

The Cornerstone

A close-up portrait of Hosanna Wong, a woman with long, dark, wavy hair, smiling gently. She is resting her chin on her right hand. The background is a soft, out-of-focus mix of red and green.

**No One Else
is Coming**

AN INTERVIEW WITH
HOSANNA WONG

PG 7

Winter/Spring 2021

Abnormally Yours

PG 1

A PUBLICATION OF CDF CAPITAL

**The Past Doesn't Predict
the Future of the Church**

PG 13

The Death of Normal

I cannot begin to count the number of conversations I've had in the last 6 months that ended with someone stating that they could not wait for 2021 when "life would return to normal."

Well, the events in Washington, DC during the first week of January were a stark reminder that "normal" was not returning anytime soon.

But if you stop to think about it, what exactly is the "normal" we've been referring to? Was 2019 "normal"? Are those the "good old days" we are pining for? When I look back on that year before the pandemic was even on our radars, there were still a lot of problems in our world.

What is normal?

The last normal day was the day before Adam and Eve were evicted from the garden. We've been living in the age of abnormal ever since.

If you look up the history of the word "normal", you'll find it is a relatively recent addition to our language. When first used in the early 1700's, it was a mathematical term referring to a carpenter's square. It described things that were perpendicular or at a right angle.

Normal did not become a description about humans or life until nearly halfway through the

19th century. Even then, it was not as ubiquitous as today. For many, "normal" has been overused and has become what we will tolerate or put up with.

Here is the bad news. Our world is not normal. It is decidedly Abnormal...all the time. We are moving from one season of abnormal to another season of abnormal. And yet, we keep hoping for a return to normal, even while we know it will never arrive.

I believe the last normal day on this earth was the day **before** Adam and Eve were evicted from the garden. Up until then, they had been living in harmony with their Creator and His created. That was normal. We've been living in the age of abnormal ever since.

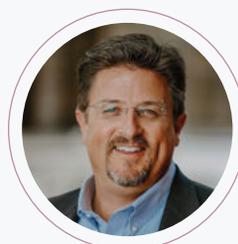
Now, here is the good news. As Christians, we know when normal will return. It will return on the day we die and enter back into the perfection of heaven. That is normal.

Every time we witness things that are not normal, we have a choice. We can complain about it, or we can give thanks and share a light for a world who is desperately seeking normal. Jesus already told us, "In this world you will have trouble. But take heart! I have overcome the world." (John 16:33) No political party or government program or social media platform or human corporation can bring back normal.

So, let's not wish for normal. Instead, let's pray for strength and courage to face the abnormal in this world while bringing a message of Good News of hope for true normal in the life ahead.

In this issue of *The Cornerstone*, you will read the stories of individuals who have embraced the abnormal and turned it into good works for others. I hope you find them as encouraging and challenging as they have been for us. ✨

"Abnormally" yours,



Dusty Rubeck
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Honor a Legacy

honor a legacy

Since its inception in 2012, the Kairos Benevolence Fund (KBF) has raised and put to work in ministry more than **\$2.1 million**. KBF provides financial assistance to ministers, missionaries, and their families across the United States and around the globe.

**Donate to the
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A Church Seasoned with GRACE



In a word, 2020 could be described as hectic. You would be hard pressed to find someone exempt from the ups and downs of a year that will go down in history, but you'd also be fortunate to cross paths with someone who sees this hectic year as marked by God's grace. Such a person is Steven Thompson.

His church, God's Grace Community Church, an African American church in Indianapolis, has a rich history that shows God's undeniable grace throughout the seasons.

Prepared to Go Online and Outside

Three years ago, Thompson told his church board they needed to set up their church for livestream as an evangelistic tool. Seeing a lot of dollar signs, the church board reluctantly agreed and come April 2020, they knew it was one of the best things they could have done for their ministry.

"We had livestream installed and we were already doing electronic giving," Thompson said. "It was difficult to shut the doors, but we just moved the crowd online." Their daycare facility remained open for essential workers and they launched online groups so their congregation could continue connecting.

