

**PARTNERS**

Stories of partnership with Church Extension Plan, a financial ministry

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2012

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to build the  
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PARTNERS in MINISTRY®

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**Church Extension Plan**  
PARTNERS IN MINISTRY®

FROM OUR PRESIDENT

Blessings

 Welcome to the first issue of *Partners* magazine. We're so excited to share with you the results of our ministry—not only the financial accomplishments for the ministries featured here, but the eternal rewards that come from partnering to build the Kingdom of God.

Almost 30 years ago we adopted the phrase "Partners in Ministry" as an expression of our future goals for Church Extension Plan (CEP). Our vision was to work alongside churches and ministries, providing them financial tools to help them fulfill their vision.

When I became president of CEP, I sought the Lord for direction. Among my questions in prayer was, "What should be the distinctive difference in working with CEP?" The sense that I had confirmed over and over in prayer and Bible study was our role as partner. I was led to Philippians 2:1-4, which talks about following Christ's example of humility and putting others first:

<sup>1</sup>So if there is any encouragement in Christ, any comfort from love, any participation in the Spirit, any affection and sympathy, <sup>2</sup>complete my joy by being of the same mind, having the same love, being in full accord and of one mind. <sup>3</sup>Do nothing from rivalry or conceit, but in humility count others more significant than yourselves. <sup>4</sup>Let each of you look not only to his own interests, but also to the interests of others. (ESV)

For the last 29 years, we have committed to fulfill that call of scripture to consider the needs of others before our own, to view things from a Christ-like point of view.

We hope that you will enjoy reading about these inspiring ministries as much as we have enjoyed working with them. Without a doubt, we have enjoyed the blessing of God on the ministry of CEP. Our team is most grateful.

His/Yours,  
  
 Patrick L. Clements  
 President, Church Extension Plan

## Our Services

### CHURCH LOANS

**Partnership and a ministry focus.** We evaluate your church as a ministry and work with you as a partner. Our loan program can help you realize your vision.

[cepnet.com/churchloans](http://cepnet.com/churchloans)

### REFINANCE

**Refinance and expand your ministry.** You could reduce your mortgage interest rate, eliminate a balloon payment, and receive additional funds.

[cepnet.com/refinance](http://cepnet.com/refinance)

### INVESTMENTS

**Your investment helps spread the Gospel.** Earn up to 4.25% APR / 4.33% APY while saving for college, a home, the future. Every investment expands ministry.

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**Earn up to 4.5% towards retirement.** Retirement accounts with a good rate of return. Every investment builds the Kingdom.

[cepnet.com/retire](http://cepnet.com/retire)

### CAPITAL CAMPAIGNS

**We'll dream the dream with you.** Expand your church's vision. Engage your congregation. Our ministry guides your successful capital campaign.

[cepnet.com/capital](http://cepnet.com/capital)

### PLANNED GIVING

**A legacy that grows the Kingdom.** Make a plan for your estate that benefits your family and future ministry.

[cepnet.com/plannedgiving](http://cepnet.com/plannedgiving)

### NEW GROWTH PARTNERS

**Donations that fund expansion.** Help ministries gain financial independence with a secure and affordable facility.

[newgrowthpartners.org](http://newgrowthpartners.org)

WINTER/SPRING 2012



**Building Relevance**  
A young pastor in Salem, Oregon, grows his ministry.



**Partners with AG Districts**  
CEP's board is made up of fellowship leaders.



**The Value of Legacy**  
Estate planning isn't about wealth: it's about stewardship.



**Unlocking a New Start**  
New Growth Partners: Supporting the seven-day-a-week ministry.



**What is a Partner?**  
CEP's partnership helps ministries when others won't.



**Meet our People**  
Profiles three CEP associates who work with pastors and investors.

PARTNERS

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# Building Relevance

**I**t didn't take Pastor Kevin Reich long to see the handwriting on the wall: His ministry was in trouble. With 68 members and falling in 2007, Calvary Temple in Salem, Oregon, was in his words, "on a quick slope downward."

