



The Mission Investment Fund: Empowering communities with financial services



For more than 150 years, the Mission Investment Fund (MIF), a *financial services ministry of the ELCA*, has been a **steady and reliable financial partner** for congregations, ministries and individuals. Through times of growth and uncertainty alike, MIF has remained committed to strengthening ministries and communities through customer-centric support and flexible financial resources.

In 2024, MIF continued to support ministry growth across the ELCA. Your investments helped expand worship spaces, create new education and youth ministry areas, fund schools and programming for the next generation, start green projects and support accessibility remodeling for community spaces. These projects ensure that ELCA ministries remain welcoming, inclusive and equipped to serve their communities.

By the Numbers:

- **Total Loans Outstanding:** \$610,534,000
- **Total Assets:** \$774,550,000
- **Total Investment Obligations:** \$547,491,000
- **Net Assets & Capital Ratio:** 27.5%

Why Is MIF the Right Choice?

- **Proven Stability:** With over a century and a half of experience, MIF has weathered changing economic and political landscapes, maintaining financial strength for ELCA ministries.
- **Deep Expertise in Church and Ministry Financing:** We understand the unique needs of faith communities and have longstanding experience in congregation and ministry-building projects.
- **Competitive Rates and Terms:** Our financial offerings are structured to support ministries of all sizes.
- **A Full Suite of Financial Services:** In partnership with the ELCA Federal Credit Union, we provide a range of financial solutions for congregations, ministries, and individuals.
- **Faithful Stewardship:** Investments in MIF directly support loans that fund hundreds of capital projects across the church.

With 2025, MIF has entered a new era of modernization—enhancing our tools and financial services to better support ELCA ministries. While embracing innovation, we remain rooted in the trust and stability that have defined us for generations. Through every season, we stand with ELCA members, congregations, and ministries, walking together in faith and financial stewardship.

MIF at work in the Oregon Synod (as of December 31, 2024):

- 10 Mission Investment Fund loans, with a balance of \$3,266,081
- \$11,961,225 in Mission Investment Fund investment obligations

For more information about MIF capabilities, please visit our website, mif.elca.org or contact your Regional Manager, LuAnn Ferguson: 773-380-1708 luann.ferguson@elca.org