Throughout the summer months they hosted drive-in worship where 40-50 carloads of people would gather in the parking lot to worship together, from a distance. Today they have in-person gatherings with social distancing and sanitation measures in place as well as livestreaming their services.

"God had already set us in motion to be able to do this. It was a blessing."

Challenged to Give

While many churches were struggling with the uncertain economy and the inability to operate normally, God's Grace found to their surprise that giving went up. "We were shocked! We expected it to go down and it didn't. With giving going up we saved money, and we felt led by the Lord to give as well."

It's hard for people to hear about how wonderful Jesus is, and have holes in their bellies and nowhere to stay.

This challenge to up their giving was met with the formation of beautiful partnerships both locally and globally. They continued their partnership with African Obadiah Movement Initiatives where they have helped 15 pastors in Kenya and South Africa pay their rent as well as give meals to 1,500 people weekly.

"We wanted to keep those doors open and the Gospel going forth. It's hard for people to hear about how wonderful Jesus is, and have holes in their bellies and nowhere to stay."

Locally, a group from Missouri sent a semi truck full to the brim with food to God's Grace. They learned about this delivery an hour before its arrival, so they scraped a crew together that spent 7 hours unloading 1,154 crates of food into the cars of their church board and congregation to deliver to their community.

"The food giveaway has been extremely good during this time. God has afforded us this privilege. It's an act of grace. I would never have

thought that this would be where we are. But it is. The partnerships have helped us continue what is needed for this day and time.”

Marked for this Moment

In the midst of a country seemingly divided by racial tension, Thompson believes that God has positioned him to be a bridge for racial reconciliation. Throughout this season of COVID-19, he said, “I’m seeing people crossing the bridges.”

Earlier in the year, one of Thompson’s professors introduced him to a white man who pastors a predominantly white church. He recalled that they hit it off right off the bat. “We started becoming friends by going to lunch, going to drink coffee together, things of that nature. I started to meet part of his staff and we started to form a brotherhood.”

They were already planning on doing a few messages about race and social injustice, but with the church closed they decided to postpone. When the George Floyd tragedy occurred, they knew the conversation couldn’t wait. Since last May, they have had 5 conversations on Facebook Live regarding racial reconciliation and last month, they held a joint Martin Luther King Jr. Day service in the all-white church where Thompson’s predominantly black congregation joined.

He already sees that “this racial reconciliation has been a major blessing in this community.”

Operating in Great Kingdom Ministry

From the start of the church in 1993, their goal has been “to reach across all barriers, denominational

ties, ages, cultures, and minister to souls the message of our Savior, Jesus Christ.” But their beginnings are as humble as Steven himself.

For 11 years they transitioned from place to place—hotel rooms, homes, clubhouses, a former Burger King, and a library, “working to have a home of our own where we could rest and do ministry in other ways as well. We’re thankful for this opportunity and what God has allowed us to do.”

Then, in 2016, while out on a drive with his wife, he noticed a building for sale and felt God’s nudging that this building was for them. He got connected with CDF Capital, and God’s Grace Community Church was on their way to a permanent home.

“It’s all been a blessing. We took advantage of the CDF Capital CAP-19 program that has allowed us to make payments on our second mortgage and save money. I thank God for the opportunity.”

Through Thompson’s ministry, God’s Grace Community Church, is more than a name. God’s grace is something tangible. It changes you.

“Over the 27 years of pastoring,” Thompson said, “We have been honored to receive the hand and favor of God upon this ministry. To be able to operate in Kingdom ministry that affects the lives of people—that is a great blessing. The name of our church is God’s Grace Community Church. The community part is where God allows us to minister. God has allowed us to do things we never thought we would be able to do.”

Photos from left to right: Providing meals through African Obadiah Movement Initiatives, Worshipping in the church parking lot last summer, God’s Grace Minister Steven Thompson, Food crates being organized for the community.



2020 by the numbers

"Before the mountains were brought forth, or ever you had formed the earth and the world, from everlasting to everlasting you are God."

