



A LETTER FROM OUR DIRECTOR

One of my favorite things about flying is the 30,000-foot view of the world that can be seen from the window seat. On a recent flight at night from Atlanta to St. Louis, passengers could clearly see Pigeon Forge and Gatlinburg, TN by the glow of their many lights. While I love the drive through the valleys and over the mountains, the view from the sky provided a much different perspective of the beauty below. I share this moment as an analogy for my view of The Stewardship Group. We have an incredible team that works deep within the details of numbers, accounts, loans, insurance policies, and more every day. As the director, I am provided with reports, graphs, and financial statements that tell our story from the proverbial 30,000-foot perspective. These reports paint pictures that reveal trends and help us make better decisions. As you will see in this newsletter, the 30,000-foot view of Stewardship is incredible.

In 2025, our loan team closed 31 loans with total loan advances of nearly \$18M. Our investment team assisted 632 investors with over 1,100 accounts while opening over \$32M in new investments. We now have over \$123M in total assets under management! These achievements would not be possible without the tireless work of our detail-focused team.

As 2026 unfolds, I encourage you to step back from all the details you are engrossed in and see your life, ministry, and career from a 30,000-foot perspective. I suspect that you will find a panoramic view of testimonies, personal victories, and the many blessings from the Lord.

May God bless you as you labor in His service.

Rick Lovall, Director



CHURCH SPOTLIGHT

Refuge City Church Independence, MO



In 2019, Refuge Church ran out of space. They partnered with the United Pentecostal Church Loan Fund, receiving guidance that helped them pivot when the COVID-19 pandemic disrupted construction plans.

Through this partnership, the church purchased a 16,000-square-foot facility on 19 acres and later secured a renovation loan to prepare the space for services. Since moving in August 2024, attendance has grown from about 160 to over 300, the church has expanded to two services, nearly 50 people have been baptized, almost 30 have received the Holy Ghost, and more than 40 Bible studies are currently active.



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bloomerang

In the coming year, the **Foundation** will launch a new donor relationship management system through **Bloomerang**—an important step in strengthening how we serve and steward our supporters. This enhanced CRM will provide improved infrastructure, clearer insights, and more responsive communication, allowing us to better understand donor engagement and deepen relationships. With these tools in place, we are positioning the Foundation for greater efficiency, transparency, and long-term impact in the years ahead.

Learn more at UnitedPentecostalFoundation.com.

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QUARTERLY REPORT



\$118 MILLION
in total assets



\$88.7 MILLION
in **224** loans



\$111.4 MILLION
in **1,094** investments

**SIMPLE
INTEREST**

**COMPOUND
INTEREST**

**START YOUR
INVESTMENT
JOURNEY**



*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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