

THE FUND

In 1991, the Florida Baptist Foundation started Florida Baptist Investment Services, Inc. to provide a way for Florida Baptists to invest in the building of churches and other organizations affiliated with the Florida Baptist Convention and the Southern Baptist Convention. In 1995, the name of the company was changed to Church Growth Investment Fund, Inc. Church Growth Investment Fund, Inc. is a wholly owned subsidiary of Florida Baptist Financial Services, Inc., an agency of the Florida Baptist Convention.



invest.plant.grow.

As you invest with us, your investment funds are loaned to churches to plant the facilities they need to reach their communities for Christ and grow the Kingdom of God.



For the current rates, to obtain an application or for additional information about Church Growth Investment Fund, please visit our website, www.cgif.co or call us at (800) 780-0325 ext. 221 or (904) 345-3221.



Investing
in the lives
of the
Southern
Baptist
community



Church Growth Investment Fund

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This is not an offer to sell or a solicitation of an offer to buy. Church Growth Investment Fund is sold by prospectus only to residents of the State of Florida.



God's people, using God's resources, to do God's business.



You can partner with churches and other religious organizations throughout Florida as they strive to reach their communities for Christ. Funds received from the purchase of Certificates of Participation (deposits) are loaned to qualified churches and other related organizations affiliated with the Florida Baptist Convention at market rates to assist in the construction, purchase and major improvement of churches, parsonages, church schools and other facilities.

Certificates of Participation are available in the following investment types:

- **Demand Certificates**—Earn a variable rate and can be withdrawn or added to at any time. Available to individuals and carry no specific maturity date.
- **Corporate Demand Certificates**—Earn a variable rate and can be withdrawn or added to at any time. Available to churches and other corporations and carry no specific maturity date.
- **Time Certificates**—Earn a stated rate for a stated term. A penalty for early withdrawal will apply. Available to individuals, churches and other corporations.
- **IRA Demand Certificates**—Earn a variable rate of interest with no specific maturity date. Available to individuals through GoldStar Trust Company, custodian.
- **IRA Time Certificates**—Earn a stated rate for a stated term. A penalty for early withdrawal will apply. Available to individuals through GoldStar Trust Company, custodian.



Investing With CGIF

Certificates of Participation are sold by prospectus only. The minimum investment is \$1,000 for Demand and Time Certificates and \$3,000 for IRA Demand Certificates and IRA Time Certificates. Please call us and we will mail you a current prospectus and account application.

Withdrawing My Funds Demand Certificates and Corporate Demand Certificate have no maturity date and are not transferable. They may be redeemed from time to time by account holders. Charges for redemptions over one per calendar month may apply. Penalties for withdrawals from Time Certificates may apply. The prospectus contains information on all penalties for early withdrawal.

Because Certificate of Participation funds are invested in mortgage loans, it is possible that funds may not be available to fill all redemption requests. Church Growth Investment Fund maintains 10% of Certificates of Participation funds in marketable securities and cash equivalents to meet potential redemption requests.

Church Financing

Types Of Loans Offered Church Growth Investment Fund makes construction and permanent loans to churches and other organizations affiliated with the Florida Baptist Convention. All loans are secured by a mortgage on the organization's real estate. Interest rates are variable and are competitive with market rates. Loans are customized to the organization's unique situation and can have terms of up to 30 years.

Loan Application Process The loan application outlines the information that is required to be submitted along with your application. We require both statistical and financial information about your organization. Once we receive a completed application, we evaluate the information to determine your organization's ability to repay the loan and avoid financial bondage. We have a finely tuned approval process to get you an answer on your request quickly. A loan application is available at www.churchloans.co.



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