“Think of us in this way, as servants of Christ and stewards of God’s mysteries. Moreover, it required of stewards that they be found trustworthy.” (I Corinthians 4:1-2)

In 2014, Disciples Church Extension Fund (DCEF) and Hope Partnership for Missional Transformation, under the umbrella of Church Extension Financial & Missional Resources (Church Extension Resources), focused on stewardship – helping congregations and their leaders employ their creativity, courage and wisdom in new ways to become more effective stewards of their capital and people resources, so that lives inside their buildings and out in their communities are transformed through God’s ministry and mission.

Two things happen when DCEF and Hope Partnership live out our call to help strengthen congregations through services and programs that “work”: 1) congregations experience new or renewed purpose and vitality; and 2) DCEF and Hope Partnership earn the trust and confidence of the congregations and leaders we serve. As in the past year, DCEF and Hope Partnership will continue our commitment to earn and retain that trust by implementing carefully crafted strategies designed to help congregations succeed.

The following describes a number of those strategies and what successful stewardship looks like when they are employed:

**Disciples Church Extension Fund**
In 2014, Disciples Church Extension Fund spent many hours thoughtfully developing a four-year strategic plan designed, in part, to address a pressing reality for many congregations – church buildings that are too big, too expensive and that siphon away resources (financial and energy) better spent on ministry and mission. As part of the strategic planning process, DCEF studied trends impacting our denomination – population shifts to urban areas leaving large, under-used buildings behind; older urban churches no longer a demographic and/or ministry fit for their changing local neighborhoods; a decreasing interest in owning or ability to own permanent facilities, among others.

The implications of these changes for DCEF based on the types of capital needs congregations will have in the future (repurposing and access to facilities, disposal, relocation) are significant. In 2015 and beyond, DCEF will use our legacy of experience and expertise in building planning and funding in new ways to provide relevant services and counsel that help congregations make the best possible decisions regarding their space needs for current and future mission.

What will those services and counsel look like?

First and foremost, DCEF will play an advocacy role, encouraging congregations to explore new ways of thinking about the size, nature and purpose of their holy places. Through consultations and clergy gatherings, workshops, events and building planning and funding services, DCEF will bring the “ministry first” message to churches caught up in a long-time practice of designing their ministry for their building and not the other way around.

Through careful listening and with 21st century church-specific building assessment and planning expertise, DCEF will help congregations begin to question and resolve the types of new or reinvented space and place they need to meet their ministry needs, so that people’s lives in their communities can be transformed.

DCEF’s vision for new and reinvented holy places is the creation of ministry centers that are:

- Flexible spaces that can serve many functions and audiences in current use and after resale;
- Welcome places, inviting and accessible to all;
- Places for an experience of community, a place where Bible studies, book discussions, maybe job training, teen counseling, and more might take place – in other words, a place where people want to be;
- Spaces for worship, an essential experience for a congregation, that will be less likely in the future to be a single-purpose sanctuary; and
- Places (borrowed, rented, leased, owned and/or shared) from which to do ministry and mission that serve the needs of the wider community.
Services and resources in development in 2015 to support this vision of congregations as ministry centers include a building evaluation service that helps congregations assess their current facility to determine what it would cost to repurpose it for ministry; or if a congregation is considering purchasing a different space, what would be required to retool it for ministry needs.

Also under development starting in 2015 is a disaster-response service that will provide congregations with an immediate assessment after a disaster and guidelines that help them navigate the logistics of repair, possible relocation and insurance coverage. In addition to the potential for interest-free loans for disaster recovery, the service development team will incorporate into the service multi-ministry disaster response teams (Week of Compassion, Regions, DCEF, ecumenical partners, etc.), who would travel to sites to provide the service as soon as possible after a disaster.

Other resources being explored to assist congregations in reinventing and funding their facilities include an “idea” library of ministry centers, complete with pictures and floor plans, that are leaner, greener, more flexible and more mobile. Real estate and facility management resources and guidelines will also be added to DCEF’s toolbox and accessible to congregations electronically.

**Partnership and relationship-building**

Any past or future success for DCEF can be credited in great part to the overarching strategy of service in partnership with others. DCEF continues to operate in that context by connecting with and nurturing our relationships with Regions and Areas, general ministries, ecumenical organizations, educational organizations, building specialists and other key partners. The synergy that is created by bringing together the expertise, experience and resources of these partners serves our congregations at a level that we couldn’t hope to match on our own.

For example, other church extension funds are working to find ways to address similar issues facing Disciples congregations. In 2015, DCEF will deepen our relationship with the Episcopal Church Building Fund (ECBF) as a sponsor/participant in their “Jumpstart” and “Buildings for a New Tomorrow” events, which help churches across denominations explore solutions to their building issues through a new lens. In addition, DCEF is investigating how ECBF’s “Recasting the Vision” service might be provided ecumenically to benefit congregations who are discerning future direction for their buildings and mission.

