



**BORN™
FOR
MORE**

inc | invest
resourcing the vision

***“Money is only energy.
We must use it to power the
things we believe in”***

- Robert Ingpen

International Network of Churches “INC” Invest is designed for those who believe their investment decisions must consider the social return.

At INC Invest, we believe in the mobilisation of individual and corporate finances to empower the local church and its charitable objectives.

Whether you’re a local church member, a business owner or managing a church or college ministry, we offer a range of products and services designed to meet your financial needs and your desire to help resource the growing church, charity and educational activities of the INC movement”.

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Popular Investment Accounts

INC Invest offers a variety of investment accounts for members, churches and colleges. These accounts are a popular choice by providing investment account solutions for personal, and business needs.

- **TERM INVESTMENT ACCOUNT**
- **POND SAVER ACCOUNT**
- **LEAPFROG ACCOUNT**
- **MINISTRY INTERNET ACCOUNT**
- **OFFSET ACCOUNT**
- **CHEQUE ACCOUNT**
- **INVESTMENT SAVINGS ACCOUNT**

The security of funds invested with INC Invest is guaranteed and underwritten by the financial position and strength of the INC movement in Australia. The annual audited results of the Australian operations are available to members and non-members and can be obtained on request.

INC Invest is not a bank and as such contributions to the investment scheme do not obtain the benefit of the depositor protection provisions of the Banking Act 1959.

INC Invest is designed for investors who wish to promote the charitable objectives of the International Network of Churches movement throughout Australia.

INC Members Personal, Business and Joint Accounts

TERM INVEST ACCOUNT

- Interest paid on maturity
- No account keeping fees
- Regular statements
- Terms of 1 to 6 months
- Automatic rollover options

PONDSAVER ACCOUNT

- Interest paid monthly
- No account keeping fees
- Withdrawals at any time
- Regular statements
- 24/7 internet access
- Transaction book

LEAPFROG ACCOUNT

- Choose college or church project you would like to support
- Non-interest bearing account
- Interest given for charitable projects
- Withdrawals at any time
- Regular statements
- 24/7 internet access
- No account keeping fees



INC Church and College Accounts

MINISTRY INTERNET ACCOUNT

- Interest bearing account
- No minimum balance
- High interest rate paid
- Withdrawals at any time
- Regular statements
- 24/7 internet access

OFFSET ACCOUNT

- An account allowing the offset of interest against loans held
- Withdrawals at any time
- Regular statements
- 24/7 internet access
- No account keeping fees

CHEQUE ACCOUNT

- Interest bearing cheque account
- Interest paid on balances greater than \$20k
- Cheque and investment books available
- Withdrawals at any time
- Regular statements
- 24/7 internet access

INVESTMENT SAVINGS ACCOUNT

- Interest bearing account
- No minimum balance
- High interest rate paid
- Investment books available
- Withdrawals at any time
- Regular statements
- 24/7 internet access



Regular Giving

GIVING WITH CONVENIENCE

As part of the services offered by INC Invest, it is now possible to make regular and easy automated giving.

INC Invest can provide direct payment arrangements that are easily established and conveniently maintained.

By offering these services to church members, your ministry work can benefit from a more reliable and even cash flow.

There is no restriction on how many direct giving arrangements can be maintained for your church account.

DIRECT GIVING: HOW DOES IT WORK?

