



6 UPDATES TO MAKE TO BENEFIT YOUR CHURCH

1. **Explore new technology**—Create an immersive worship experience with new lighting, sound and video systems.
2. **Make the church building more handicap accessible**—Adding accessible parking spaces, ramps at entrances & exits, elevators, accessible toilets, and braille signage will make individuals with disabilities feel more welcome.
3. **Add or upgrade security systems**—Allow new guests and members to feel safe and at ease.
4. **Create children's space**—Investing in quality areas for children reflects that your church puts value on family.
5. **Build space for things other than worship**
6. **Make an overall good impression**—Keep your church well-maintained so that new guests and members feel as if it is a clean and inviting place to come. Some updates could include landscaping, painting, new roofing, new flooring, and restroom updates.

Iowa United Methodist Foundation

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@IUMFoundation



CHURCH CONSTRUCTION & REMODELING LOANS



Finance your missional DREAMS!





Q: What types of loans, terms, and rates does the Foundation offer?

A: We offer construction and renovation loans with terms up to one year. Short-term, unsecured loans starting at \$5,000 and less than \$50,000 are offered upon board approval. We also offer permanent loans with an amortization of up to 15 years with a five-year rate reset. Call us for more information about our competitive loan rates!

Q: What types of projects can our church borrow money for?

A: We understand that not every church has the same financial needs, which is why the Trust provides a wide array of loans. Some examples include: construction of new buildings, renovations or additions to existing facilities, the buying of land or a parsonage, ministry expansions, multi-media updates, appliance or technology upgrades, and the refinancing of an existing loan.

Q: What sets the Foundation apart from other lending institutions?

A: Our loans are generally less restrictive with lower costs than other lenders and are more flexible with terms. We also only make loans to churches and church-related entities and understand church needs and finances better.

**Contact us at 515-974-8927 or
info@iumf.org to learn about our NEW
and improved loan rates!**



***All loans will have no prepayment penalties and will be non-assumable by other parties. The borrower is responsible for all closing costs, legal fees, filing fees, etc. The borrower must also provide an updated abstract to the Trust.**



HOW TO APPLY

1. Review our Offering Circular
2. Fill out the application
3. Send in required documentation to the Foundation
4. The Trustees of the Building Fund Trust will conduct a loan review and notify the church on their decision



All documents can be found on our website at <https://iumf.org/church-building-loans/> or can be requested from staff.