## A Ministry for All Ages

"It wasn't for lack of preaching of the Word that the church wasn't growing," Pastor Kevin says. "It was a lack of cultural relevance—how does this apply to people today?"

Calvary Temple needed a makeover—something that would appeal to singles, teens, and young families while still honoring the path forged by the existing

congregation. Pastor Kevin and his board agreed: The first step was a name change.

"We wanted [a name] that would speak to everyday life," Pastor Kevin says. "We needed a multigenerational church. A healthy church is a church of all ages."

Pastor Kevin, the board, and the congregation agreed on the name Relevant Life. Soon



*Pastor Kevin Reich used technology, music, and an updated building to meet the spiritual needs of his congregation in Salem, Oregon.*

A YOUNG PASTOR TAKES A FRESH LOOK AT THE ROLE OF CHURCH—AND THE CHURCH BUILDING—IN HIS MINISTRY'S EVERYDAY LIFE.

after, they developed a mission statement to match the new name and refocused purpose: "Connecting with God, relating to people, reaching our world."

## Walking the Talk

The new name and mission were just the beginning. Delivering on the promise of Relevant Life proved more challenging. Pastor Kevin developed new programs and updated the church's technology to create a more inviting service, with improved lighting, stage, and sound system. And word was getting out—growth was slow, but steady.

But something was still missing. A friendly chat over coffee was the spark he needed.

**"WE WANT TO BE A MULTIGENERATIONAL CHURCH. A HEALTHY CHURCH IS A CHURCH OF ALL AGES."**

*—Pastor Kevin Reich  
Relevant Life Church*

## One Simple Question

Upon becoming Lead Pastor, Pastor Kevin struck up a friendship with Church Extension Plan Ministry Consultant Jeremy Stambach. The two occasionally met for coffee, and the conversation turned to Relevant Life's budding transformation. One day, Jeremy asked Pastor Kevin a simple question: How was his building supporting his ministry's vision?

"My observation was they were growing at such a pace they were going to run into some roadblocks," Jeremy recalls. "Their space was small and separated, and it was hard to stand and visit with people."

"His question really clarified it for us," Pastor Kevin agrees. "Not having a multipurpose facility was a hindrance." Old-fashioned pews, outdated décor, and unappealing restrooms made it difficult for visitors to envision the new path Relevant Life had embarked upon.

*Continued ...*

Photography: Heather Bravine, Blue Door Studio Photography

## Additional Services | [cepnet.com/relevant](http://cepnet.com/relevant)

**Visit our website to watch a video of Pastor Kevin and learn more about how a Partners Plus loan and Capital Campaign can work together for your ministry.**

**Church Extension Plan's** ministry consultants are pastors, too. They understand the vision you have for your ministry. They'll provide financial know-how to help you succeed.

**Partners Plus** church financing is different from a bank loan. CEP evaluates your church as a ministry, then works with you to realize your vision.

**Capital Campaigns.** Our fundraising campaigns are custom-tailored to energize and inspire, bringing everyone together to propel your ministry forward.



*A growing congregation thrives in the new space.*



glass-enclosed sunroom with a coffee bar, as well as an outdoor courtyard and fountain, Relevant Life offers additional ways for the congregation to connect.

**“The goal is right in front of us”**

Today, “we’re actually reaching the demographic we wanted to reach,” Pastor Kevin says. Average Sunday attendance has tripled to more than 185, prompting the addition of a second service. Long-term, he hopes to host movie and game nights for young married couples and families, as well as launch an afterschool program to better serve local working families. Phase Two includes an expanded sanctuary—perhaps even a second campus.

Pastor Kevin admits this wouldn’t have happened so rapidly without the support and advice from an experienced partner. “We realized all the elements that were involved and said, ‘This is too big for us.’ Having a representative come in and say, ‘Here are the steps. It’s all laid out for you...’ really helped.”