Regional and Area partnership is key to helping congregations create a new vision for their buildings. In 2015, DCEF advisors' role as relationship-builders will be enhanced as they work in assigned Regional and Area “zones” –
attending their zones’ events, listening to concerns and needs particular to those zones, collaboratively creating gatherings for congregational lay and clergy leaders to explore solutions to building issues, and providing loan, investment and service opportunities to those who may benefit from them.

Successful visionaries

Partnership and emphasis on helping congregations find new ways to use space and place for mission are reaping benefits in 2015:

- When Real Faith Christian Church in Clarksdale, Mississippi found its building project stalled through no fault of their own, DCEF convened a multitude of partners to help the church and its dynamic new leader refocus their energy and resources on completing the project so they can live out their call to serve a community-in-need. DCEF, Disciples Home Missions, Disciples Volunteering, Disciples Women, Reconciliation Ministry, the Great River Region, Hope Partnership, National Convocation, Week of Compassion, generous donors and the congregation itself are demonstrating the power found in collaboration and a common goal – stewardship of resources for mission.

- DCEF’s strategic partnership with Christian Church Homes (CCH) is another example of how working to provide mission-driven space can change lives. By implementing a landmark lending agreement that enabled CCH to ramp up development and construction of affordable housing for seniors-at-risk, the two organizations enhanced the dignity and quality of life of hundreds of seniors across the country. In 2014, CCH recognized DCEF as their valued “Partner of the Year.”

Hope Partnership for Missional Transformation

Hope Partnership is committed to empowering and equipping lay and clergy leaders so that their congregations can be strengthened and people’s lives inside the church and out in the community transformed. Since its formation in 2012, the ministry has provided collaborative processes and services that prepare leaders to guide their congregations through formation or transformation. In 2014, Hope Partnership implemented the first year of its strategic plan, designed to solidify and expand services to leaders, so they can be more effective stewards of their God-given creativity and courage and their congregations can experience renewed or new vitality and purpose. In 2015 and going forward, Hope Partnership is committed to connecting our services even more broadly with Disciples and ecumenical leaders.

The value of partnership
As with DCEF, partnership is essential to effective stewardship for Hope Partnership, especially as it pertains to access for leaders to the processes and services that the organization offers. Hope Partnership continues to nurture relationships with Regional and Area ministers who play a vital role as ambassadors and recruiters for The Journey, Hope Partnership’s comprehensive process for developing transformational leaders. Through their advocacy, leaders in their area come to understand how participating in The Journey’s intensive “experience” retreats, coaching and peer groups can unleash their creativity and courage, resulting in new vitality for their congregations.

Examples of this advocacy can be found in the Great River Region’s commitment to helping Hope Partnership provide access to The Journey for Mississippi Christian Missionary Convention church leaders, with funding from Reconciliation Ministry and Higher Education Leadership Ministries (HELM). In Los Angeles, the Pacific Southwest Region, Disciples Home Missions (DHM) and Hope Partnership, with funding from Reconciliation Ministry, are partnering to bring The Journey to Convocation churches there.

In other areas, a number of leaders are able to participate in these leadership development initiatives, thanks to funding from DHM study grants. The Coastal Plains Region is opening the door to Hope Partnership services for their congregational leaders, particularly for leaders of Hispanic congregations.

In addition to their collaboration on delivery of The Journey, Regional and Area ministers have been instrumental in identifying and encouraging leaders to participate in the Leadership Academy, an intensive week-long learning experience for leaders launching/affiliating a new church or transforming/affiliating an existing one. Academy participants share their wisdom in learning communities with participants from similar settings. These peer group conversations provide daily opportunities for practical application, relationship building and expressions of support.

New Church

The stewardship of leaders and partnership are at the center of the Disciples new church movement, which is still very much alive. Since 2001, Disciples have started 850 new and affiliating congregations, with a 70 percent sustainability rate.

Through the Leadership Academy and other one-on-one contact, Hope Partnership’s new church ministry team, in collaboration with Regions and Areas, provides new church leaders with assessment, training and coaching that will help them discern their call and equip them to lead their new faith communities in mission. They learn how to articulate mission, vision, values; set goals; and, importantly, determine if their new church’s witness is a demographic fit for the community they’re targeting. Coaches walk alongside planters during the early
years of their projects, providing encouragement and helping the leaders stay focused on their vision and goals.

Several cherished partners are leading the way with new churches. The Northwest Area of the Mid-America Region is particularly committed to recruiting and coaching new church leaders. Leaders in the Haitian commissioned ministers track, primarily in New York City, have Disciples Home Missions, the Northeast Region and Hope Partnership’s new church ministry team to thank for the vitality and solvency of the new church leadership development efforts in that area.