P S A L M 9 0 : 2

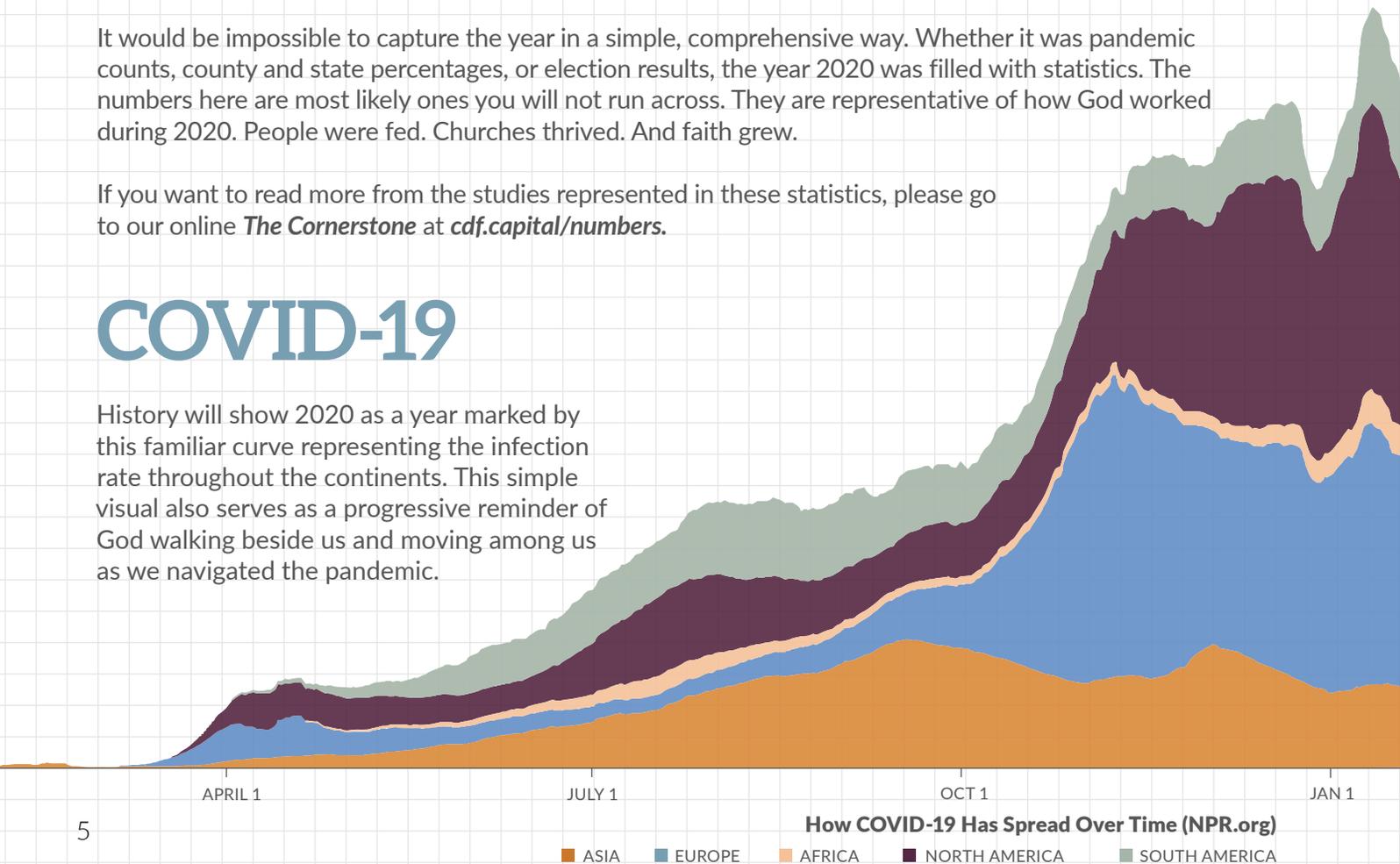
This past year is remembered as one of the most challenging years in recent history. The impact of the pandemic caused by COVID-19 was felt worldwide. The chaos, uncertainty, anxiety, and change that 2020 brought captured us by surprise. However, one simple truth rings out. God is still God. We are reminded that in spite of what the last 12 months have brought to our lives, our congregations, our nation, and our world, we are sustained by our faithful reliance on the One who is ever present, no matter our circumstances.

