

Do you know where your money is sleeping at night?

You might not have realized that your money, the money you deposit into a bank account, 401K, or other investment account is doing anything. Much less sleeping! And of course, money doesn't actually sleep, but it certainly does **do** things.

In church contexts we sometimes worry that saved money is "just sitting there." We wonder if it wouldn't be better, or more faithful, to use these monies for some new ministry or donation.

It is always important to ask if we are being faithful with our budgets, but the reality is that most money is not just sitting at the bank. Money is doing something while it is in a bank or investment account. It's certainly not sitting idle. It may be buying stock in a corporation, or purchasing government bonds, or a myriad of other things. This is what is meant by investing. It is the process of investing that allows you to earn a return. Whether that's a smaller return like a savings account, or a riskier, but potentially larger return, in an investment account.

While interest rates are high right now, and you have many options to earn a good rate of return, not all investing is created equal. There are many prominent financial institutions out there who are paying a decent rate of return, but they're also likely investing your dollars in companies with which you do not share missional alignment. Think Big Oil, Big Pharma, Guns etc. Do you know what your current investments are doing?

At the Cornerstone Fund, every dollar invested goes toward supporting the Church and other faith-based nonprofits, in the form of low cost, low fee loans. Our loan specialists support and guide projects ranging from food pantries, to solar panels, to new roofs for local congregations. If you are interested in fighting climate change, supporting the LGBTQIA+ community, increasing access to affordable housing, or funding myriad other community building projects, then Cornerstone Fund's Investing Program is a way that you can put your money to work for something you really care about.

Perhaps you or your congregation are particularly interested in Climate Change or support of LGBTQIA+? Cornerstone Fund has specific investing programs in those areas. If racial justice is one of the priorities for your church, then you might be interested to learn that 49% of our loan funding is currently

going to African American congregations.

Cornerstone Fund's Investing Program offers an incredible opportunity to both know exactly where your money is sleeping at night and to feel really good about what it is doing during the day. And the best part is that this is not a donation. Your money can contribute to positive initiatives, help to drive positive change, while also earning a competitive fixed rate return.

Our Investing Program offers both individuals and congregations a unique opportunity to take part in transformative Kin-Dom building, discipleship growing, and community development programs.

How can we do all this good, while also taking such good care of your money? At Cornerstone Fund we like to call it God Math.

Starting on December 7th we will be offering a four-part webinar series called "God Math," which will highlight our Lending Program, Investing Program, The Cornerstone Fund Difference, Congregational Vitality and Community Development projects, and the God Math that ties it all together. Follow this link to register:

https://ucc.zoom.us/webinar/register/WN_R3ATgY7RaqbBL4TtHhTfg#/registration