“I’m not saying it was easy, but we have been coached all along the way. It feels like the goal is right in front of us.” **P**

Together, Jeremy and Pastor Kevin developed a plan for remodeling the old church building. By combining a capital campaign and church loan through CEP, Relevant Life began an ambitious project in August 2011 to update colors, décor, and facilities. By breaking down walls—both literally and figuratively—the team created a more welcoming entrance and Fellowship Hall. Featuring a spacious,

**“WE’VE HAD GREAT SUCCESS WITH CEP. ... THE NEW ENERGY, AND THE PASSION THAT’S ALWAYS BEEN THERE HAS BEEN REFRESHED.”**

*—Phil Pilgrim, Board Member.*

**A Ministry with Relevance**

With healthy growth, a refreshed facility, and momentum building, Relevant Life now has the tools to live up to its mission of “Connecting with God, relating to people, reaching our world.”

**Connecting with God.** An expanded sanctuary, added services, and new faces every week ensure that Pastor Kevin’s inspiring message is helping to build the Kingdom.

**Relating to People.** The remodeled building allows for informal groups to gather. New technology ensures the Word of God will engage every member of the congregation.

**Reaching Our World.** “Our involvement in the community is mandatory,” Pastor Kevin asserts. The new facility creates space to host numerous programs and activities.

Photography: Heather Bravine, Blue Door Studio Photography



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# Partnering with AG Districts

As an independent, non-profit organization owned by 56 districts of the Assemblies of God, Church Extension Plan provides financial services to its member districts to grow the Kingdom of God through support of innovative ministries. Superintendents of 26 of the member districts serve on the CEP Board of Directors, providing direction to assist CEP in its ongoing efforts to spread the Gospel. “We work hard to partner with the

districts,” says Rev. Pat Clements, President. “The District Superintendents are the key leaders in our fellowship, who really understand what we’re all about.”

To date, CEP has assisted more than 2,250 churches and ministries throughout its member districts. Here is what some CEP board members have said about CEP’s commitment to supporting ministry. **P**

**“THE EXPERTS AT CEP UNDERSTAND BOTH THE FINANCIAL TIMES AND YOUR CHURCH’S UNIQUE FINANCIAL NEEDS. WHETHER IT’S A PLAN FOR REFINANCE, CHURCH CONSTRUCTION, OR A BUILDING PURCHASE, I HAVE FOUND CEP OFFERS ADVICE AND DIRECTION THAT IS SOUND, PERSONAL, AND ALWAYS PRACTICAL.”**

*—Superintendent James Braddy, Chairman Northern California-Nevada District*

**“I HAVE TREMENDOUS CONFIDENCE IN THE CEP PRODUCTS AND I APPRAUD THOSE WHO WORK WITH THE DIFFERENT SERVICES. IT IS REASSURING TO KNOW THAT MY INVESTMENTS ARE NOT ONLY BENEFITING MY FUTURE BUT THEY ARE PRESENTLY ASSISTING LOCAL CHURCHES.”**

*—Superintendent Bill Wilson Oregon Ministry Network*

**“WE’RE PREACHERS; WE’RE NOT BANKERS, OR FINANCIAL MANAGERS. CEP HAS FINANCIAL PROFESSIONALS AVAILABLE TO COME TO YOU...I BELIEVE YOUR BOARD AND YOUR CONGREGATION WILL BE VERY EXCITED ABOUT WHAT CEP CAN DO.”**

*—Superintendent Terrell Raburn Pen-Florida District*

Learn more about CEP’s ministry at [cepnet.com/about](http://cepnet.com/about)

## Church Extension Plan Board of Directors

**Rev. Patrick L. Clements**—President  
**Supt. James R. Braddy**—Northern California-Nevada District, Chairman  
**Supt. Dennis J. Rivera**—Central District, Secretary  
**Supt. Larry H. Griswold**—Illinois District, Treasurer  
**Supt. H. Franklin Cargill**—Oklahoma District  
**Supt. Douglas E. Fulenwider**—Louisiana District  
**Supt. Doyle A. Fulkes**—Southern Idaho District  
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**Supt. Rich Guerra**—Southern California District  
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**Supt. Rafael Reyes**—Spanish Eastern District  
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**Supt. Juan Suarez**—Puerto Rico District  
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**Supt. Roy W. Welch III**—Alaska Ministry Network  
**Supt. William E. Wilson**—Oregon Ministry Network  
**Supt. Robert Wise, Jr.**—Southern New England Ministry Network

