

SOCIAL INVESTMENT – USING YOUR MONEY FOR KINGDOM PURPOSES



LIFESTYLE

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LIFESTYLE

Social investment

WHY?

Social investment is the use of repayable finance to help an organisation achieve its purposes. You either loan money to an organisation or take a share in something meaning you also share in the profit or loss; for example, a house or business start-up. Either way be sure of what you are signing up for and take financial advice where appropriate.

If you are more confident financially, social investment may be attractive as it allows you to have a personal involvement in the success of a project. For others who are actively working, you have enough income for now, but don't want to give your money away completely as you are likely to need it in the future. Social investment allows you to put it to good use in the meantime.

HOW?

Three examples of Christian social investment opportunities are Hope into Action, Green Pastures and Stewardship:

Hope into Action is a Christian charity partnering with investors and churches to house the homeless. Investors can participate in house ownership, whilst a local church charity provides the support for individuals to get back on their feet. The minimum investment is £5,000 and there is no maximum. The ideal is for a group of people to invest in one house jointly to support a particular ministry: <https://www.hopeintoaction.org.uk/investinahome>

Green Pastures owns properties to enable Christian ministry. To expand the number of properties and impact, up to 5% interest is offered to individual investors on unsecured loans. The minimum investment is £1,000 and there is no maximum: <https://www.greenpastures.net/invest>

Stewardship services has a vision 'For the world to encounter Jesus through the generosity of his church'. The resources they offer churches are numerous including banking, charity formation, a payroll bureau and accounts examination. A new venture is to engage with individuals to invest in loans to churches to achieve 'financial, social, and spiritual financial returns': <https://www.stewardship.org.uk/social-impact-investing>