It would be impossible to capture the year in a simple, comprehensive way. Whether it was pandemic counts, county and state percentages, or election results, the year 2020 was filled with statistics. The numbers here are most likely ones you will not run across. They are representative of how God worked during 2020. People were fed. Churches thrived. And faith grew.

If you want to read more from the studies represented in these statistics, please go to our online *The Cornerstone* at cdf.capital/numbers.

COVID-19

History will show 2020 as a year marked by this familiar curve representing the infection rate throughout the continents. This simple visual also serves as a progressive reminder of God walking beside us and moving among us as we navigated the pandemic.



A God-Sized Response

4.2
billion

Food banks around the country distributed 4.2 billion meals—enough to feed every person in America 3 meals a day for 4 days. (Feeding America)

According to Gallup, the percentage of American adults who attend church regularly and view their mental health as excellent increased by 4% from 42-46%. This is the only group that showed an increase.

4%

24%

Many Americans are reporting a stronger faith during 2020. A survey conducted by the Pew Research Center shows that 24% of Americans surveyed say their faith has increased during the pandemic compared to 2% who report it having decreased.

CDF Capital in 2020

CDF Capital churches reported annual congregational giving totaling \$238 million, an increase of 10.5% over 2019.

10.5%

3K+



In addition to the hundreds of church leaders CDF Capital regularly serves, we provided help in the form of content, resources, and online events to 3,212 church leaders that were not part of our network prior to 2020.

CDF Capital launched the CAP-19 Program, providing \$4.2 million in deferred payments to 96 churches who have loans with us and benefitted from the relief to serve their communities more effectively. More importantly, 79 churches who were eligible declined the assistance—the majority because their relationship with CDF Capital helps them remain in a stable financial situation.

79





NO ONE ELSE IS COMING

AN INTERVIEW WITH HOSANNA WONG

Derrick Engoy, CDF Capital staff writer sat down with Hosanna Wong, a featured CDF Capital speaker at FutureFWD 2020 and Backstage Pass, to discuss her takeaways from last year. Hosanna is an accomplished spoken word artist and a minister at EastLake Church, one of CDF Capital's partner churches in Chula Vista, California.

GOD CHOSE US TO BE THE LEADERS ALIVE WHEN THIS HAPPENED.

The year 2020, where many were looking forward to gaining a sense of clear vision, turned out to be nothing short of chaotic uncertainty. Last year was riddled with a worldwide pandemic, social unrest, and a presidential election underlined by alleged voter fraud. With faith communities still not able to physically meet at full capacity, the future of the Church seemed to be at an impasse.

Hosanna Wong began seeing clearly through life's fogged lenses even before the year unraveled.

HE IS WITH US

“When the lockdowns happened, there was this overwhelming clarity that nobody else was coming to help,” Hosanna remembered. “The local church had to be Jesus. We had to listen to people and be there with them. I’ve been calling it ‘Emmanuel-ness.’ One of the best things about Jesus is that He’s not far away and distant. He’s with us.”

Hosanna contends that we are living in a season that does not have a precedented instruction manual. She senses God moving her ministry team, local congregation, and partnering ministries from previously planned projects, schedules, and programming toward the heart of humanity. The Church at Large, in order to effectively reach people amidst uncertainty, has to truly rely on God and not on strategies of the past.

“We can’t keep doing what we’ve done for 5 years, leading up to this moment,” Hosanna explains with enthusiasm and a smile on her face. “Now we have to be Jesus. We need to up our ‘Emmanuel-ness’ and meet people where they are. We have to see the needs of our neighbors.”

PIVOTS IN MINISTRY

When the pandemic hit, many streets in the San Francisco Bay area were being closed. Tent cities were popping up at a rate the city had not seen before. Hosanna and her husband, Guy, realized impacting the homeless communities would be a more difficult task. So they pressed into their roles as Executive Directors of Calvary Street Ministries, a homeless outreach in San Francisco.

