



A LETTER FROM OUR DIRECTOR

When we preach about the pools of Jerusalem, we usually preach about miracles. At Bethesda, a man lame for thirty-eight years picked up his mat and walked. At Siloam, a man born blind washed and saw for the first time. But those miracles happened at places built for ordinary purposes.

Long before anyone was healed there, the pools were keeping the city alive. Jerusalem's main spring lay outside the city walls. King Hezekiah, preparing for an Assyrian siege, had a tunnel cut through solid rock to carry that water to the Pool of Siloam (2 Kings 20). He planned for a crisis that hadn't arrived yet. Sustainability is never accidental. It is built on purpose.

The early church understood this. In Acts 4, believers sold land and houses and laid the proceeds at the apostles' feet, "and distribution was made unto every man according as he had need." No one believer could meet every need. Together, they built a pool.

That is what the Church Loan Fund and the United Pentecostal Foundation exist to be: pools of purpose. Through investments, endowments, and donor advised funds, we gather resources and put them to work for the Kingdom.

Many churches have celebrated a miracle moment with the Church Loan Fund, the day they purchased a building or broke ground on land they never thought they could afford. But just as important is what happens quietly, quarter after quarter: returns paid to investors and endowment distributions that keep churches, ministries, and individuals moving forward. That steady flow rarely makes headlines, but it keeps flowing because of the water in the pool.

To every investor and donor who has chosen to pool with us, thank you. You had other options. You chose to place your resources where they would serve the church, and lives are being sustained because of your faithfulness.

Miracles will still happen at the pool.
But they happen because someone kept it full.

Rick Lovall, Director



A NEW CAMPUS, A GREATER CALLING

At the UPC Loan Fund, we are privileged to partner with ministries that are making a lasting impact in their communities. New Life Christian Academy in North Little Rock, Arkansas shared how a Church Loan Fund partnership helped them expand their reach and continue their mission of Christian education.

The demand for private Christian education has grown substantially, and we are grateful to see more families seeking a Christ-centered education for their children. Our school motto is, **"Our responsibility is education; our priority is ministry."** Yet, with limited space and resources, we have not always been able to accommodate the number of students who desire to attend our school.

Through Arkansas' School Choice program, **we have been able to expand our capacity and meet critical needs within our school.** As enrollment continued to grow, our limited space required us to separate our high school and elementary campuses in order to accommodate more students. While necessary, this was not the long-term solution we desired.

When a former charter school campus just minutes down the road became available for purchase, the **UPCI Church Loan Fund worked quickly with us to secure financing and make the opportunity possible.** Their responsiveness and partnership allowed us to move forward with confidence and provided the space we need to continue growing.

We believe **the Lord opens doors in times of need**, and we are deeply grateful for His provision through School Choice and the UPCI Church Loan Fund. This campus is more than a new facility, **it is an opportunity to reach more students and continue advancing God's kingdom through Christian education.**

We are thankful for the opportunity to help ministries turn vision into reality. Stories like this remind us that strategic financing is about more than buildings and campuses. It is about creating space for ministry, growth, and life-changing Kingdom impact.



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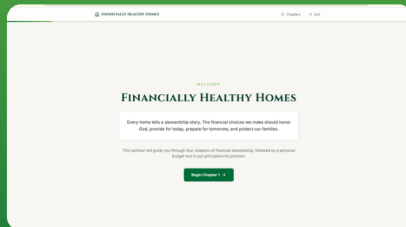
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