"Give thanks to the Lord for he is good, for his steadfast love endures forever" (Psalm 107:1). As we enter this holiday season, our hearts are filled with gratitude for those who have chosen to invest with us and the churches and organizations that have their loans with us.

Our team spends time in every staff meeting praying for each of you, for your families, for your churches, and for your futures. We share in both your sorrows and joys. Each of us has shared laughter and tears with our ministry partners as we take the time to hear how God is at work in their lives.

In this newsletter you'll read stories from Ocean Hills Covenant Church in Santa Barbara, CA, Teleo Coffee in Kirkwood, MO (a partner of Embrace Church), and Westmoore Community Church in Oklahoma City, OK. Each of these organizations has purchased a new building recently; however, none of those buildings is focused on the traditional Sunday morning service model. Ocean Hills is using 4,000 of the 9,000 square feet in their building for youth ministry and leasing the other 5,000 back to the YMCA. Embrace Church sold their building and is using the proceeds to partner with local businesses, like Teleo Coffee, to be the hands and feet of Jesus in the St Louis area. Westmoore Community Church intentionally downsized when they purchased land and built a new church building. Instead of holding fewer services with more people; they shifted to more services with fewer people to foster more community. As their pastor stated, it's harder to go unnoticed on a Sunday when you're one of 200 versus one of 800.

It is abundantly clear that God is at work in each of these ministries. Continue reading to learn more details of each of their unique, only God, stories.
NCP entered a ministry partnership with Ocean Hills Covenant Church in Santa Barbara, CA, in 2018 while they were searching for a building. They worked with our vice president of real estate services, Rollie Persson, from the beginning stages of their search through the purchase of their current facility in 2021. Jono Shaffer, executive pastor, stated that Rollie provided consultation at every step. He praised Rollie's wisdom and experience. Their building search was personal, specific to their ministry, and customized to their situation. At every turn Rollie knew the right questions to ask to which people and provided Ocean Hills with a sense of security that their lender was acting in their best interest.

Nearly three years after they began their search, they found the perfect place. A 9,000 square foot building in the heart of downtown Santa Barbara formerly owned by the YMCA. Ocean Hills was selected from multiple offers and was able to purchase the building using 4,000 square feet for youth ministry and leasing the remaining 5,000 square feet back to the YMCA. Sunday services are still being held outdoors in a space down the street from their building owned by the local junior high. As Jono stated “Our location is 100% God ordained. It puts us in place to reach people from the ocean to the hills.” This is a church with a heart for youth and a vision to reach people under 30. Their mission is to make disciples who make disciples. The passion for youth was palpable as we spoke with Jono. He shared that church doesn't only happen on Sunday mornings; they want their building to be a ministry center seven days a week.

Their hopes and plans for the future of their building include a kids ministry center, a rooftop worship venue, and a space that provides resources for parents on how to raise their kids in Christ. As Ocean Hills discerns their vision for the future, they have a campaign called “It’s Time” to raise funds with a goal of paying off, renovating, and maximizing their new space. Their intent is to dig deeper roots in Santa Barbara as a church plant that is now “repotting” itself.

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**BOARD HIGHLIGHT: ANNETTE STUCKEY**

I was first introduced to National Covenant Properties when our church was seeking a loan with NCP. Soon after, I served on the Evangelical Covenant Church Executive Board and became more familiar with the mission of NCP and the dedication of the staff. As a CPA and a community bank CFO, I found the intersection of my faith and my experience with the mission and ministry of NCP to be a perfect fit.

Being a board member has been rewarding. We see the projects and hear the stories of the churches and ministries that we help. We also provide a tool for mission minded investors.

Leadership at NCP is forward thinking and I believe there will always be a need for NCP. I am excited about the future.

For anyone who is not acquainted with NCP, talk to us. Individuals support ministry through investments and churches obtain financing, and ministry grows.

*Thank you for sharing your time and expertise with us, Annette!*
THANKFUL and BLESSED

As we move into the Advent season, we pause to reflect on how grateful we are that our Savior was born more than 2,000 years ago. I trust that you will have an opportunity to find peace and joy as you gather with family and friends during this season of Thanksgiving and Christmas.