“It was incredibly sad. It was heartbreaking,” Hosanna said. “Urban ministry is a lot of all-hands-on-deck work, so our ministries had to step up to the plate in new ways. We could not have services the way we used to with the shutdown, but our food pantries were essential.”

Calvary Street Ministries, directed by Hosanna’s fresh “Emmanuel-ness” insight from the Lord, shifted and began doing more for their unhoused friends than in previous years.

“We expanded our food pantry teams. We added to the number of families we were feeding throughout the week. Our food pantry that provides food boxes to hundreds of low-income families, expanded and is still going strong,” Hosanna explained. “I cannot see it becoming less of an emphasis moving forward. We pivoted. We have to feed the city.”

Because of this experience, Hosanna is certain that the Church has an unbelievable opportunity to show the world what it is made of.

WE ARE THE ONLY HELP

“As the big DC Comics fan that I am,” Hosanna explained, “I thought, ‘This is the moment where I’m convinced someone else is coming to the rescue. I’ll throw up a bat signal and some millionaire is going to come and save us.’ But no hero is coming. The call is to the Church—listening to the needs of our community and

trying our best to respond to those needs. It isn’t perfect. But we show up. We may fumble through it. But we are faithful. We are the only help here. Nobody else is coming.”

Where world systems seem to be falling apart at the seams, the Church has the tools to stitch life back together. The Church is the only faction in our society that can bring light to the darkness that has engulfed our lives this past year.

Hosanna gained further clarity about the Church’s direction when she sensed God speaking through Acts 1:8.

“Let’s go where we are. Let’s go a little bit further. Let’s go to people that don’t look or speak like us.

And let’s go to the ends of the earth,” Hosanna said. “For people who are in ministry, for Church people, for ministers—we love going to the ends of the earth. But this verse reminds us of a sequence. First, we receive power from the Holy Spirit. Then we go. We’re all in. I hope we change the world.”

GOD CHOSE US TO LEAD

Hosanna anticipates 2021 to be an exciting year for the Church. Even with life still being at somewhat

of a standstill, Hosanna’s renewed perspective is allowing her to see clearly what the Church needs to do.

“Early in 2020, I felt God prompting my heart with 2 questions to ask Him throughout the year,” she recalled. “What do you want me to do? And what do you want me to say? It felt so simple at the beginning of the year. But when the pandemic started, it became clear that these questions were more important than I imagined. I want His voice to be the loudest voice guiding me. May it be His voice and His power guiding our churches.

“I can’t believe it’s us!” she continued excitedly. “God chose us to be the leaders alive when this happened. So let’s go!” ◀

**WE SHOW UP. WE
MAY FUMBLE
THROUGH IT. BUT
WE ARE FAITHFUL.
WE'RE THE ONLY
HELP HERE.**

On Mission

Making Masks

"I love to sew," Clara said with a joyous giggle in her voice. "And I will, as long as I can see."

Clara, an 81-year-old resident of Kissimmee, Florida, is an investor with CDF Capital. She knew she had to find a way to show the practical love of God when the pandemic started taking shape at the beginning of 2020.

So, she decided to put her skills to use and started making masks.

"I like to do things for others," Clara explained. "When I'm at home with nothing to do, I do something for someone else."

Using CDF Capital Investment Interest During COVID-19

Clara has been investing with CDF Capital for more than 15 years and decided to use some of the interest earned with CDF Capital to cover expenses incurred for the materials. Clara has single-handedly sewn nearly 70 masks for staff and students at Johnson University Florida, one of the oldest Christian universities in our fellowship of churches.



We appreciate CDF Capital. We can invest, and our money is used for God's Kingdom.

"When COVID-19 began, I offered to make masks so that the employees at the university could go back to work," Clara said. "They couldn't work without masks."

Clara has sewn masks for fellow seniors in her church and in her local area. Clara lives in a quaint cul-de-sac neighborhood. During the early months of the pandemic, she would walk up and down her

street letting folks know that she had free masks for those who needed them.

