

## Want More Information?



Yes, please send me more information about the Wisconsin Council of Churches' Community Investment Program.

Name: \_\_\_\_\_

Congregation: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_

State, Zip: \_\_\_\_\_

Phone: \_\_\_\_\_

Denomination: \_\_\_\_\_

### Mail to:

Wisconsin Council of Churches  
Community Investment Program  
750 Windsor Street #301  
Sun Prairie, WI 53590

Phone: (608) 837-3108

Fax: (608) 837-3038

Email: [wcoc@wichurches.org](mailto:wcoc@wichurches.org)

## Who Oversees the Community Investment Program?

Community Investment Program oversight is provided by the Finance and Fund Development Committee of the Wisconsin Council of Churches.

Members are selected for their expertise in accounting, investments, or fundraising. In recent years, committee members have brought such expertise as managing judicatory finances (including congregational mission support, church-wide and global partnerships), CPA and CFA credentials, risk consultants and actuaries, experience as a local church treasurer, elected official, serving as local parish clergy, as judicatory benefits officers, and with denominational pension organizations.

As part of their oversight responsibilities, committee members review materials provided by CDFIs and join staff on site visits. When investments approach maturity, committee members consult with staff on renewals and reinvestments.

More details about the specifics of the program are available in an Executive Summary and investor agreement, which can be obtained by emailing [wcoc@wichurches.org](mailto:wcoc@wichurches.org) or mailing in the form on this brochure.

## Members of the Wisconsin Council of Churches

**WHO MAKES UP THE WCC? MEMBERS** | African Methodist Episcopal Church • American Baptist Churches • Armenian Oriental Orthodox Church • Christian Church (Disciples of Christ) • Christian Methodist Episcopal Church • Church of God in Christ • Church of the Brethren • Coptic Church • Ecumenical Catholic Communion • Episcopal Church • Evangelical Lutheran Church in America • Greek Orthodox Church • Life Church Madison • Mennonite Church • Moravian Church • Orthodox Church in America • Presbyterian Church (USA) • Reformed Church in America • United Church of Christ • United Methodist Church

**ASSOCIATE MEMBERS** | Benedictine Women of Madison • Church Women United • Interfaith Conference of Greater Milwaukee • Madison-area Urban Ministry • The Leadership Conference of Women Religious **OBSERVERS** | Roman Catholic Church: Archdiocese of Milwaukee • Diocese of Green Bay • Diocese of LaCrosse | To inquire about membership, call 608.837.3108 | [wichurches.org](http://wichurches.org) |

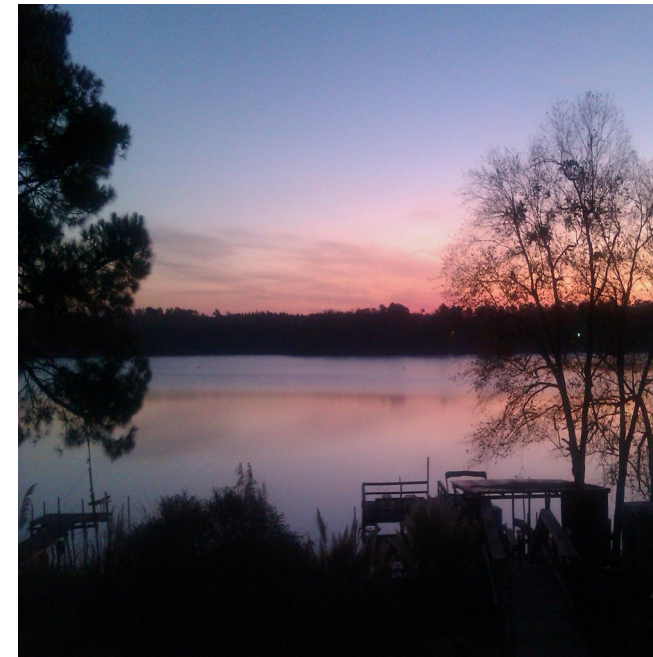
**We pray and work together for the unity and renewal of the church and the healing and reconciliation of the world.**



the  
**WISCONSIN  
COUNCIL of CHURCHES**

*We pray and work together for the unity and renewal of the church and the healing and reconciliation of the world.*

# Community Investment Program



## What is the Community Investment Program?

The Wisconsin Council of Churches offers a unique opportunity to local church members, congregations and its member denominations to invest in selected community development financial institutions (CDFI's) throughout Wisconsin.

