



Presbyterian Church (U.S.A.)

INVESTMENT & LOAN
PROGRAM, INC.

Presbyterian Investment and Loan Program has been partnering with PC(USA) organizations for over twenty years – providing low-cost loans to churches, governing bodies and related entities of the denomination. The program funds millions of dollars in church loans each year, drawing upon endowment funds of the General Assembly plus investments provided by Presbyterians across the country.

The new *Restoring Creation Loan*, offered through the Presbyterian Investment and Loan Program, makes it easier for congregations to ensure our church buildings reflect who we are as a community of faith. Loans are available to qualifying congregations engaged in projects that purposefully render our churches more energy efficient. By helping churches reduce their carbon footprint, collectively we can become better stewards of God's Creation.

Check out our website
for loan details



Restoring Creation Loan

With discounted interest rates and flexibility in loan terms that consider the length of the return on investment, congregations will be encouraged to renovate their buildings using energy efficient products – saving on energy costs while reducing their carbon footprint.



QUALIFYING PROJECTS:

- High efficiency HVAC systems
- Energy efficient lighting systems
- High efficiency water heating
- Solar panels
- Insulation
- Energy efficient roofing systems
- and many more...



DID YOU KNOW?

- According to the director of the National Council of Churches Eco-Justice program, "If every congregation reduced energy costs by 25 percent, collectively we would save \$500 million, which we could use on other priorities".
- The Environmental Protection Agency estimates that if over 300,000 religious worship buildings cut their energy use by 25 percent, over 5 million tons of carbon dioxide emissions would not be expended into the air – the equivalent of taking a million cars off the road.
- Upgrading your church's lighting system is one of the easiest places to start when 'greening' your building – EPA estimates that \$17 billion could be saved by U.S building owners and tenants each year with lighting upgrades.
- According to a report released by the National Council of Churches, an average congregation can save \$8,000 - \$17,500 per year by employing energy efficient products.
- Upgrading your church's windows to low emissivity, double paned windows can reduce your heating bill by up to 25 percent.
- Heating and cooling account for at least 40 percent of a building's entire energy cost. Upgrading your church's HVAC system is a great way to reduce energy usage and increase financial savings.

Ask us how your church can get started making a difference!



Recycle your savings on energy...



...into your mission budget!



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