WESLEYAN IMPACT PARTNERS

IGNITING IMAGINATION

OFFERING CIRCULAR 2026

WESLEYAN IMPACT PARTNERS

Dear Wesleyan Impact Partners Investor,

Thank you for considering an investment in Wesleyan Impact Partners Impact Certificates.

This Offering Circular provides specific information for prospective investors to consider in evaluating an investment in Impact Certificates. It details the anticipated returns and potential risks associated with the investment.

Wesleyan Impact Partners is a nonprofit corporation. All revenues generated by our investment and lending activities are used in support of the mission and purpose of the church.

Impact Certificates are variable and fixed-rate certificates that pay a rate of interest as detailed in the enclosed Offering Circular and the accompanying Rate Sheet and Application to Purchase.

Please contact us with any questions. We would be glad to answer questions you may have about how to complete the Application or about your decision to invest with us.

If you have any questions, please feel free to call or email Sara Beltran or Randi Forrest with any questions at 800-862-8633 or by email:

- Sara Beltran: sbeltran@wesleyanimpactpartners.org
- Randi Forrest: rforrest@wesleyanimpactpartners.org

Gratefully,

Rev. Lisa Greenwood
President & CEO, Wesleyan Impact Partners

Wesleyan Impact Partners

11709 Boulder Lane, Suite 220
Austin, Texas 78726
800-862-8633

INTEREST RATE SHEET

DATED May 15, 2026

November 01, 2026 OFFERING CIRCULAR

$100,000,000 OF UNSECURED CERTIFICATES

Type of Certificates	Interest Rate	Minimum Investment Amount
Flexible Investment Certificates	1.25%	$100.00
One Year Term Certificates	3.75%	$100.00
Two Year Term Certificates	3.85%	$100.00
Three Year Term Certificates	4.05%	$100.00
Four Year Term Certificates	4.25%	$100.00
Five Year Term Certificates	4.45%	$100.00
Individual Retirement Account Certificates	2.75%	$100.00

Interest rates currently offered on new issuances of Certificates are as set forth on the accompanying Interest Rate Sheet, which may be amended from time to time by the President of Wesleyan Impact Partners. Current interest rates may also be obtained by calling us at 800-862-8633, or emailing Invest@wesleyanimpactpartners.org

or visiting The Issuer's website at wesleyanimpactpartners.org. If economic conditions in the market should warrant, the interest rate(s) offered on Flexible Investment Certificates and Individual Retirement Account Certificates may be increased or decreased after thirty (30) days' prior written notice to Certificate holders by the Issuer. Unless the Certificate holder re-invests in a Term Certificate at maturity, interest rates for Term Certificates are fixed for the life of the Term Certificate, once issued.

Certificates are offered pursuant to an Offering Circular, which contains essential information about the issuer (Wesleyan Impact Partners). Persons are advised to read the Offering Circular carefully prior to making any decision to purchase these securities.

This is not an offer to sell you our securities and we are not soliciting you to buy our securities. The offering is made solely by the Offering Circular and only in states where authorized. Before investing, you should read our Offering Circular available at wesleyanimpactpartners.org. Past performance is no guarantee of future results. Rates subject to change. The Notes are unsecured debt securities subject to terms, conditions and risks described in our Offering Circular, including risk of possible loss of the amount invested. Payment is dependent on Wesleyan Impact Partners' financial condition at the time payment is due. Not FDIC or SIPC insured. Not a bank deposit. Not guaranteed by any denomination.

Special Notice – Certificates are Uncertificated

The Certificates will be issued in book-entry form as uncertificated securities to be held and recorded in the book-entry-only system maintained by the Issuer. After purchase of any Certificate, the purchaser will not receive a physical certificate representing the Certificate but will receive a confirmation acknowledging purchase of the Certificate. The Certificate will be registered in book-entry form by the Issuer. The Issuer will issue a physical Certificate to any investor upon request

Wesleyan Impact Partners

11709 Boulder Lane, Suite 220
Austin, Texas 78726
(800) 862-8633

Offering Circular

Wesleyan Impact Partners is a national nonprofit fueled by impact investors, borrowers, and philanthropists that invests in ministries and innovative leaders courageously doing God's work in the world – partnering in a Spirit-led movement to bring about human flourishing grounded in love, generosity and belonging.

Over the course of its 50 plus-year history, Wesleyan Impact Partners has made loans throughout the United States and its territories, empowering churches and their related entities to pursue their God-sized dreams. The work is made possible by those individuals, donors, and institutions who invest in Wesleyan Impact Partners.

