

Ministry-Focused Financial Services

A message from our CEO

Greetings! As we head into summer, I trust you will take time to enjoy the warmer weather with family and friends.

Now that the busy provincial convention and financial reporting season has concluded, we are "catching our breath" ahead of an exciting fall season. Significant changes are happening to the CCMBC pension plan in October, and we will launch new software that also modernizes account access for our investors.

We recently welcomed three new staff members to fill key vacancies on our team. Demi Olafusi has joined us as Controller, Romina Garcia has filled the role of Accounting Clerk, and Lucie Michaud has come on board to provide additional administrative support. It's clear that each of these individuals exhibits a servant's heart and we are happy to have them join the CCMBC Legacy family!

As part of our national conference, we are each here to serve our provincial conferences, churches, and their employees to the best of our ability. We live in prayerful and obedient attentiveness to God, trusting that our work serves the needs of our ministry partners.

Thank you for your continued support of our mission to facilitate Kingdom growth together!



The rate for July 1 to December 31, 2024 is

4.90%

per annum for all RRSP, TFSA, and Cash Accounts

We trust you will find this a competitive rate for an investment that is not locked in, has no term and no fees.

Software Updates



We are excited to announce that we are updating our database software this summer to enhance our service quality. The new software is scheduled to be fully integrated by September 2024.

While this change is in progress, we kindly ask for your patience and understanding as our team gets accustomed to the new system.

Jason Krueger, CEO



Your Investment Makes a Difference

For several years, Crossroads Mennonite Brethren Church, in the heart of Winnipeg's French Quarter, has shared space in their building with a small French-language church. In 2007, when the French-language church experienced a major influx of African immigrants in need of housing, Crossroads felt called to help by purchasing a home where immigrant families could live while finding their footing in this new country.

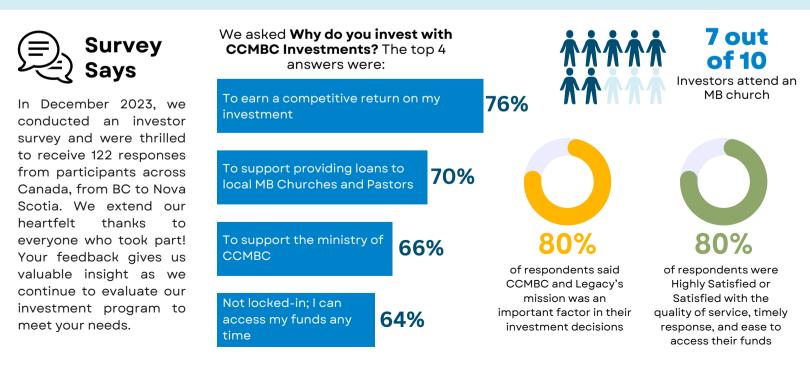
"It was perfect," says John Hiebert, moderator in 2007. "We'd already had visions of building an expansion beside our church, but needed to own the house next door to do so. Purchasing this house would allow us to not only provide a home for immigrants, we could also maintain a community garden on the land in between."

Crossroads approached the Canadian Conference of Mennonite Brethren Churches' finance team regarding their mortgage fund.

"They helped us every step of the way, from the purchase through to the mortgage process" says Gilles Piché, 2007 vicemoderator. "Before we purchased the house, they gave us advice, and the mortgage was essentially pre-approved."

Crossroads MB Church's story is just one example of how your investment help to facilitate ministry growth in a variety of practical and profound ways. As Canada's population continues to urbanize, the need for churches to expand in our cities also grows. This growth comes with higher real estate costs, which makes it increasingly difficult for churches to obtain mortgages. Your investment fills the church real estate mortgage finance gap. The program also helps pastors to access mortgages that may otherwise be unavailable, enabling them to buy homes in the communities in which they serve.

To read more stories about how your investment makes a difference, please visit our website at <u>ccmbclegacyfund.com</u>.



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If you are interested in investing in CCMBC Investments Ltd. please contact Capstone Asset Management at 1-855-437-7103.