# Profiles of Growth

## Investments with CEP build the Kingdom



**Everyone has different reasons for choosing Church Extension Plan investments—many appreciate the steady returns, others want to know that their money is going to help growing ministries spread the Word of God. Three investors share what brought them to CEP, and why they continue to invest.**

**Janet Russell, 76: "I'd tell them to send their money to CEP."**

Janet Russell and her husband, Ralph, began investing with CEP eight years ago, as a way of preparing for whatever the future had in store. A trusted friend and pastor recommended CEP. "We felt that if he was comfortable, we would be too," she recalls.

The couple explored several options for their long-term savings, including traditional banks and other faith-based investment programs. "When we began comparing interest rates, and on our friend's recommendation, we decided to come to CEP."

To learn more about investing with Church Extension Plan, visit our website, give us a call, or Email [invest@cepnet.com](mailto:invest@cepnet.com)

Individuals have unique financial circumstances and needs. Investors should carefully examine the Offering Circular, and rely exclusively on its contents to determine if the purchase of a Vision Note would be appropriate.

**"OUR MONEY IS MULTIPLYING AND, ON TOP OF IT, IT'S BEING USED TO BENEFIT THE WORLD. IT'S COOL, IT'S REALLY COOL."**

*—Nicolas Heller*

Two years ago, Ralph passed away unexpectedly. Janet continues to be grateful for her husband's careful stewardship and planning, which ensured she would be well provided for—even with all the recent economic turmoil.

**"WHEN WE BEGAN COMPARING INTEREST RATES ... WE DECIDED TO COME TO CEP."**

*—Janet Russell*

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Janet remains pleased with the growth of her investments. In fact, after receiving her monthly statement for her account at a local bank, she took a second look at CEP. "When I compare the interest rates that I'm getting to those at my bank, it is a surprise," she says. "I'm being foolish if I'm not taking my money and putting it with CEP."

**Nicolas Heller, 26: "It's a better return than I even imagined."**

Nicolas Heller is brand new to investing. He and his wife, Cassandra, had a lot of questions. They wanted to be sure that they were making the right decisions for their family's future. "We had never opened any sort of a Roth [IRA] or CD or anything," he says.

They chose CEP on the advice of Nicolas' business and spiritual mentor. "He suggested we take a look at your program, because it was a good investment and an investment in the spiritual sense as well," Nicolas says.

When Nicolas and Cassandra visited the office to speak with an investment representative for the first time, he felt immediately at ease. "They were full of smiles," he says. "CEP talked to us. They weren't trying to sell me, they were

trying to give me information so I could make a decision for myself. It wasn't 'You should do this,' or, 'We're putting you in this.'

When asked about the growth of his Roth IRA, Nicolas says he's "very excited, seeing as how everybody else's investments are losing money."

"It surprises me every single time I open our statement," he continues. "I know it might be a small amount we have, but it's a better return than I even imagined."

"Our money is multiplying and, on top of it, it's being used to benefit the world. It's cool, it's really cool."

**Ron Berglund, 67: "Savings doesn't do a thing with a bank."**

Ron Berglund, 67, and his wife were preparing to enjoy their retirement. They had lived frugally and invested carefully, but they couldn't have anticipated what the market shock from 9/11 would do to their nest egg. "They lost half my money," he says of his investment advisors. He tried to be patient, and waited for his investments to rebound, but his advisors were "giving me a song and a dance as to how they were going to turn this around... and it never happened."

His confidence shaken, Ron decided in 2002 to abandon the financial markets and put his money where his faith was. "My father was a minister. He was a very poor man. But he invested with CEP, and I saw what his money did over the years. I decided that I needed to invest with CEP."

**"CEP IS GOD'S WORK. RIGHT NOW, I REALLY DON'T WANT TO WORRY ABOUT MY MONEY."**

*—Ron Berglund*

His biggest surprise, he says, was "the amount of interest that CEP is able to pay compared to the worldly markets. Savings doesn't do a thing with a bank."