On behalf of our hard-working staff and our board of directors at NCP, I would like to say THANK YOU to all our investors and borrowers. We appreciate your commitment to the vision of NCP. It is a pleasure for all of us at NCP to serve you and the entire Covenant.

We are excited to share some inspiring and amazing ministry stories from three Covenant churches in this newsletter. I hope that you will find their innovative mission initiatives meaningful, and maybe even contagious. NCP is blessed to have a committed, strong board of directors. We are thankful for Annette Stuckey, who as a board member allows us to tap into her financial expertise as we together serve the Covenant. I hope that you will enjoy learning more about Annette in this newsletter.

I am looking forward to 2022 with both a sense of hope and excitement for many opportunities to serve our Covenant mission friends. I am truly grateful, and it is an honor for our dedicated team to serve along with our mission minded Covenanters.

TELEO COFFEE & EMBRACE CHURCH
KIRKWOOD, MISSOURI

Teleo Coffee opened the doors of their coffee house to the public on August 15, 2021. The shop was founded by 24-year-old Olivia Oglesby (pictured left). During her junior year studying occupational therapy at St Louis University, she felt God calling her to open a coffee shop. After graduating in 2019, she began an apprenticeship at a coffee shop to gain experience.

Teleo strives to be a coffee shop that goes toward something greater. Every item served in their shop is sourced from a local vendor, from their milk to the coffee beans to the pastry and food items. Teleo seeks to love their neighbors by buying products from the community that give back to the community.

Originally, Olivia was set to purchase the house next door to their location but ran into several obstacles that led her to begin a Daniel Fast and pray for a $200,000 miracle. On day 30 of Olivia’s 40-day fast, Chad Wible, lead pastor of Embrace Church, called Olivia to begin the conversation of how Embrace and Teleo could form a partnership. Embrace sold their building in 2018 after they felt the call to be the literal hands and feet of Jesus in St Louis, MO. They worked with Rob Hall, vice president of real estate services, from National Covenant Properties and the Central Conference of the Evangelical Covenant Church to create a revitalization plan that included an interest in creating a “Third Place Space” to allow for more community interaction to happen. This vision and plan were the foundation of the organic partnership with Teleo Coffee.

Teleo’s brick and mortar location is very intentionally a house as they want their shop to be a place where people feel at home, known, and loved. Currently Teleo has 8 employees. Their hope for the future is to create a job training program for adults with disabilities; to be a place and space that provides valuable resources for those who require specialized training.
Westmoore Community Church (WCC) worked with Rob Hall, vice president of real estate services, during their search for property and throughout their building project. Andy Tilly, executive pastor, expressed deep gratitude for Rob and the support he offered during the process. Andy stated they “couldn’t have done it without NCP. You have a ministry and ministry is different than a bank. Ministry happens in the community, it’s not always from the stage. Thank you for doing what you do and truly being in ministry. People have come to Christ because we have a loan for a building, and they walked into it. That wouldn’t have happened without NCP.”

WCC intentionally downsized their auditorium from a seating capacity of 800 to 300. They were looking to create something different than the traditional church building. Their vision was to create a space that fostered community both within their building and through online services. Their new lobby is almost the same size as their auditorium and is filled with places for people to sit together. Their auditorium is now filled with the latest technology including separate sound systems for those in the building and those at home. Westmoore built a building that followed the trend of more people attending their services digitally than in person.

Andy shared with us that the big vision of Westmoore is to create home churches. As part of this vision, they’ve created small groups where people gather for brunch and attend church simultaneously. They have an online, on demand kid experience each week for families who can’t attend service in person. Andy says “it is only through God’s grace and mercy and the generosity of their people that they were able to complete this project. When people see other people being generous it makes them more generous. Andy stated that WCC is a place where it’s ok to be messed up. We don’t want you to stay there, and we’ll give you the resources to not stay there but you’re welcome here. The world is full of broken and hurting people and it’s our job to be Jesus to them.” Westmoore’s vision is for the community to be changed: to know, grow, and go after Christ.

Let the experience of our team work for you.

(800) 366-6273
ncp@nationalcovenantproperties.org