



United Church of Christ
CORNERSTONE
FUND

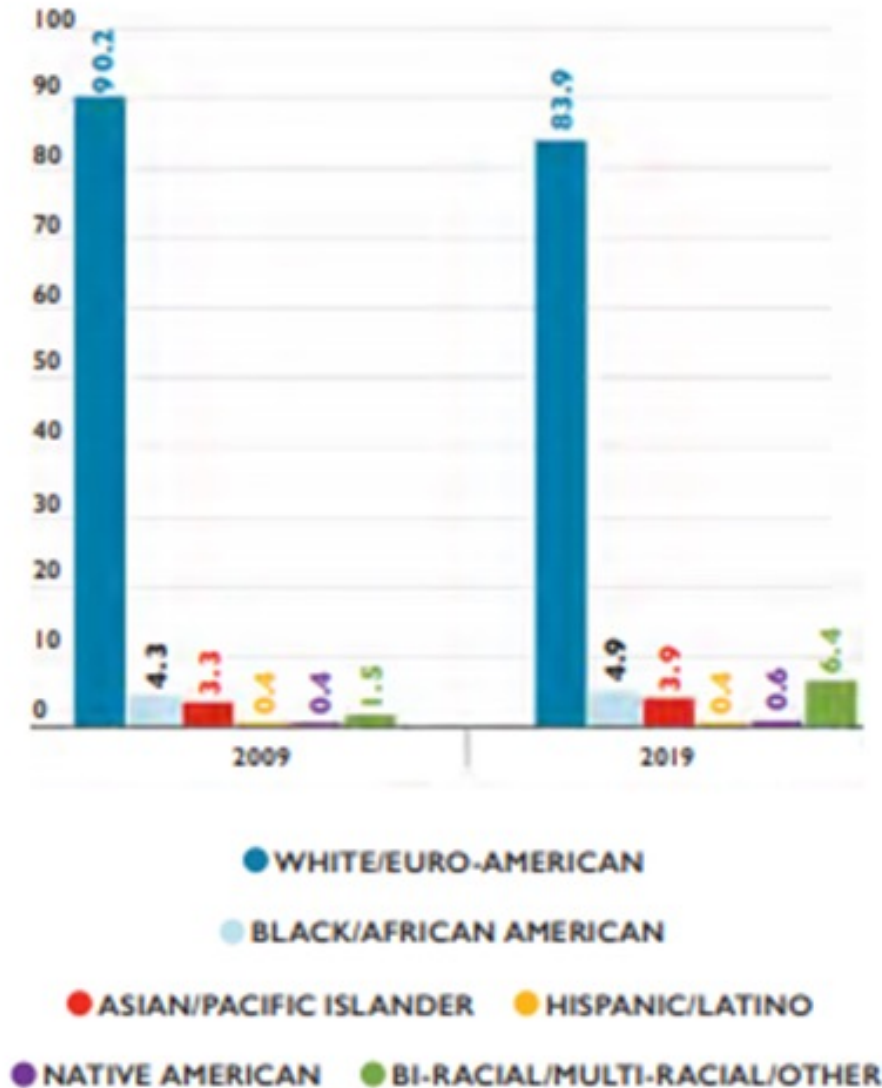
Update on Racial Equity Plan

Board of Directors Meeting

Update on Racial Equity Plan

- Staffing: 35% of our staff is BIPOC (72% of our staff are women)
- Board: with new nominations approved as of January 1, 2023, our board will be 50% BIPOC
- Contract Employees: 50% BIPOC; Vendors 33%
- Racial Equity Giving Bonus product added UCC “Join the Movement” as a gift option
- Lending stats compare favorably to general population of UCC churches

