



# A LETTER FROM OUR DIRECTOR

The Stewardship Group's 2025 fiscal year ended June 30th with stellar results!

I am so proud of our team who has worked incredibly hard this year to implement new software programs, update standard operating procedures, and launch new programs that benefit a wide range of ministries across our fellowship. Their efforts have resulted in increased efficiencies that our clients have responded very positively to.

**The Church Loan Fund** witnessed an 11% growth, with total assets increasing from just over \$100 million in 2024 to over \$111M in 2025! Our team processed 31 loans totaling \$18,782,737! This was made possible by our investors who opened 203 new certificates totaling \$20,371,184!

**The United Pentecostal Foundation** grew by 22% as we now managed \$11,191,034 collectively in endowments, scholarships, donor advised funds, and charitable gift annuities. I want to publicly thank our Foundation Administrator, Kelly Middleton, along with our consultants, Stephen Drury and Tom Butler, for their incredible work this year!

**United Insurance Solutions, Inc** launched new insurance programs that allowed us to donate \$43,000 to Ladies Ministries for the purpose of launching an official Widows Ministry! Our very own, Kelly Middleton, oversees this effort as the National Widows Ministry Director. They were able to host a Widow's Retreat and minister to dozens of ladies from all across the US.

As you know, we donate a considerable amount of our profits back to UPCI ministries for education, missions, and humanitarian efforts. This year, our donations included \$140,000 to various scholarship funds, \$50,000 to UPCI's Music Ministry department, and \$25,000 to World Network of Prayer. These ministries reach a wide range of our constituents and do an amazing job of supporting churches and districts across our fellowship.

Thank you for your continued support of The Stewardship Group! Together, we are making a difference in the world around us.



*Rick Lovall, Director*

# CHURCH SPOTLIGHT

## GRACE CHURCH Lumberton, NC

In 2019, Grace Church had just 15 members when Bro. Thomas Scott was voted in as pastor. By 2022, the congregation had grown to over 100 and had nearly outgrown their 120-seat facility.

That same year, with the help of the Church Loan Fund, the church began construction on a new building that more than doubled their square footage and increased their seating capacity to 270. Earlier this year, Pastor Scott shared that since completing the new facility, they've already seen 40% growth in attendance.

Their original building is also being repurposed as a daycare, further expanding their reach in the community.

We're thankful to see how God is working through Grace Church, and we're honored that the Church Loan Fund could play a part in their ongoing story.



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BUT WE PROMISE IT WILL BE WORTH IT.**

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# THE DURR LEGACY



The Stewardship Group was honored to participate in a significant milestone in the history of Urshan University: the dedication of the Administration Building in honor of **Margaret and Jack Durr**. This tribute recognizes not only the Durrs' generous donation but also the profound and lasting impact their investment has made—and continues to make—on Apostolic higher education.

Through the **United Pentecostal Foundation**, the Durrs were equipped to respond to the call of Kingdom stewardship in a way that has tangibly advanced Urshan's mission. Their faith-filled giving is already shaping the lives of students and will continue to do so for generations to come.

We were privileged to join the Durr family, friends, and the Urshan Board of Directors for this special occasion. It was a meaningful time of gratitude and reflection, a celebration of legacy, and a renewed commitment to the vision the Durrs brought to life. We remain deeply thankful for the opportunity to support partners like the Durrs, whose generosity makes transformational ministry and education possible.



UNITED PENTECOSTAL  
FOUNDATION

[UnitedPentecostalFoundation.com](http://UnitedPentecostalFoundation.com)



# QUARTERLY REPORT



**\$111 MILLION**  
in total assets



**\$86.7 MILLION**  
in **226** loans



**\$105.3 MILLION**  
in **1,094** investments

## Your investment. Your impact.



**\*The Certificates are not FDIC insured, are not a federally insured savings or deposit account or insured by any state or federal agency.**

Loan certificates are unsecured obligations of the United Pentecostal Church Development Fund, Inc. d/b/a United Pentecostal Church Loan Fund. The purchase of a loan certificate is subject to risks, which are described in the Offering Circular. This is not an offer to sell nor a solicitation of an offer to buy our investment loan certificates. The offer is made solely by the Offering Circular. We will only offer the Certificates in the United States and in states where authorized.

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