Through the Pentecost Offering and other avenues, Hope Partnership continues to encourage the wider Church to become more involved in supporting courageous new church planters, whose vision and energy are so critical to the future of God’s Church.

What does success look like?

One measure of successful leadership development is the replication of services that work. Hope Partnership’s New Beginnings Assessment Service is an example of a service that has generated interest and actual licensing by other denominations. In addition to Disciples congregations, United Church of Christ and Presbyterian (USA) churches have signed on to New Beginnings to help them assess their strengths and opportunities as they seek to answer the all-important question, “What is God calling our congregation to do and be in this time and this place?” The service is an objective, tools-based approach to helping a congregation visualize and set into motion a shared vision.

In year two of Hope Partnership’s strategic plan, the organization is working to expand the service ecumenically to the Evangelical Lutheran Church in America and other potential partners, with the assistance of consultants specifically trained to work with New Beginnings congregations.

Success of MissionPathways, Hope Partnership’s ministry-planning service that helps congregations map a path to their future vision, has resulted in a need for the organization to retool the service to keep up with demand for it. In 2015, Hope Partnership will pilot a new approach to delivering the service by engaging highly trained facilitators, who will guide congregations through the process using a customized curriculum available electronically for those particular congregations. MissionPathways resources include tools for exploring worship and ministry context, including demographic analysis; for taking stock of available property, financial and human resources; for plotting next steps, and more.

A second measure of successful leadership development is the most important of all – a transformed congregation responded to God’s call for them with passion and purpose:
• When Memorial Christian Church in Ann Arbor, Michigan was discerning what was needed to bring purpose and renewed vitality to its ministry, they started with Hope Partnership’s New Beginnings Service. The congregation courageously tacked the process that resulted in their decision to 1) relocate their congregation to a space that was better suited for their needs on a site closer to people who need what they felt God wants them to offer; and 2) commit as members to make mission and outreach a higher priority for the church in very concrete ways. The pastor reports, “At the very least, it has transformed the congregation to focus on faith-life rather than survival, which is what ‘church’ is supposed to be about.”

• The pastor of Church of Christ Uniting in Lexington, Illinois, has witnessed the congregation’s transformation as the result of their participation in The Journey. The small congregation is demonstrating its vitality through a community garden/food giveaway that engages the local school, neighbors, church members and more; an after-school program; a church/school/community fine arts center; a community exercise class; a free lunch program; and much more. Says the pastor, “God keeps blessing us with opportunities to serve, and that is what we are to be about. Our work identifies us as the people of God. Our ministry speaks for itself.”

Moving forward

In 2015, as always, Disciples Church Extension Fund and Hope Partnership are committed to a strategic effort to implement services and strengthen partnerships that help congregations and their leaders become the “stewards of God’s mysteries” they are called to be. And, as always, key to the success of this effort are borrowers, investors and generous donors, whose advocacy and support undergird our ministries and make it possible for us to move forward as we strive to be trustworthy stewards of God’s mysteries ourselves.
The Insurance Board is a financial ministry formed by the Conferences of the United Church of Christ in 1985 to provide risk management and insurance services to churches and related ministries, at a time when such coverage was costly and often difficult to obtain. For 30 years, the Insurance Board program has provided comprehensive risk management and insurance solutions for its participant churches. In 1991, the College of Regional Ministers endorsed the Insurance Board, and reaffirmed that endorsement in 2009. In 2014, the Insurance Board was formally approved as a Recognized Ministry Partner of the Christian Church (Disciples of Christ).

The Insurance Board is a 501 (c) (3) organization, and is governed by a board of twenty-one directors comprised of both clergy and lay individuals. Currently, there are twenty active board seats filled of which Mary Isbell (layperson, Southwest region); Duncan Draper (layperson, Indiana Region, and CFO of Disciples Pension Fund); and Rev. William "Bill" Edwards (Regional Pastor and President, Christian Church in Ohio) are Christian Church (Disciples of Christ) members. Additionally, the Insurance Board is actively working to add a board member from the board or staff of Disciples Church Extension Fund (DCEF), Church Extension Financial and Missional Resources (CEFMR), or Hope Partnership for Missional Transformation (HPMT). Annually, board terms change during the first quarter of each year, and the Insurance Board’s Board of Directors have already approved a resolution designating one board seat for this position.

As evidence of its fiscal soundness, the Insurance Board returned a net income of just under $1,000,000 at the end of 2013. Although the 2014 results have not yet been audited, the Insurance Board anticipates a net income just over $3,000,000 for the year ended 12/31/14. This income is channeled back into the program to improve its ability to further the insurance ministry. The Insurance Board is audited annually, and utilizes an independent actuarial firm to assess claim reserves each year. The Insurance Board also utilizes ‘A’ rated insurance companies that are among the largest in the industry. It also employs socially
responsible investing strategies in its investment policy, making it uniquely situated to serve the interests of the churches it serves. The Insurance Board plans for growth in 2015, and is passing on an average price reduction of 5.5% to its participant churches. A copy of the 2014 audit will be provided once completed this spring.

