



Mission Investment Fund
Evangelical Lutheran Church in America
God's work. Our hands.

Partnering in faith

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 provides a range of investments for individuals, congregations and ministries. We put those investments to work to fund building and renovation loans for congregations and ministries.

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.



During the year-long pandemic, MIF provided assistance to investors who needed immediate access to their funds and to borrowers who needed flexibility with their loan payments. We collaborated with our ministry partner, the ELCA Federal Credit Union, to offer expedited loans for congregations, ministries and individuals, as well as Paycheck Protection Program loans for congregations and ministries to keep employees on the payroll and continue operations.

Our capabilities and capacity have never been stronger. At year-end 2020, MIF had 883 loans outstanding, totaling \$596.4 million. Investment obligations totaled \$543.1 million. With total assets of \$773.8 million and net assets of \$218.2 million at year-end 2020, MIF maintains a capital ratio of 28.20 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 care for a world in need. We are honored and humbled to walk alongside you as a trusted partner.

For more information about MIF capabilities, please visit our website, mif.elca.org.



MIF at work in the Montana Synod (as of December 31, 2020):

- 9 Mission Investment Fund loans, with a balance of \$6,041,753
- \$6,432,310 in Mission Investment Fund investment obligations

MIF representative The Rev. Janice Kibler, Regional Manager, Tel: 773-326-7856; email: janice.kibler@elca.org