Wesleyan Impact Partners (the "**Issuer**"), is offering up to $100,000,000 in unsecured debt securities consisting of: (i) Flexible Investment Certificates; (ii) Term Certificates; and (iii) Individual Retirement Account Certificates. For more than 50 years, Wesleyan Impact Partners has offered unsecured debt securities for investment by eligible supporters of its charitable mission. The terms "**Impact Certificates**," "**Impact Notes**," "**Certificates**" and "**Notes**" have been used interchangeably, formally or informally, at various times as the name for these securities. The securities also are referred to as "**Investment Certificates**" in the audited financial statements. For purpose of this Offering Circular, these debt securities are primarily referred to as "**Certificates**" both when referring to the new debt securities to be sold and the outstanding debt securities, including outstanding securities that were issued under the name "notes" or "impact notes." These names are intended to be interchangeable for all purposes.

Flexible Investment Certificates may be redeemed by the certificate holder, in whole or in part, at any time upon at least fifteen (15) days' prior written notice to the Issuer. Term Certificates have a fixed duration of one, two, three, four or five years, depending on the term selected by the investor. Certificates purchased by Individual Retirement Accounts (IRAs) may be redeemed, in whole or part, at any time upon at least thirty (30) days' prior written notice from the IRA custodian to the Issuer. The minimum investment amount is $100 for all Certificates. See "Description of the Certificates" beginning on page 29.

Interest rates and terms to maturity currently offered on new issuances of Certificates are as set forth on the accompanying Rate Sheet, which may be amended from time to time by the President of the Issuer. Current interest rates and terms may also be obtained by calling the Issuer at (800) 862-8633, emailing the Issuer at info@wesleyanimpactpartners.org or visiting the Issuer's website at www.wesleyanimpactpartners.org. If economic conditions in the market should warrant, the interest rate(s) payable on Flexible Investment Certificates and IRA Certificates may be increased or decreased after thirty (30) days' prior written notice to investors by Issuer. Unless the investor re-invests in a Term Certificate at maturity, interest rates for Term Certificates are fixed for the life of the Term Certificate, once issued.

Interest begins to accrue upon Issuer's receipt of funds from an investor and the issuance of the Certificate by the Issuer. Payment may be made by check, ACH payment, or wire transfer, in U.S. funds. Applications are accepted via U.S. mail to the Issuer.

The expenses of this offering, which the Issuer expects to be less than 0.18% of the total offering amount, are paid from the Issuer's operating capital. This offering is not underwritten and no commissions are paid for the sale of the Certificates. As a result, the Issuer receives 100% of the proceeds from this offering.

THIS OFFERING IS SUBJECT TO CERTAIN RISKS WHICH ARE DESCRIBED BEGINNING AT PAGE 4.

This Offering Circular contains essential information about the Issuer and the Certificates. Persons are advised to read this Offering Circular carefully prior to making any decision to purchase these securities. Please see "State Specific Information" beginning on page v for information particular to certain states.

This date of this Offering Circular is **May 15, 2026**.

Except as to certain states, if a holder of a maturing Term Note or Term Certificate purchased prior to January 1, 2017 or after May 15, 2019 does not present it for payment (if certificated) or give the Issuer written instructions to pay or redeem it, then that Term Certificate will automatically be renewed for the same term to maturity as its original issuance, except at the prevailing interest rate paid on the same Term Certificate as that being rolled over. The rate of interest that the Issuer pays on the Term Certificate issued as a result of the roll-over may be less than the rate of interest paid on the maturing Term Certificate. See “State Specific Information” beginning on page v for information regarding the treatment of Term Certificates at maturity in certain states.

Except as to certain states, for any Term Note purchased between January 1, 2017 and May 15, 2019, if the Issuer does not receive written instructions from the holder to redeem the Term Note at maturity, the Issuer will automatically convert the Term Note into a Flexible Investment Note (unless the Term Note is redeemed early or a new Term Note is purchased by the holder). See “State Specific Information” beginning on page v for information regarding the treatment of Term Notes at maturity in certain states.

There is no right to early redemption of a Term Certificate by the holder. The Issuer retains the right to reject any request for early redemption. For Certificates that are redeemed prior to their maturity, the Issuer will generally pay the principal in five (5) equal annual installments (except as to certain states), and will charge an early redemption penalty. See “Early Redemption Penalty” on page 31, the Risk Factor entitled “Restrictions on Early Redemptions” on page 6, and the Risk Factor entitled “Early Redemption Penalty” on page 6 for information regarding restrictions and penalties regarding an early redemption. See “State Specific Information” beginning on page v for information regarding the Issuer’s waiver of its right to repay principal on an installment basis for holders in certain states.

THESE SECURITIES MAY EITHER BE REGISTERED OR EXEMPT FROM REGISTRATION IN THE VARIOUS STATES OR JURISDICTIONS IN WHICH THEY ARE OFFERED OR SOLD BY THE ISSUER. THIS OFFERING CIRCULAR HAS BEEN FILED WITH THE SECURITIES ADMINISTRATORS IN SUCH STATES OR JURISDICTIONS THAT REQUIRE IT FOR REGISTRATION OR EXEMPTION.