Since then, Ron and his wife have moved more of their investments to CEP. "We had quite a bit of my wife's money at a bank for a while, and they still couldn't match your interest rate."

After years of turmoil and broken promises with his investments, Ron is content with his decision to move to CEP. "CEP is God's work. Right now, I really don't worry about my money." **P**

## Investing to Build the Kingdom

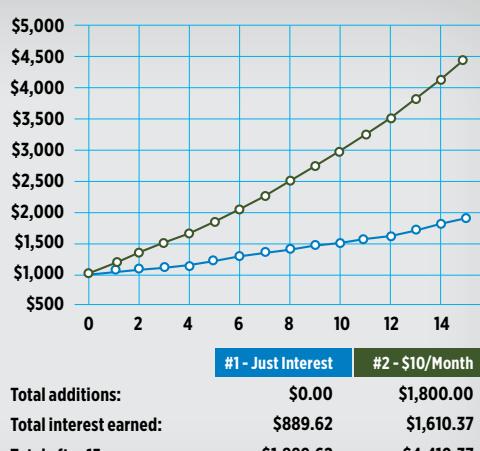
**Our chart shows how adding just \$10 a month can make a big difference after 15 years.**

Starting Balance: \$1000 at 4.25% APR (Rates for CEP Investments are subject to change.)

#1 Monthly Additions: \$0 monthly for 15 years = \$1,889.62, nearly double  
#2 Monthly Additions: \$10 a month for 15 years = \$4,410.37, more than FOUR TIMES the original investment

Use our online compound interest calculator [cepnet.com/interestcalculator](http://cepnet.com/interestcalculator) to see how your investment can grow when you add a little or a lot each month.

Investments consist of promissory notes and are NOT bank deposits, savings accounts or checking accounts, and are not FDIC insured. This is not an offer to sell our securities to you and we are not soliciting you to buy our securities. We will offer and sell our securities only in states where authorized. The offering is made solely by our OFFERING CIRCULAR.



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# The Value of Legacy

## Stewardship according to Biblical principles



### Christian Stewardship and Careful Estate Planning

A good steward appreciates God's many gifts, manages them faithfully, and uses his or her energies to provide for family and community with an open heart. And, if things go well, there's something left over for those who come after.

According to Chuck Knox, Vice President of Ministry Advancement/Planned Giving at Church Extension Plan, "You don't have to be wealthy for an estate plan to be an important part of your commitment to good stewardship."

"Not one of us is guaranteed a tomorrow.

Your family, your community, and your faith could all benefit from the decisions you make today."

### Step 1: Take Stock

Chuck says the first step is to make two lists—what you have, and who you want to benefit. Do you have treasured heirlooms, investments, or real estate? Those are the "whats." Do you have a child with special needs or a cause you're passionate about? Add them to the "who" list. You don't have to make all your decisions right away. Just capture the information so you have a place to start. This is usually the hardest step.

**I**t can be unsettling to think about how your loved ones will carry on without you. It's one reason why scarcely a third of us have a legal will in place—often leaving the distribution of our assets to the government.

**You can't control the way you leave this life. But you can control the legacy you leave behind. By practicing basic Christian stewardship principles, you'll ensure your family members are carefully provided for even in your absence.**

*With more than a decade of experience helping families become effective stewards of their God-given resources, Chuck Knox, Church Extension Plan's Vice President of Advancement and Planned Giving, offers guidelines to creating a will.*

The average will may cost up to \$500 to prepare. While that may seem like a lot of money, it's nothing compared to the thousands of dollars your heirs could spend managing the legal tangles if your estate winds up in court. Make the investment now; minimize the problems later.

### Step 3: Use the Free Planning Tools

Aside from a will, other elements of a well-planned estate may depend on your family circumstances. There are a variety of ways to provide security for your family, ensure that your healthcare decisions are properly carried out, and maximize your gifts to your church and other charitable organizations well into the future.

Church Extension Plan has tools to help. Call and ask for CEP's free Wills Kit, or visit the online Wills Planner to create your customized estate plan at [cepnet.com/estateplan](http://cepnet.com/estateplan).