CDFI's are loan funds, credit unions, banks and venture capital organizations which help distressed communities, low and moderate income people, and minority populations to develop housing, employment and business opportunities.

The Wisconsin Council of Churches currently has \$480,000 invested in community development finance institutions in the state. Annual interest rates for the past three years have averaged 2.17% (past performance does not guarantee future results). The Council has experience in screening CDFI's and investing funds. We are able to offer this investment opportunity to our membership around the state.



## How the Program Works

The Wisconsin Council of Churches will issue promissory notes to its members and re-lend or re-deposit the proceeds in CDFI's, thus providing investors with diversification and lower administrative costs than one could obtain by acting individually.

Nearly all of the organizations in which the Council will invest are primarily certified by the U.S. Treasury as CDFI's or are federally insured financial institutions. Certification is an indication of the strength and vitality of these organizations and is an important component of the screening process carried out by the Wisconsin Council of Churches' Finance Committee. This process does not guarantee future performance by and CDFI.

The current minimum investment is \$2,000 and the maximum investment is \$25,000.

## Current Holdings in the Community Investment Program

**CAP Services** is located in Stevens Point and lends money to low and moderate income households and businesses to help them achieve home ownership, adequate housing, and business development in Central Wisconsin. [capservices.org](http://capservices.org)

**Forward Community Investments, Inc. (FCI)** investments go to non-profit affordable housing development and rehabilitation projects, economic opportunity and job creation, and community service facilities throughout Wisconsin. The FCI mission includes revitalizing economically disadvantaged communities and providing increased access to capital. [forwardci.org](http://forwardci.org)

**Niijii Capital Partners Inc.** provides alternative financing (loans) and development services (technical assistance and training) for entrepreneurs and small businesses on the Menominee, Mole Lake and Lac du Flambeau Reservations. [niicap.org](http://niicap.org)

**Working Capital for Community Needs** administers the NICA Fund which lends money through eleven partner organizations in Nicaragua. The Nicaraguan CDFI's provide capital for economic development in low-income communities. Their goals include locally controlled development, redistribution of economic resources, gender equality, and fair labor practices. [wccn.org](http://wccn.org)

**The Wisconsin Women's Business Initiative Corporation (WWBIC)** is an economic development corporation that provides business education, technical assistance and access to capital throughout Wisconsin. WWBIC's programs include lending funds, business education, economic development, and business mentoring. [wwbic.com](http://wwbic.com)

## The Community Investment Program at Work



Jessica Netzel contacted CAP Services' Small Business Assistance Program in late 2013. She described her dream of opening a full-service family hair salon for all ages with an emphasis on products and services for children and teens, but she didn't know where to start. She was a well-educated, hardworking, mother of three with plenty of salon experience, but not a lot of credit or capital. If she could just get help with starting her own business, she knew she could be successful. It took time, but by February of 2015, Jessica's dream of opening her own business became a reality. With the help of a minimal loan from CAP, Jessica was able to secure a small salon space at the Fox River Mall in Grand Chute. Jessica worked hard to grow the business and in January 2017, she moved it to a larger space on Wisconsin Ave in Appleton where she could expand her products and services. Jessica has proven to be a strong and successful business owner, creating a living-wage income for herself while demonstrating to her three young girls that anything is possible at any point in your life, no matter how bad it might seem at the time. Watch Jessica tell her own story online at [capservices.org/jessica-netzel](http://capservices.org/jessica-netzel)

**"WWBIC was the fuel behind our dream, we had the idea, we had the drive, but WWBIC believed in us and provided the funds to put it into place."**

- Bennie Smith, WWBIC Loan Client/Owner, Daddy's Soul Food and Grille, African American Veteran Owned business, Milwaukee w/ 10 employees