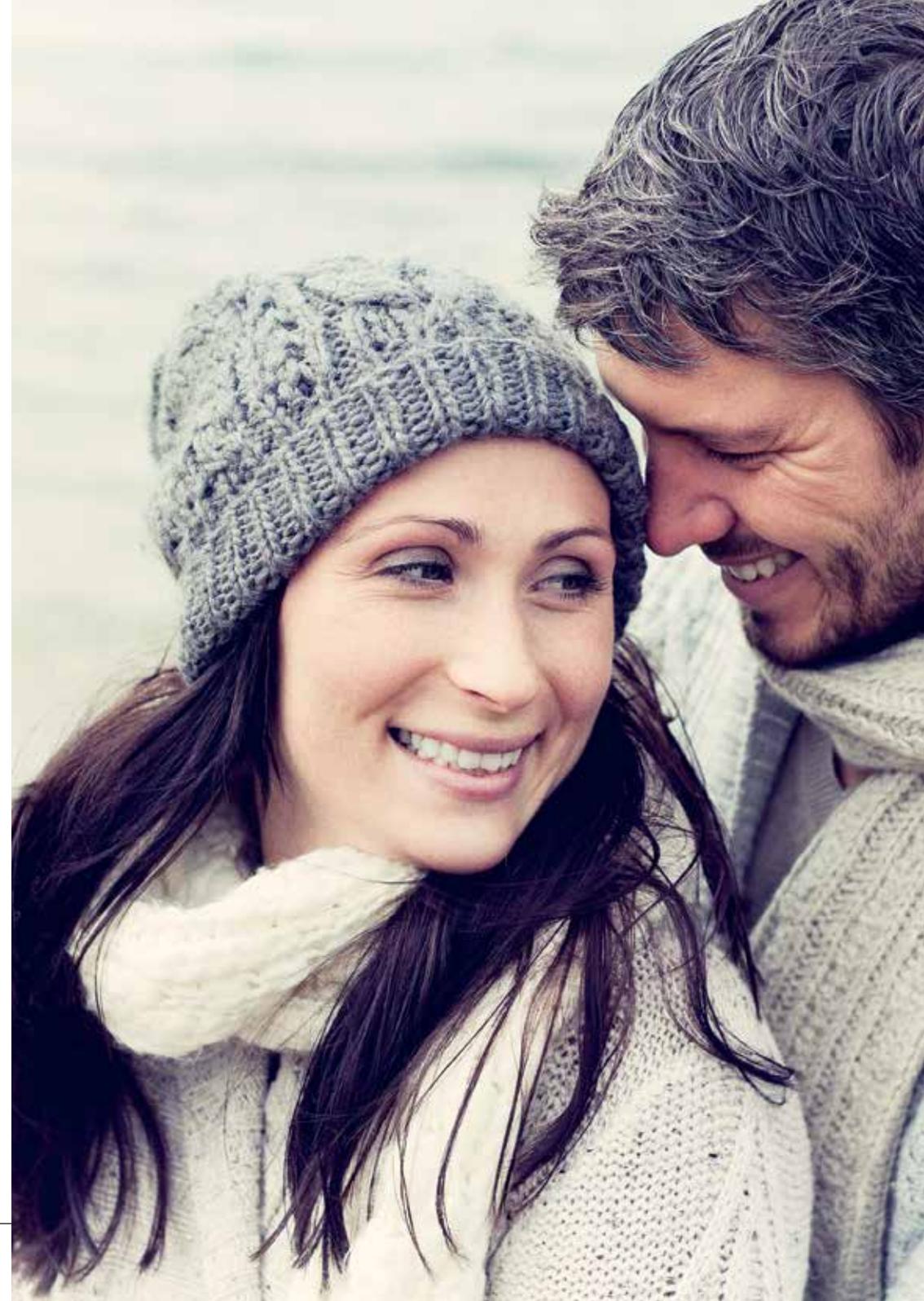
INC Invest systems operate effectively with all major banking and financial institutions. Once INC Invest has received a member's giving authority that includes their BSB, bank account number and the regular amount to be paid, INC Invest can establish the arrangement free of charge, to allow a member's giving to be paid direct to your local INC Invest church account fully automated.

The frequency of payments can be amended to daily, weekly, fortnightly, monthly or annual payments that can also include a termination date or instructions to be paid until further notice.

MAKING DIRECT CREDITS

In addition to the regular giving or receipting of money into your INC Invest account the INC Invest systems also allow for the direct crediting of regular payments from your INC Invest account to an external bank account.

There is full flexibility in regards to the frequency of payments and the expiry date requirements.