### Step 4: Sleep Soundly

You'll rest easier knowing that you managed your estate according to good stewardship principles, protecting your loved ones regardless of what the future holds. [P](#)

**ESTATE PLANNING  
ISN'T ABOUT WEALTH—  
IT'S ABOUT STEWARDSHIP.  
WHAT EVERYONE  
SHOULD KNOW.”**

*—Chuck Knox  
Estate Planning Expert, CEP*

## Estate Planning Considerations

**Wills**—Identifies who will inherit your property and who will administer your estate.

**Durable Power of Attorney for Finances**—Determines who will make financial decisions on your behalf.

**Durable Power of Attorney for Healthcare**—Allows you to select a person who can assist your doctors with healthcare decisions.

**Living Trusts**—Helpful for larger estates.

**Custom Estate Plans**—Whether you have a business, a child with special needs, or other considerations, a custom estate plan may be a good option.

**Bequests, Beneficiary Designations, and more**—Design a plan that provides for you, your heirs, and the charities you'd most like to benefit.

**Get started now** on your personalized estate plan whenever you like at [cepnet.com/estateplan](http://cepnet.com/estateplan)

**If you're not sure where to start**, contact us at (800) 821-1112 or [estate@cepnet.com](mailto:estate@cepnet.com).





**Your faith is our faith.** Church Extension Plan is independently owned and operated by 56 districts of the Assemblies of God fellowship. With CEP's unique certificate-based church loan program, certificates purchased by congregation members reduce the interest rate paid. If you are part of a growing ministry seeking funds to expand or to refinance, talk to our ministry consultants. (800) 821-1112

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**What is a Partner?**  
Continued from back cover

**Keeping the Dream Home alive**

Human trafficking is the fastest growing form of organized crime in the United States. After nearly 30 years in various ministries on the East Coast, Pasco (Pat) and Mary Ann Manzo became unlikely soldiers in the battle against human trafficking.

The Manzos believed that the Lord intended them to use their experience in healing souls through ministry to help victims of human trafficking. They established Run for Freedom with the ultimate goal of creating a network of safe havens—Dream Homes—for young women escaping slavery.

The Manzos left their secure jobs, drained their savings, and cobbled together an assortment of bridge loans and donations—even borrowed against their home—to purchase a rural property in central Florida.

They applied to seven different banks to realize their vision. Seven times, the answer was no. Underwriting guidelines had changed, they were told. No bank in this economy would loan to a nonprofit like the Run for Freedom ministry. They were out of time, on the verge of letting their donors down, and close to losing their home.

**The Manzos didn't need a bank, they needed a partner.**

A friend suggested Church Extension Plan. After hearing the ministry's goals, CEP stepped in to provide the loan required to keep the Dream Home alive. "Jeremy Stambach and the team understood our needs and helped us," said Pat Manzo.

"We saw the same things the banks did; this was a different kind of ministry," recalls CEP's Jeremy Stambach. Upon closer examination, "we deemed them as a solid ministry with a good minister, good buy-in, good management. It's unique, but we feel very comfortable partnering with this ministry."

With financing from CEP, the Manzos repaid the bridge loans and the loan against their home, allowing them to get the first Dream Home ready for its first residents.

Pat Manzo adds, "they were there so we could take the next step in the ministry we felt God was calling us to." □

[Visit our website](#) to learn more about our ministry at [cepnet.com](http://cepnet.com).

## Meet our People



**he Ministry Services  
Team at Church  
Extension Plan**  
includes VP of Ministry

**Development Jeremy Stambach.**

He meets with pastors, walking them through the loan process and filling in the blanks when they need financial know-how.

He enjoys being a partner and consultant. "Pastors have a lot of training in their field—communications, counseling, and community development," he says. "But in finance, they don't have a lot of experience. We can give them the benefit of our skill set."

His favorite part of his job is "that 'a-ha' moment," he says. "When a church is up against the wall, and we help them to get to the other side. That's the fuel that keeps me going."

