

## INFAITH COMMUNITY FOUNDATION INVESTING FOR MISSION

At InFaith Community Foundation, we believe that how charitable assets are invested is directly connected to mission. Investing for mission provides the opportunity for InFaith and its donors to achieve positive change through investment of charitable assets as well as through grant support to charities. InFaith formalized its commitment to mission investing in 2008 with an approach that aligns mission with long-term targeted financial returns. Since 2008, this commitment has expanded to a broad range of investment initiatives and offerings.

### HOW IT WORKS



### ENVIRONMENTAL, SOCIAL & GOVERNANCE CONSIDERATIONS

At InFaith, environmental, social and governance (ESG) factors are taken into consideration in the due diligence process for all growth-oriented portfolio investments.

**Environment.** Company's energy use, waste, pollution, natural resource conservation and animal treatment, and how they're managing related risks.

**Social.** Company's business relationships, its values and working conditions.

**Governance.** Company's use of accurate and transparent accounting methods, and transparency and productive involvement of stockholders.

### INFAITH'S MISSION-RELATED INVESTMENT PORTFOLIOS

In addition to the ESG factors described above, two InFaith portfolios incorporate an enhanced mission-related focus. Donors can request investment of their charitable assets in these portfolios when they create their charitable funds and can make changes at any time. Call InFaith at 800-365-4172 for instructions.

**Mission Growth Portfolio.** Investments in the Mission Growth Portfolio are aligned with the Foundation's mission to provide positive outcomes for our shared community. The Mission Growth Portfolio is invested in 85% equities and 15% fixed income to obtain the highest return possible within acceptable levels of risk. What's different about this portfolio is that it's invested for missional outcomes.

Through investment in companies working to create positive change, the portfolio goes beyond screening according to ESG criteria. Examples of Mission Growth Portfolio holdings include Walden Small Cap Innovations Fund, which seeks companies with innovative processes with an emphasis on education, energy solutions, healthy living and medical care. KBI Water Strategy seeks companies that address the scarcity of water, clean energy and arable land for farming.

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**WomenInvest inFaith Portfolio.** InFaith's WomenInvest inFaith Portfolio seeks to achieve positive community impact by investing in companies that do well when women do well. It specifically addresses risk factors and stressors associated with violence against women by investing in economic opportunity, access to education and affordable housing. This strategic investment approach ultimately benefits children, families and our shared community. It's invested in 75% equities and 25% fixed income.

Examples of how the WomenInvest Portfolio produces change include Pax Ellevest Global Women's Index Fund's investment in American Water Works Co. Women comprise more than half of the company's board of directors, and research indicates that companies with women in leadership produce higher returns, are more innovative and experience increased productivity. Secondly, the Self-help Credit Union: Women & Children Term Certificate supports women who are building assets by opening their first savings accounts, starting their own businesses or buying homes.

InFaith, together with its investment advisors, Cambridge Associates and Veris Wealth Partners, continues to explore opportunities to expand its commitment to mission related investing. Be assured all InFaith investments are selected, invested and monitored to best accomplish InFaith's investment objective to achieve the highest investment return possible within acceptable levels of risk. This is how InFaith earns consistently high ratings from Charity Navigator for sound fiscal management and GuideStar for transparency and commitment to excellence.

#### **ADDITIONAL MISSION-RELATED INVESTING INITIATIVES**

As part of InFaith's commitment to mission investing, the Foundation has made investments structured for specific community benefit to meet urgent or pressing needs. These initiatives include mission-related deposits in community banks in underserved markets of InFaith donors. It also includes program-related investments (PRIs). In 2009, InFaith made its first PRI through a loan to Lutheran Social Service (LSS) of Minnesota to expand its financial counseling services to meet the unprecedented demand for debt counseling and budget assistance. In 2012, InFaith expanded its PRI program with a loan to LSS of North Dakota to help develop affordable housing in the oil fields of North Dakota.

#### **Mission Investors Exchange**

InFaith Community Foundation is a member of the Mission Investors Exchange, the leading network for foundations seeking to grow and deepen their mission-related investing practice.

*Charitable gift annuity assets are invested in InFaith's Core Growth Portfolio, and charitable trust assets are invested in the Mission Growth Portfolio.*



Spreading Joy. Changing Lives.

InFaith Community Foundation is a national charity with a mission to serve donors, spread joy and change lives. Through InFaith, giving is customized to each donor's charitable interests and financial circumstances. InFaith is a proven steward of these gifts, earning consistently high ratings from Charity Navigator and GuideStar for sound fiscal management, transparency and commitment to excellence. Together with donors, InFaith grants millions of dollars annually to charities serving local, national and global communities. To learn more, visit [inFaithFound.org](http://inFaithFound.org).

#### **WE OFFER**

- Donor advised funds, collaborative funds, organizational endowments and giving circles
- Breadth of giving options, including cash, stock, real estate, bequests, beneficiary proceeds, life insurance, charitable gift annuities, charitable remainder trusts and qualified charitable distributions
- Flexibility to give to any charity
- Maximum tax benefits based on when and how you give
- Donor-centered services and online access
- Mission-based investment options for charitable assets



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