



**The United Church
of Canada
General Council**

GCE45 GS44 Congregational Loan Development Fund for February 2026

True Document Date: February 20, 2026

1. What is the issue?

At its November 2025 meeting, the Executive had to take action to protect the church from liability arising from a construction project. This seriously depleted the Congregational Loan Development Fund and resulted in pausing applications to the fund as there are no resources available to distribute at the moment.

While the repayment plan for the loan authorized in November will replenish the fund on a predictable basis, the question of the fund's balance and outstanding loans to the fund is of concern.

2. Why is the issue important?

The church wishes to be both consistent and transparent in the ways the Congregational Loan Development Fund is administered in terms of grant principles and collection practices.

3. How might the Executive of the General Council respond to this issue?

The Acting General Secretary recommends that:

The Executive of the General Council direct its Finance Advisory Committee

- a. to review the state of existing Congregational Development Loans**

- b. **to develop principles to apply to outstanding unpaid loans**
- c. **to explore how these might shape principles guiding future applications to the fund when it reopens and**
- d. **to report the same to November 2026 meeting of the Executive for information and approval as necessary.**

4. What will be the impact?

This will provide clarity as to the state of the fund and strengthen governance of the fund.

5. How does this help us live into the commitment on Equity?

This will ensure the practices connected to the fund are applied equitably across the church.

6. For the body transmitting the proposal:

The Finance Advisory Committee shares the Executive's concern and desire for clarity and consistency.

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