

The Covenant Resource Group is an interdenominational church extension fund—offering not only investments and loans, but also expert fundraising, strategic planning, and board development services. It could be the missing piece in your ministry's pursuit of sustainable, Gospel-centered growth!



Products & Rates as of July 2025

Time Investments: Fixed Rates	Minimum Balance	Interest payment period	Interest Rate	A.P.Y
3-12 Months	\$1,000	Paid Quarterly	3.00%	3.03%
Over 12 up to 24 Months	\$1,000	Paid Quarterly	3.25%	3.29%
Over 24 up to 48 Months	\$3,500	Paid Quarterly	3.50%	3.55%
Over 48 up to 120 Months	\$5,000	Paid Quarterly	4.00%	4.06%

These tailored investments for ministries, organizations, and institutions may vary by state, rates and terms are subject to change—contact CRG to confirm eligibility and get the most up-to-date options.

Doing Ministry While You Bank...

...encapsulates CRG's unique mission. Funds deposited with CRG are not just securing a ministry's financial future—they're actively supporting the growth of the entire Christian community.

Investments: Earn excellent returns while fueling ministry growth. As an extension fund, CRG connects Christian investors to ministries making a Kingdom impact.

Loans: Need funding to grow or improve a ministry? With decades of experience, CRG structures financing to help a ministry achieve its goals and advance its mission.

Consulting: From small campaigns to major capital projects, CRG guides the fundraising efforts—engaging the Board and designing every aspect for success. CRG also offers Board Development and Strategic Planning to ensure long-term sustainability for a ministry.

Rev. Nick Honerkamp - 828.782.0119
nhonerkamp@crg.group
www.crg.group



Rev. Nick Honerkamp - 828.782.0119
nhonerkamp@crg.group
www.crg.group



COVENANT RESOURCE GROUP: EMPOWERING CHRISTIANS & GROWING THE KINGDOM!

1. Faith-Centered Approach: Services are rooted in Christian values, ensuring alignment with a ministry's existing mission, beliefs & values.
2. Expertise & Experience: The team comprises seasoned professionals with decades of experience serving Christian organizations.
3. Complete Support: CRG offers a comprehensive range of services, providing everything needed to strengthen & grow a ministry.

COVENANT RESOURCE GROUP VS. COMMERCIAL BANKS

Key Characteristics of Church Extension Funds:	Key Characteristics of Commercial Banks:
✓ CEFs are non-profits that are mission-driven & focused on advancing the Kingdom of God. The primary goal is to support the spiritual, educational & social missions of faith-based organizations.	✓ The main goal of a commercial bank is to maximize profits for its shareholders. This can sometimes result in higher fees & interest rates compared to non-profit organizations like CRG.
✓ Offers tailored financial products designed to meet the unique needs of Christian ministries & faith-based organizations.	✓ Provides standard financial products designed to serve a wide range of customers.
✓ Investments are made with a focus on faith-based principles & values, supporting Christian, mission-driven projects.	✓ Investments are made with the primary goal of maximizing returns for shareholders.
✓ More flexible & understanding of the unique financial situations & needs of faith-based institutions & ministries.	✓ Follow strict lending criteria & may not be as accommodating to the specific needs of faith-based institutions.
✓ Deeply invested in the faith community, often providing additional resources such as capacity-building consulting.	✓ Provides financial services broadly but does not typically offer specialized support for faith-based institutions.

Comprehensive Services from a Single Source

All the services needed from a single, trusted partner. CRG offerings include:

1. **Loans:** Tailored financial solutions to support a ministry's expansion, renovation & operational needs.
2. **Investments:** Opportunities for faith-based investors to grow resources while supporting like-minded organizations.
3. **Board Development:** Enhancing the effectiveness of leadership through training & strategic guidance.
4. **Strategic Planning:** Helping set a clear, actionable path for advancing the mission.
5. **Fundraising:** Innovative strategies to maximize fundraising potential & secure the resources needed to thrive.

Rev. Nick Honerkamp - 828.782.0119 • nhonerkamp@crg.group • www.crg.group