Loan Services Manager **Rina Byeman** has a head for numbers. She loves ensuring that every detail is in place on a loan request before it goes to the Loan Committee for approval. "Our job is to protect the investor, and make sure that these loans meet our underwriting standards," she says.

**"WE HAVE BEEN INVOLVED WITH CEP SINCE 1955 WHEN WE GOT A LOAN TO BUILD A CHURCH. SINCE THEN, WE'VE BEEN INVESTORS, AND THE EXPERIENCE HAS BEEN WONDERFUL. WE HAVE COMPLETE CONFIDENCE IN CEP AND ITS MINISTRY."**

*—Gene and Alice Neely  
Puyallup, Washington*

With a career devoted to ministry efforts—first as a church secretary, then as a 25-year veteran at CEP, she values the way her work at CEP connects her to her faith. "It is important for me to be in this ministry, to have my working side and spiritual side building on each other."

Loan Coordinator **Laura Steckly**'s favorite part of working at CEP is something you wouldn't suspect. "Honestly, my favorite part of the job is assisting churches and helping them through some of their various challenges," she says. "Because I know we can do something to help them."

"They know we understand their ministry, and they come to us when we're still in the position to help. We care about each one of our pastors. That makes a difference."

Laura grew up in the Assemblies of God fellowship, so she appreciates the culture at CEP. "It's a great feeling that what you do has an effect on eternity and the Kingdom. You can't even imagine how many lives you've touched." □

Every financial service CEP provides is designed to help growing ministries thrive. And everyone on the CEP team is committed to service. Because a successful ministry is a financially sound ministry.

**Committed to Service**



**Jeremy Stambach, VP of Ministry Development**

*"It's the relationships that are the best part of my job. I feel like I have friends all over the country."*



**Rina Byeman, Loan Services Manager**

*"When a pastor calls, we usually know him by name and what he needs.... It is important for me to be in this ministry, to have my working side and spiritual side building on each other."*



**Laura Steckly, Loan Coordinator**

*"My favorite part of the job is assisting churches and helping them through their various challenges. Because I know we can help them."*

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Spring  
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**WHAT  
IS A  
DREAM  
HOME?**

**Church Extension Plan**

**PARTNERS *in* MINISTRY®**

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**Learn more** about the ministry of CEP.  
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**C**hurch Extension Plan, a financial ministry headquartered in Salem, Oregon, has partnered with more than 2,250 AG ministries around the country to provide loans for growth.

Unlike for-profit lenders, CEP works from a different angle. The CEP team is devoted to providing financial tools to pastors and ministries to help them realize their vision. We partner with leaders who are committed to reaching more people through conventional or unconventional ministries.

President Pat Clements believes CEP's flexibility is the key to helping ministries continue to innovate. "We're in a different societal spot than we've been in before. If the church approaches it the way we have for hundreds of years, we're going to miss a generation."

"We have to be open to these creative forces. If the Lord is drawing people into unconventional ministries, we have to be ready to support them."

Church Extension Plan's ministry consultant team has hundreds of stories of successful partnership with ministries. The story of one unconventional ministry—Run for Freedom—is an inspiring one.

**CONTINUED ON PAGE 12**

**"IF THE CHURCH APPROACHES IT THE WAY WE HAVE FOR HUNDREDS OF YEARS, WE'RE GOING TO MISS A GENERATION.... IF THE LORD IS DRAWING PEOPLE INTO UNCONVENTIONAL MINISTRIES, WE HAVE TO BE READY TO SUPPORT THEM."**

**—Rev. Pat Clements  
President, Church Extension Plan**



**Pasco (Pat) and Mary Ann Manzo became unlikely soldiers in the battle against human trafficking. Their ministry in central Florida, Run for Freedom, creates a network of safe havens for young women escaping slavery. Church Extension Plan partnered with the Manzos when banks refused to loan them the money needed to establish the first Dream Home. Read about the Manzos and Run for Freedom on page 12.**

**Partners Plus Loans.**  
Church financing for growing ministries. Rely on our financial know-how and ministry experience. As pastors, we share your faith. We see opportunities for ministry expansion that traditional lenders may not follow.