Clara makes masks available to her community to this day.

"I've been sewing today, actually, and I made a couple for a lady who's going to be 100 this week," Clara said with enthusiasm. "I'm making a little bag of cheer for her."

The masks that Clara makes are 3 layers of fabric, washable, and include a wire for shaping around the bridge of the nose for added protection.

Serving with a Mission-Minded Church

Clara is a member of Kissimmee Christian Church, a multicultural church that has services in English, Spanish, Haitian, and Portuguese.

The 1,000-member church values supporting missions directly connected to the Churches of Christ and Christian Churches who are founded in the Restoration Movement. During the last 38 years Kissimmee Christian Church has given more than 4 million dollars to missionary work across the globe.

One aspect of KCC's missions work, where Clara is deeply involved, is making dresses and dolls for girls in Haiti. The church, according to Clara, has been serving the Caribbean region for nearly 3 years.

"I've been making dresses for girls around the world," Clara explained. "We have over 100 dresses ready. I've also made 40 shorts for boys that are now available too. We've already sent over 300 dresses to Haiti."

Grateful for Health and CDF Capital

Clara, despite the nationwide increase in COVID-19 cases, says that she and her husband of 62 years are doing well. Clara humbly praises God for keeping her safe and healthy throughout the duration of the current pandemic.

"We have lots of things going on and I'll continue to do what the Lord will give me," Clara concluded. "We appreciate CDF Capital. We can invest, and our money is used for God's Kingdom." ✨

A Church's Vision Shifts

Mission Viejo (CA) Christian Church recently lost a deal on property essential to the growth of their facilities. While the church leaders prayed for the expansion on that plot for years, Minister Mike Maiolo credits God for leading them away from the financial commitment knowing the pandemic was looming. Read about it here: cdf.capital/mvcc. What the church didn't know was how God would work through them to shift into new opportunities.

American churches across the country have pivoted in the wake of COVID-19. Church services are streaming online. Mission teams have been bombarded with community needs like never before. Children and student programming was cancelled. Church leaders are left wondering what will happen when the pandemic is over.

Mission Viejo Christian Church is finding clarity and purpose as they minister in southern California.

"Pretend we're not able to meet on Sunday mornings for 2 more years."

Shift to Simplicity

"What COVID-19 has forced us to do is keep things simple," Maiolo explains. "Our church is more focused on the Gospel than ever before."

With stripping church operations down to a bare minimum and increasing community engagement during the Spring of 2020, Mission Viejo found itself being more about Kingdom business.

"I went into a leadership meeting and told our pastoral staff to pretend we're not able to meet on Sunday mornings for 2 more years," Maiolo recalls.

What would that look like in the life of their congregation?

Shift to Community Engagement

One of the discussions in the meeting that day was about house churches. MVCC's vision was



fine-tuned to making disciples. The church empowered their life group leaders to pastor, rather than simply be small group facilitators. The house churches gained traction and more people were being disciplined through them.

As the house churches grew, the desire increased for the return to large group gatherings. Coming together to celebrate what God had been doing was something the leadership team knew they had to figure out.

Shift to One Service

In June, Orange County began allowing outdoor gatherings. Because MVCC has a large outdoor grass space, Maiolo and his team knew the opportunity to accentuate what the church had been doing in their life groups was at hand.

"We're having one service. I wanted everybody to be together," Mike reports. "If we were doing multiple services, people would not be together. We've had more people get baptized in the last 3 months than we've had the entire last year."

Though the pandemic and not purchasing property the church wanted so badly has dramatically shifted MVCC's vision, Maiolo has learned a few things.

"Number one, get back to the simple," Mike reflects.

Maiolo has watched MVCC respond to being simple, while making meaningful impact within the communities where church members have influence. There is a newfound fervor in folks to be more about Kingdom business.

"Second, love people where they are. Just love them. Third, we're definitely on mission to get everyone to the cross." ◀

BIBLE VERSES ON Money & Stewardship

If you open a concordance and start reading what the Bible says about money, you might walk away with the wrong impression. It would be easy to assume that money is a terrible necessity.