UCC Congregations By Racial/Ethnic Self-Identification



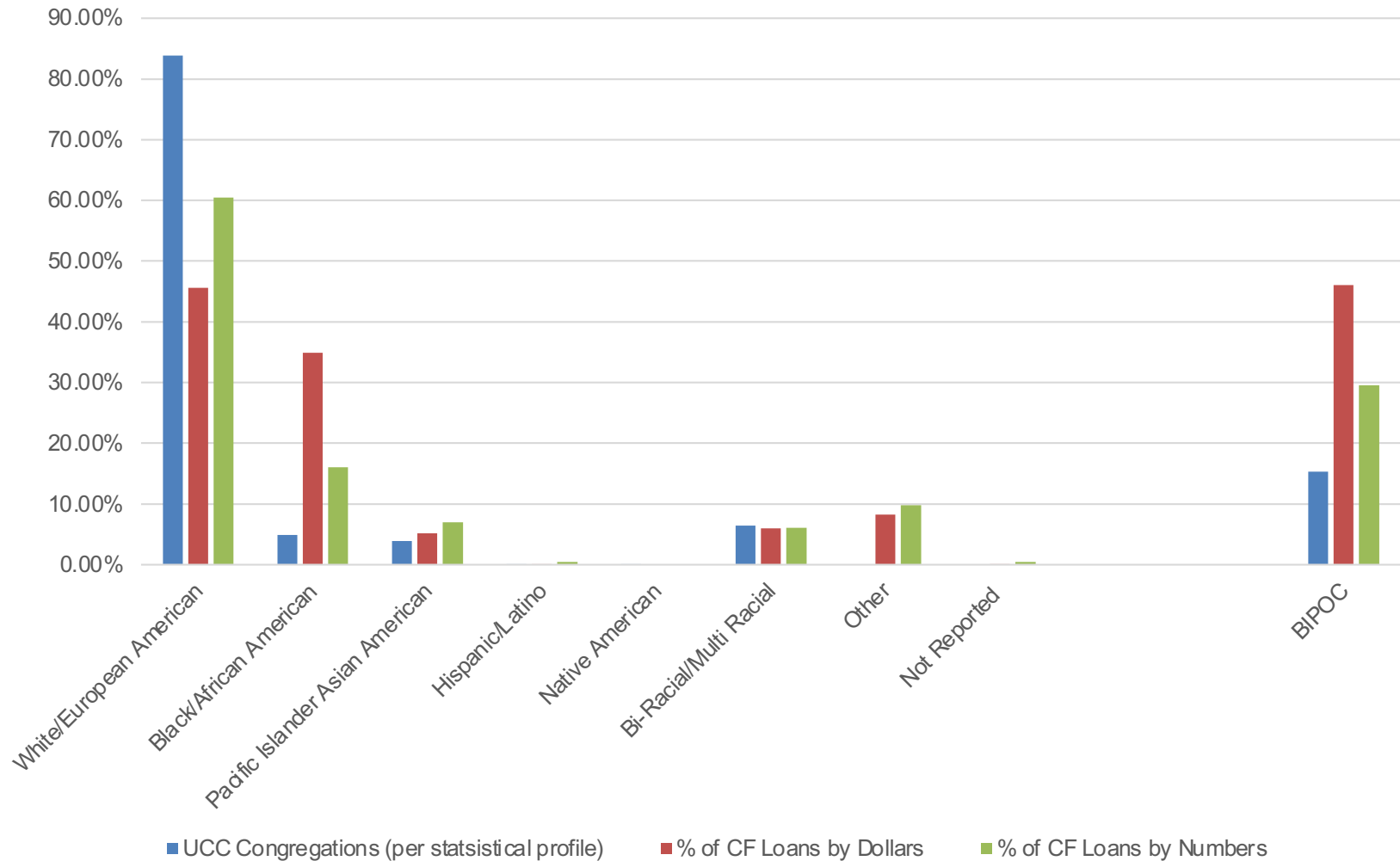
- White 83.9%
- Black/African American 4.9%
- Asian/Pacific Islander 3.9%
- Hispanic/Latino .04%
- Native American .06%
- Bi-Racial/Multi-Racial 6.4%
- *(Non-White 16.1%)*

United Church of Christ Cornerstone Fund, Inc.
Loans by Ethnicity (Net of Participations)
As of May 31, 2022

As Reported in DataHub	Loan Balance	Participation Balance	Net Loan Balance	Percentage	Number of Loans	Percentage
White/European American	\$ 40,118,475.51	\$ -	\$ 40,118,475.51	45.58%	139	60.43%
African American	45,725,784.64	(15,024,427.16)	30,701,357.48	34.88%	37	16.09%
Pacific Islander Asian American	4,555,306.88	-	4,555,306.88	5.18%	16	6.96%
Hispanic American	8,800.00	-	8,800.00	0.01%	1	0.43%
Multi Cultural/Multi Racial	5,233,240.98	-	5,233,240.98	5.95%	14	6.09%
Other	8,772,380.90	(1,495,743.39)	7,276,637.51	8.27%	22	9.57%
Not Reported	121,822.63	-	121,822.63	0.14%	1	0.43%
Subtotal - Churches	104,535,811.54	(16,520,170.55)	88,015,640.99	100.00%	230	100.00%
Other - Additional Detail Below						
Churches	1,871,284.04	-	1,871,284.04	25.72%	10	45.45%
Community Development Projects	1,294,585.39	(346,089.07)	948,496.32	13.03%	3	13.64%
Conferences/Camps	2,783,934.28	-	2,783,934.28	38.26%	7	31.82%
Ecumenical Partners	267,789.81	-	267,789.81	3.68%	1	4.55%
Related UCC Organizations	2,554,787.38	(1,149,654.32)	1,405,133.06	19.31%	1	4.55%
Total - Other	\$ 8,772,380.90	\$ (1,495,743.39)	\$ 7,276,637.51	100.00%	22	100.00%



Cornerstone Loans by Ethnicity



Roughly 15% of UCC Congregations are BIPOC, while 45% of loans at Cornerstone are to BIPOC congregations