Wills & Bequests

Your will is a legal document that directs your assets and belongings when you die. Without a Will your estate will be distributed according to legislation that may not reflect your giving priorities. For your own peace of mind and for the sake of those close to you, we recommend that you have an up-to-date Will, which reflects your current wishes.

A GIFT OF UNCONDITIONAL LOVE

As part of your Will you may wish to consider leaving a gift to various funds such as the INC Church Planting Fund or the INC Property Trust Fund. These funds guarantee your gift will always be held in a trust with the monthly interest earnings creating a recurring income that will continue to grow overtime, in addition to serving the mission of INC in its various ministries.

SAMPLE BEQUESTS

If you are considering a bequest, your lawyer may find the following sample bequest sentences helpful.

“I give Christian Outreach Centre (Australia) trading as International Network of Churches for the specific purposes of (the name of a specific fund, for example, “it’s Church Planting Missions Fund” or “its church planting activities”).

For a general bequest, we wording such as, **“I give to Christian Outreach Centre (Australia) trading as International Network of Churches for the the general purposes of the INC movement”**

We also recommend that you include, **“I declare that the receipt executed by the Secretary of the Operations Board, shall be sufficient for discharge to my executors”**.

Foundation Funds

INC INVEST CHURCH PLANTING FUND

The INC Church Planting Fund is a capital protected account that is designed to provide interest free loans for new church plant activities.

The National Executive manages the criteria for loan approvals from the Church Planting Fund. These funds are loaned and repaid and then re-lent creating a ‘lend never spend’ fund ideal for bequests and other donations not requiring tax deductibility.

Donations to the fund can be made electronically to:
INC Invest Account BSB 704-024 Account Number 10000587.

INC PROPERTY TRUST FUND

The INC Invest Property Trust funds are set apart for the purpose of acquiring landed property, creating the capacity for land banking for future church development. All funds donated represent a guaranteed and permanent capital asset that is held in either cash or property when purchased.

The fund allows INC Invest to acquire significant land in population growth corridors identified for future development. The fund is ideal for bequests and other donations not requiring tax deductibility. Donations to the fund can be made electronically to:
INC Invest account BSB 704-024 Account Number 10000710.

GLOBAL CARE NO INTEREST LOANS FUND

As part of its mission to serve the needs of Australian communities in assisting the needy and alleviating poverty, Global Care operates a central fund that allows for small short-term loans to be lent out to qualifying recipients in the wider community. The fund represents a “lend never spend” account where the capital is guaranteed. Local churches that wish to establish a no interest loan ministry through their local branch of Global Care can access this fund. The fund is ideal for donations that require tax

deductibility receipts. Donations to the fund can be made electronically to the Global Care account BSB 704-024 Account Number 10000901.

CHC CENTRE FOR MISSIONAL BUSINESS (CMB) FUND

In partnership with its tertiary institution, Christian Heritage College (CHC) and the CHC School of Business, the CMB fund is a capital guaranteed fund that is designed to create an ongoing funding vehicle for the research and development work of CMB. As a contribution to the research into the development of economically sustainable enterprises in the South Pacific Islands and third world nations, this fund will enable CMB to partner with the missions arm of the local INC church to assist in bringing community transformation to our international neighbours. The fund is ideal for donations that require tax deductibility receipts. Donations to the fund can be made electronically to the:

CHC INC Invest BSB 704-024 Account Number 10000552.

INC Invest would like to set-up a Foundation Fund for every local church and college. This fund will provide a capital guaranteed funding vehicle for church or college activities.

A child's hand is extended horizontally across the upper half of the frame. Below the hand, a wooden toy airplane is positioned on a dark wooden deck. The background is a blurred, textured surface, possibly a wall or a large rock formation. The overall scene is warm and suggests a child's playtime.

Further Information

Phone: 07 3387 7755

Fax: 07 3808 3540

Email: invest@inc.org.au

Head Office address:

INC Invest,
c/- Highpoint Business Centre,
3374 Pacific Highway,
Springwood, Qld 4127

Postal address:

INC Invest,
c/- Highpoint Business Centre,
PO Box 775,
Springwood, Qld, 4127