The truth is that money plays a valuable role in society. The problem that Scripture recognizes and addresses is how money can usurp the place of God in our lives and be used to rule over and control others.

The more you look at how the Bible addresses money, the more you discover practical advice about stewardship, devotion, and discipline.

Use Money But Don't Worship It

"For the love of money is a root of all kinds of evils. It is through this craving that some have wandered away from the faith and pierced themselves with many pangs." —1 Timothy 6:10

You have inevitably heard this verse misquoted. Most of the time when you hear it, the person remembers it as, "Money is the root of all evil." There's a huge difference between the two. Money is benign and innocuous until you empower it with affection. That's when it leads to all kinds of evil.

Don't think for a moment that only wealthy people are infected with the love of money. This affection occurs at every income level. There are many incredibly wealthy people whose lives are marked by charity and benevolence just like there are many people of insufficient means that are infatuated with money.

We all need to be attentive that we don't fall into the sin of loving money. The price is too costly.

Grow What You're Given

The parable of the talents found in **Matthew 25:14-30** is an example of a parable that Jesus uses to communicate a spiritual truth while giving us a peek into the financial practices of the day.

Slaves in the first century would be responsible for the stewardship of the master's resources. Moneylending was a fairly ubiquitous way for people of means to help others while increasing their own wealth. If they didn't have enough money to lend, they could at least keep it in temple banks where it would be secure and earn a small amount of interest.

Jesus' parable helps us understand a spiritual principle—the wisdom of wisely investing our capital. Here he wants to teach us stewarding the gifts he has entrusted to us. We don't all receive the same gifts, but we're all expected to return our master's investment.

The more you look at how the Bible addresses money, the more you discover practical advice about stewardship, devotion, and discipline.

Don't Start Without a Plan

"For which of you, desiring to build a tower, does not first sit down and count the cost, whether he has enough to complete it? Otherwise, when he has laid a foundation and is not able to finish, all who see it begin to mock him, saying, 'This man began to build and was not able to finish.'" —Luke 14:28-30

Jesus uses the example of a man who begins a building project without considering how much it is going to cost him, and before he is finished, he has run out of money.

It's obvious from the story that Jesus intends the audience to recognize how foolish of an act this is. Even a largely uneducated peasant audience knows that you don't start a project without counting the cost first.

Grow Wealth Strategically

“Wealth gained hastily will dwindle, but whoever gathers little by little will increase it.” —Proverbs 13:11

You hear about it all the time—the lottery winner whose life is destroyed by their instant wealth. They don’t have self-discipline to deny themselves ridiculous purchases. They haven’t learned where to go for help for money-management advice. They don’t know how to deal with all the requests from friends and family for loans. It’s a living illustration of this Proverb’s principle.

Adversely, when you build wealth over time by making strategic, thoughtful decisions, you’re learning how to care for it. You’re learning the diligence and responsibility that will help you manage your money better.

Be Vigilant Over Your Resources

“Know well the condition of your flocks, and give attention to your herds.” —Proverbs 27:23

If you were an Israelite when Proverbs was written, it’s likely that your flocks would be a sign of your wealth. A wise owner would hire good and thoughtful shepherds who would watch over and care for their livestock. It was important for every animal to be accounted for and protected.

In the same way, a wise person is going to give thoughtful care to their finances and portfolio. So much is lost from lack of diligent attention.

Wisdom And Money Provide Security

“For the protection of wisdom is like the protection of money, and the advantage of knowledge is that wisdom preserves the life of him who has it.” —Ecclesiastes 7:12

Here the author of Ecclesiastes wants the reader to understand the value of wisdom so he compares it to money. Both give you security and shelter. Living wisely has the benefit of receiving God’s blessing.

Leave A Legacy

“A good man leaves an inheritance to his children’s children, but the sinner’s wealth is laid up for the righteous.” —Proverbs 13:22

Here’s a good example of a passage that helps to clarify money’s place in life. The writer of Proverbs tells us that a good man will leave an inheritance for not only his children, but also his grandchildren.

