



The Mission Investment Fund: Helping ELCA congregations bring ministry to life



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 for more than 150 years. Through times of growth and uncertainty alike, MIF has remained committed to strengthening ELCA ministries and communities — delivering customer-first support backed by flexible financing solutions.

In 2025, MIF continued to support ministry growth across the ELCA. Your investments helped expand worship spaces, rebuild congregations after fires and natural disasters, provide spaces for people to age with dignity, start green projects and support accessibility remodeling for community spaces. Each project strengthens ELCA ministries, ensuring that they stay vibrant, inclusive and fully prepared to support the communities they serve.

By the numbers:

- **Total Loans Outstanding:** \$614,967,000
- **Total Assets:** \$779,189,000
- **Total Investment Obligations:** \$551,452,000
- **Net Assets & Capital Ratio:** 27.4%

What makes MIF unique?

- **Proven stability:** With more than 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.

MIF continues to enhance our tools and financial services to better support ELCA ministries. And even as we look ahead with fresh vision and innovation, our foundation remains the same: enduring trust, time-tested stability and commitment woven through generations. In every chapter, we journey with ELCA members and ministries, united in faith — a steadfast partner supporting God’s work in the world.

MIF at work in the Western Iowa Synod (as of December 31, 2025):

- 1 Mission Investment Fund loan, with a balance of \$475,091
- \$6,383,752 in Mission Investment Fund investment obligations.

For more information about MIF capabilities, please visit our website, mif.elca.org or contact The Rev. Kent Peterson, Regional Manager: 276-698-7970 kent.peterson@elca.org