The Insurance Board considers diversity to be critical to its success and a reflection of its values, and embraces ethnic, cultural, and gender diversity on its board and staff. Of the twenty directors, four members are of African American descent, and two of Asian descent, while eight of the directors are women. The Insurance Board’s nineteen staff members include four of African American descent (including the CEO), one of Asian American descent, with 63% of the staff being female.

In addition to staff, the Insurance Board utilizes more than 50 independent insurance agents throughout the United States. In 2014, after attending the National Convocation of the Christian Church (Disciples of Christ) in Columbus, OH, the Insurance Board added an African American, independent insurance agent, Rev. Christopher Goss, in Atlanta, GA, who is a Christian Church (Disciples of Christ) pastor.

The Insurance Board program also includes PC(USA) churches. The close ecumenical relationship among the three denominations – United Church of Christ, Christian Church (Disciples of Christ), and Presbyterian Church (USA) – serves as the basis for the partnership. The Insurance Board is well known for its insurance program, which provides one of the most comprehensive insurance products available to churches in the industry. The Insurance Board program enables churches to leverage the benefits of group buying power to obtain competitive pricing, broad coverage terms, and significant insurance limits. The program protects churches in all 50 states, and includes coverage for churches on the coasts and in Florida where windstorm insurance can be costly; provides an option for flood and earthquake coverage; offers considerable limits for sexual abuse and molestation; affords a 25% buffer for unintentional underinsurance; and contains umbrella limits up to $30M per church. The breadth of coverage afforded under its program makes available limits that individual churches would not be able to obtain, or even afford, if attempting to negotiate on their own.

In support of Christian Church (Disciples of Christ) ministries, the Insurance Board, unlike a traditional insurance company, works to accept all churches and related ministries (within its three denominations). This is one of the most significant benefits the Insurance Board program affords. Only in rare or unique circumstances will the Insurance Board refuse to take on one of these risks, and then, only to ensure the health and long-term viability of the program for the remaining Insurance Board participants. In addition to churches, the Insurance Board program will cover camps, mission trips, senior housing, and other church related ministries. Where traditional insurance companies look for ways to say,
“No,” to these types of risks, the Insurance Board always looks for ways to accommodate them.

Currently, the Insurance Board program provides insurance to 14.5% of Christian Church (Disciples of Christ) congregations, or roughly 523 churches, which includes churches from every Region except Idaho South. The overall program included 3,665 churches at the end of 2014. As the program grows, participants benefit from increased buying leverage and greater diversification of risk, which improves program stability by reducing the significant peaks and valleys often associated with traditional insurance company pricing.

Another tremendous benefit to being an Insurance Board member or participant is access to the extensive risk management and loss control services provided. All churches within the Christian Church (Disciples of Christ) are automatically members of the Insurance Board program (a participant also purchases insurance through the program). Although participants receive additional benefits related to some of the resources, the services are designed to help educate all members and participants and assist them in managing and mitigating the risks of loss faced by their respective churches and affiliated ministries. Risk Management and Loss Control services cover a range of topics including:

- New laws regarding background check requirements in PA as a result of HB 435
- Background checks (subsidized for participants)
- Food Allergy and Intolerance Awareness
- Winterizing Your Church
- “Bounce House” risks
- Cell Phone Antenna Leases (how much they are worth to a church)
- Candle Safety
- Your Church as a Small Business
- Crisis Management
- Sexual Abuse Prevention (SafeConduct™ Workbench)
- Social Media
- Property Appraisals (subsidized for participants)
- Etc.

The library of resources is extensive and also includes videos and webinars. Many of the resources can be accessed through the website at www.Insuranceboard.org. In further support of the mission and ministry of the Christian Church (Disciples of Christ), the Insurance Board maintains a close business relationship with Disciples Church Extension Fund (DCEF). When a DCEF church purchases insurance through the Insurance Board, DCEF is very comfortable with the coverage and limits that are provided. We have also worked with DCEF to customize solutions for DCEF churches with outstanding loans on church properties. Additionally, although the Insurance Board has
access to a number of commercial credit facilities, the Insurance Board utilizes DCEF, as needed, to secure loans in the operations of its business.

We are blessed by our relationship with the Christian Church (Disciples of Christ), and it is our hope that our Recognized Ministry Partner status will enable us to increase our visibility and allow us to extend our ministry to additional churches within the Christian Church (Disciples of Christ).

South Austin Christian Church Fire
3/17/14
Loss in excess of $700,000
Recommended Action:

The General Board receives the report from Church Extension Financial and Missional Resources, Inc. and forwards the report to the 2015 General Assembly for consideration and discussion.