



WHERE FAITH &
UNDING CONVERGE

The Business of Ministry
Where Faith and Funding Converge
February 8, 2016



BCLC Church Lending Vision and Mission Priority



- ✦ *To Glorify God through our service to His churches.*
- ✦ *To focus on the long term spiritual and financial health of each church we consult.*

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First Things First



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- ✧ *Define mission and ministry*
 - ✧ *Perform a needs analysis*

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Funding the Project



- ✧ *Cash on hand*
- ✧ *Pledge Drive Program*
- ✧ *Borrow Funds*

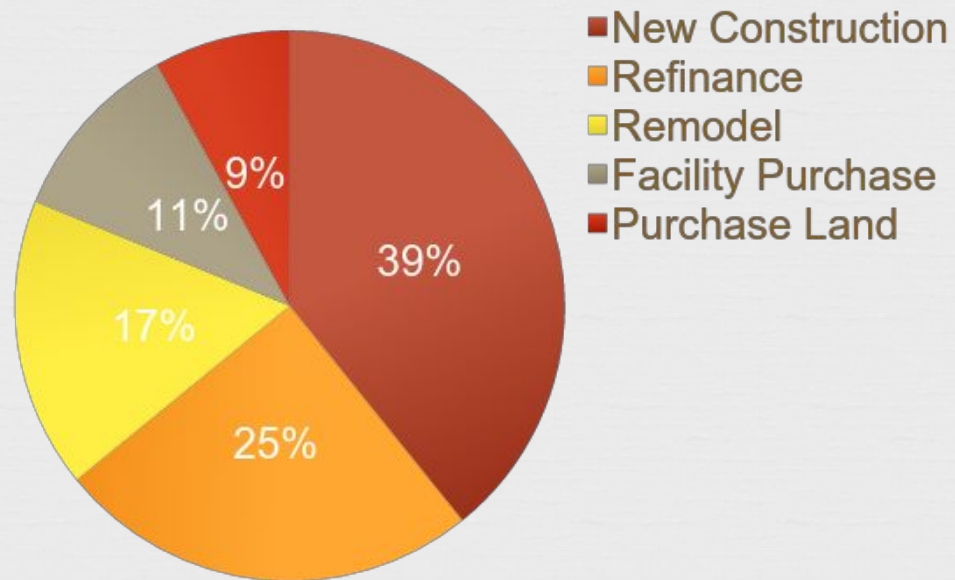
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Acceptable Purposes for Borrowing



- ✧ *Purchase land for future worship site*
- ✧ *Purchase existing church facility*
- ✧ *Construct a new church facility*
- ✧ *Remodel or renovate existing facilities*
- ✧ *Install a parking lot*
- ✧ *Refinance existing bank debt*

Purpose of Loan Request



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Church Trend Ratios



- ✦ *Worship attendance growth rate*
- ✦ *Bible study growth rate*
- ✦ *Baptisms per year*
- ✦ *Mission Contributions*

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Church Health Areas



- ✧ *Church structure*
- ✧ *Lay leadership*
- ✧ *Member involvement*
- ✧ *Transparency*
- ✧ *Pastor*

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Current Loan Products



- ✦ *15 year term note, adjustable annually*
- ✦ *15 year term note, adjustable in 3 or 5 years*
- ✦ *4 year pledge receipt note*

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Loan Closing Costs



✦ *Origination Fee*

✦ *Title Policy*

✦ *Appraisal*

✦ *Survey*

You're **never**
just a loan
when you're
among friends.



BCLC
Baptist Church Loan Corporation