One has to amass a certain amount of wealth and understand how to invest it for that to happen. Scripture supports wise and strategic uses of money.

Culture a Perspective

The steadfast love of the Lord never ceases and it’s our reliance and trust in God’s goodness that removes the roots that money might sink deeply into our hearts. 🌈

Read the full article at cdf.capital/money





Into the and

by **Nathan Elson** | Executive Director of
Marketing and Business Development

As I sit reflecting on the year past and in hopeful anticipation of the year to come, it is easy for me to view things through the evaluator's lens of the present. I see decisions that were made and form impressions of them based on the outcomes I know. I begin to think, pray, and hope about what this year will bring. For me, that is not enough. When hindsight is no longer 20-20 and mice and men give up making plans, I have no choice but to look into the future and move forward.

Our mandate at CDF Capital is to help churches grow, which we have done for more than 65 years. As the pandemic hit, the Church was forced to change. What the Church became resembles little of what it used to be, and none of us can prognosticate what the Church will need to be tomorrow. What has not changed is the need for Church and for the gospel message. The need for men and women to put themselves aside and take up the cause of Christ for a hungry and thirsty world.

For CDF Capital, the events of 2020 meant doing things differently—not because we like “different,” but because it was necessary. Late in the summer of 2020, we partnered with other like-minded organizations to push the conversation about the future of the Church. What we created was different. Instead of replicating a conference online, we built an on-demand event for church leaders we called FutureFWD. We did not know

Future Forward

if it would fit the CDF Capital model, but we had conviction that thousands of church leaders should be part of that conversation.

Over several months, we gathered short, poignant talks from influential voices in the Church focused on the future of church. We reached out to our partners to curate resources and tools to help leaders think, dream, and pray about what tomorrow holds for their ministries. Along with our key partners, Leadership Network and Exponential, over 40 talks from leaders and influencers of every age, gender, and ethnicity were gathered to be part of this one-time event. Our preparation was sound. Our plan, while not infallible, was good.

As the November launch date of FutureFWD neared, the gift of 2020 kept on giving with a polarizing Presidential election and the onset of winter. And with it, the looming threat of a resurgent pandemic. We—the world, the Church, and its leaders—faced a season of distractions unparalleled in many of our lifetimes.

Despite the competition for attention, our efforts to reach more church leaders in a singular effort than we ever have bore fruit. Over 3,000 church leaders registered for FutureFWD and thousands joined the conversation on November 18 and 19 because they longed for answers about what the Church will be.

But that is where the rub is in life. We don't know. Just as we do not know who will live or

who will die—we do not know when our gracious Lord will provide, and when the famine will come. As Matthew says in his gospel, “No one knows the day or hour.” (24:36) The mystery of God is made manifest by our experience in life, and there is no panacea or cure. Just faith.

The FutureFWD speakers, as wise and insightful as they are, do not know the answer of how to “do church” in a mid- or post-pandemic world. None of us have insight or clarity of thought sufficient enough alone to pierce that shroud. Yet time will show that some were closer to truth than others. But that is not what is important.

What is important is that we do not stop being the Church. That ministries like CDF Capital continue to endeavor to help churches and pour into church leaders. That leaders of influence use that influence to help others. That we understand tomorrow will not look like today and may not resemble yesterday.

Looking back, while necessary, is no longer sufficient to predict what is in front of us.

We at CDF Capital have embraced that. We embraced the uncertainty and did what we could to meet the needs of the leaders we serve. We hold true to who we are and make undaunted strides to ensure our churches remain open without putting our organization in jeopardy. We make bold choices, seeking to pour into the people that lead our network churches. But we do not do it alone.

Over 3,000 church leaders were reached in 2020 because of the investors who believe in our vision. Men, women, and families like yours. We will continue to serve churches through investments and loans. Those are always needed. We will also seek out new (and sometimes old) ways to meet the needs of the leaders of those churches—however we can, when we can, with other ministries joining us along the way.

With uncertainty comes change. But for CDF Capital, our mission remains absolute.

We help churches grow. ↵



Helping Churches Grow

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