

More than an Investment.

# We're Building for the future.

When you sense God calling you toward facility growth,  
you need a ready partner.

We know that your church is more than mortgages  
and facilities. Every worship service, every  
Sunday school class, every church gathering  
is part of a bigger ministry future.  
Let's build that future together.



NATIONAL  
COVENANT  
PROPERTIES

YOU INVEST • WE LEND • MINISTRY GROWS

# We're Building for the Future

Through a deep understanding of the challenges and changes of ministry, a warm, personal customer service, and quality investments, NCP is a reliable partner well beyond the date an investment is made or a loan is signed. Our partnership serves individuals, congregations, and organizations who share our commitment to kingdom-building, today, tomorrow, and for generations to come. We equip Covenant churches and individuals to help grow the kingdom of God through loans and investments that drive ministry like no other resource.

*Contact Us Today*

FOR CURRENT RATE INFORMATION, VISIT:  
[nationalcovenantproperties.org/investments/#rates](https://nationalcovenantproperties.org/investments/#rates)

## Investments

At NCP we know your name and share in your joys and sorrows as we take the time to hear how God is at work in your life. We have many investment options to serve you.

### INVESTMENT TYPES

#### **Five-Year or 30-Month Fixed Rate Certificates\*** - \$500 minimum

- Five-year or 30-month term with fixed interest rate
- Accrues interest semi-annually (each June 30 and December 31)
- Semi-annual or monthly interest payments available
- Renewable at maturity

#### **Demand Investment Account (DIA)** - \$50 minimum

- Interest rate adjustable semi-annually (each January 1 and July 1)
- Accrues interest monthly
- Monthly or semi-annual interest payments available
- Quick access with no set term—ability to add or withdraw funds

#### **Individual Retirement Account (IRA)** - \$10 minimum

- Interest rate adjustable semi-annually (each January 1 and July 1)
- Traditional, Roth, and SEP IRAs available

#### **Health Savings Account (HSA)** - \$10 minimum

- Interest rate adjustable semi-annually (each January 1 and July 1)
- Provides tax advantage to offset health care expenses for eligible individuals







## Loans

Whether you're looking for real estate to build a new facility or expand your current space, or considering a loan for church improvements, NCP helps you navigate the process with passion, integrity, and wisdom.

**Rob Hall, VP Real Estate Services**

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## Real Estate

**Finding it hard to see the forest for the trees when it comes to real estate questions? National Covenant Properties provides complimentary advice, perspective, experience and professional connections to assist Covenant ministries in all matters related to land acquisition, facility development, and financing.**

### WE CAN HELP YOU:

- Negotiate a lease or purchase
- Identify land and facility options for your first building or relocation
- Evaluate your current facility and worship experience as an "undercover visitor" and provide detailed feedback and improvement opportunities, plus strategies
- Prepare your NCP loan application
- Review your financials and provide recommendations for better expense management
- Sell or lease out your current facility

*National Covenant Properties has provided real estate coaching to Audubon Park Covenant Church in Orlando, Florida, for many years. NCP offers coaching to any Covenant church, regardless of whether they have loans or investments with us.*

Photo: Steven Miller



# Financial and Real Estate Training

NCP partners with the Evangelical Covenant Church, regional conferences, and CPA firm CapinCrouse to offer financial and real estate training sessions for pastors, church staff, and leadership.

**BY ATTENDING, YOU WILL:**

- Learn how healthy, missional churches manage their finances
- Explore best practices of financial reporting to leadership and congregation
- Learn how to align your budget with your ministry plan
- Review compensation structures and tax regulations for ministers
- Assess whether your facility is an effective tool for ministry
- See why capital fundraising can be good for your church

Attendees will have an opportunity to receive their church's financial dashboard.



\*The offer and sale of the Certificates is limited to persons who, prior to receipt of our Offering Circular, were members of, contributors to, participants in, or affiliates of The Evangelical Covenant Church, including any program, activity, or organization that constitutes a part of The Evangelical Covenant Church, or any of its conferences, or any congregation of The Evangelical Covenant Church, or other persons who are ancestors, descendants, or successors in interest to such persons (Investors). The offer and sale of certificate to investors residing in the state of Washington is limited to persons or entities who are, prior to the solicitation for the purchase of said Certificates, members of, contributors to, or listed as participants in, National Covenant Properties, or their relatives (as defined in RCW 21.20.005(13)). This does not constitute an offer to sell or the solicitation of an offer to buy the Certificates. There shall not be any sale of the Certificates in any state in which such offer, solicitation, or sale is not authorized. The offering is made solely by the Offering Circular. The offering of Certificates involves certain risks, which are more fully disclosed in the Offering Circular under the heading "Risk Factors." In the event NCP exercises its right to redeem a Certificate prior to maturity and upon sixty (60) days notice to the holder thereof, payment of the outstanding principal and interest will be paid to the holder to the date of redemption. The Variable Rate Certificates, Demand Investment Accounts, Individual Retirement Account (IRA) Certificates, and Health Savings Account (HSA) Certificates are not available for sale to investors residing in South Carolina. The Variable Rate Certificates and Demand Investment Accounts are not available for sale to investors residing in Louisiana. NCP's Certificates are not insured by any governmental agency or private insurance company, including the Federal Deposit Insurance Corporation, or any state bank, insurance fund, or any other governmental agency.



**YOU INVEST. WE LEND.**  
**MINISTRY GROWS.**

**NATIONALCOVENANTPROPERTIES.ORG**

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