non-work outings. We have weekly all-staff meetings that begin with stories from the Mission Yearbook, the sharing of joys and concerns, and prayer. We encourage tackling larger projects by using the resources multiple people can bring to the table. And we recognize individual achievement.

Trust is often born out of openness, inclusion, dependability, fairness, and supportive actions. The leadership must model such behaviors and promote this throughout the entire staff. This is extremely important to develop trust throughout the agency.

How does the agency promote unity and connectedness in the whole church? How can the agency build greater trust within the PC(USA)?

The very nature of our program highlights the value of the connectedness of our denomination as investors across the PC(USA) help fund loans to churches, camp and conference centers, and other PC(USA) organizations across the country and Puerto Rico. We often look for ways to connect investors with specific building projects so they can see what their investments have made possible. Additionally, ILP approaches every lending situation as a partnership, most often a three-way partnership between the borrowing congregation, their presbytery, and us. We strive to not just provide a loan but to build a relationship with the borrower.

The way to build trust within the PC(USA) is much like the way to build trust within the agency: complete our work with openness, inclusion, dependability, fairness, and supportive actions.

What are your thoughts about white privilege in the PC(USA)? How can the agency contribute to building a church that truly honors God, celebrates the diversity of God's creation by lifting up all people, and demonstrates that we are all one in Christ Jesus?

I feel that our denomination has begun the process, and with some success, of educating our members and staff of the reality of white privilege, the need to acknowledge its existence, and the importance of removing any advantage or disadvantage bestowed upon an individual or group based solely upon race/ethnicity. Although our churches often reflect, at least in part, the community in which they live, I believe our members and staff are generally better at addressing the aspects of white privilege than the general public. Additionally, I think our agencies are generally more aware and sensitive to the issues surrounding white privilege than our average church. I also believe that the vast majority of us are at the front end of the learning curve and there remains much work to be done throughout the PC(USA) and through the PC(USA) to the general public.

Maintaining diversity on our Board and within our staff (exempt and non-exempt alike), exploring ways to expand our knowledge and appreciation of cultures that differ from our own, and being intentional in our efforts to create diverse environments – including spheres of influence, would be ways that ILP could honor God, all of God's creation, and Christ Jesus.

What are some possibilities in the agency which would allow the agency to be more faithful and useful for what God is doing in the world?

ILP needs to continue to explore what we might offer to better serve our changing denomination, the changing focus of our churches' ministries, and the changing patterns of worship occurring around us. We have done this over the past few years by introducing new loan products. The Restoring Creation Loan was developed to incentivize intentional improvements to the energy efficiency of our buildings. The Accessibility Loan helps fund projects that address accessibility shortcomings in our older structures as well as new construction. We also brought forward a loan for leasehold improvements to assist newer congregations or worshipping communities that have chosen not to own a building or have not yet come to the point in their ministry where having a building is feasible.

Staff of the marketing and underwriting teams spend considerable time helping churches determine if a capital project is a right size given the current and projected financial situation of the congregation. An expansion of this consultative work to include mentoring and guidance on all financial matters pertaining to church life would benefit pastors and staff – many who may have had little training on church budgets, and make good use of the talent and expertise of ILP staff.

Currently, the program is limited by its deliverance to only offer loans for capital projects. An expansion of the deliverance to include the capacity to make loans to churches and middle governing bodies for innovative mission and ministry projects could broaden the program's usefulness.

Active listening to our borrowers and prospective borrowers and the initiation of ongoing conversations with the PMA, OGA, and the Foundation to keep us aware and help us understand the changes occurring throughout our churches and the world they serve is needed. We then need to explore the possibility/feasibility of developing the products or services that would best address these new directions.

What are some perils in the agency's institutional form which could inhibit faithful obedience to God?

Losing the important balance that we maintain between being church and being business could inhibit the success of our mission. Going too far, either way, would harm our work and our borrowers, thereby damaging, rather than furthering, God's activity in the world.

What are the things you hold on to as essential and carry forward, even as you are open to the new?

While the program has similarities to commercial lenders, we value and consider it essential to make the distinction that we are not a bank. Although maintaining solid business practices, compliance with regulators and due diligence in underwriting are necessary; maximizing profit is not, nor should be our number one objective. Partnering with our churches and other PC(USA) entities by providing low-cost loans is our core mission. Continuing to find ways to support congregations of various financial means – from those who are quite creditworthy to those for whom we may be the only option, is a key principle to carry forward.

If you could change one thing within the agency which would create new opportunities to do the agency's job better, what would that be?

A broader reach and greater awareness of the program would enable us to serve more churches. Given the nature of our work, the program would not necessarily be top of mind when a congregation is considering a capital project. Since a church usually only does a capital project once every ten or so years, and church leadership changes so frequently, it is challenging to gain awareness for the program.

What new ecumenical partnerships and collaborations have been most effective in accomplishing the agency's mission? What new ecumenical partnerships would help the agency be more effective in mission?

Our ongoing involvement with the four other denominations represented in the Building Fund Presidents group has led to two significant participation loans that have allowed us to combine our resources to deliver the funding needed. At this point, we have established this joint lending relationship with the Evangelical Lutheran Church in America and the Disciples of Christ. This group continues to seek out ways that we can utilize the resources of the group (along with the greater resources of their denominations) to further the mission of all. We are currently in the process of establishing a listing of services offered by only some of the represented denominations that could be offered cross-denominationally. Utilizing these services and finding ways that other agencies within our denomination could either offer or utilize such services would create broader impact with greater efficiencies.

What is your agency saying 'no' to right now in order to focus energy on what you need to say 'yes' to? What would the agency love to do but cannot?

Loan demand continues to be high, and therefore the majority of staff time is devoted to supporting churches in their efforts to secure financing through the Investment and Loan Program. This needs to continue to be our focus as it is our core ministry within the denomination, yet an expansion of our consultative work to include mentoring and guidance on more aspects of a church's financial life, as previously mentioned, would be something we would love to do.