THESE SECURITIES ARE ISSUED PURSUANT TO A CLAIM OF EXEMPTION FROM REGISTRATION UNDER SECTION 3(a)(4) OF THE SECURITIES ACT OF 1933, AS AMENDED. NEITHER THIS OFFERING CIRCULAR NOR A REGISTRATION STATEMENT RELATING TO THESE SECURITIES HAS BEEN FILED WITH THE UNITED STATES SECURITIES AND EXCHANGE COMMISSION.

THESE SECURITIES HAVE NOT BEEN RECOMMENDED BY ANY FEDERAL OR STATE SECURITIES COMMISSION OR REGULATORY AUTHORITY. FURTHERMORE, THE FOREGOING AUTHORITIES HAVE NOT DETERMINED THE ACCURACY, ADEQUACY, TRUTHFULNESS, OR COMPLETENESS OF THIS DOCUMENT AND HAVE NOT PASSED UPON THE MERIT OR VALUE OF THESE SECURITIES, OR APPROVED, DISAPPROVED OR ENDORSED THE OFFERING. ANY REPRESENTATION TO THE CONTRARY IS A CRIMINAL OFFENSE.

IN MAKING AN INVESTMENT DECISION, INVESTORS MUST RELY ON THEIR OWN EXAMINATION OF THE ISSUER AND THE TERMS OF THE OFFERING, INCLUDING THE DISCLOSURE, MERITS, AND RISKS INVOLVED. THESE SECURITIES ARE SUBJECT TO RESTRICTIONS ON TRANSFERABILITY AND RESALE AND MAY NOT BE TRANSFERRED OR RESOLD EXCEPT AS PERMITTED UNDER THE SECURITIES ACT OF 1933, AS AMENDED, AND THE APPLICABLE STATE SECURITIES LAWS, PURSUANT TO REGISTRATION OR EXEMPTION THEREFROM. IT IS UNLAWFUL TO CONSUMMATE A SALE OR TRANSFER OF THIS SECURITY, OR ANY INTEREST THEREIN, OR TO RECEIVE ANY CONSIDERATION THEREFOR, WITHOUT THE PRIOR WRITTEN CONSENT OF THE COMMISSIONER OF FINANCIAL PROTECTION AND INNOVATION OF THE STATE OF CALIFORNIA, EXCEPT AS PERMITTED IN THE COMMISSIONER'S RULES. THE EXEMPTION FROM CALIFORNIA CORPORATIONS CODE SECTION 25130 PROVIDED BY CORPORATIONS CODE SECTION 25104(H) IS WITHHELD BY

ORDER OF THE COMMISSIONER OF THE DEPARTMENT OF FINANCIAL PROTECTION AND INNOVATION WITH RESPECT TO ANY NONISSUER TRANSACTION IN THE CERTIFICATES AND ALL OUTSTANDING SECURITIES OF THE SAME CLASS. INVESTORS SHOULD BE AWARE THAT THEY MAY BE REQUIRED TO BEAR THE FINANCIAL RISK OF THIS INVESTMENT FOR AN INDEFINITE PERIOD OF TIME.

THESE SECURITIES ARE NOT INSURED BY THE FEDERAL DEPOSIT INSURANCE CORPORATION (FDIC), SECURITIES INVESTOR PROTECTION CORPORATION (SIPC), OR ANY OTHER STATE OR FEDERALLY REGULATED INSTITUTION. THESE SECURITIES ARE ALSO NOT CERTIFICATES OF DEPOSIT OR DEPOSIT ACCOUNTS WITH A BANK, SAVINGS AND LOAN ASSOCIATION, CREDIT UNION OR OTHER FINANCIAL INSTITUTION REGULATED BY FEDERAL OR STATE AUTHORITIES. THE PAYMENT OF PRINCIPAL AND INTEREST TO AN INVESTOR IN THESE SECURITIES IS DEPENDENT UPON THE ISSUER'S FINANCIAL CONDITION, WHICH IS IN TURN DEPENDENT UPON REPAYMENT OF PRINCIPAL AND PAYMENT OF INTEREST BY BORROWERS. A PURCHASE OF THESE SECURITIES IS SUBJECT TO INVESTMENT RISKS, INCLUDING POSSIBLE LOSS OF THE ENTIRE PRINCIPAL AMOUNT INVESTED. ANY PROSPECTIVE INVESTOR IS ENTITLED TO REVIEW THE ISSUER'S FINANCIAL STATEMENTS, WHICH SHALL BE FURNISHED AT ANY TIME DURING BUSINESS HOURS UPON REQUEST. THESE SECURITIES ARE NOT OBLIGATIONS OF, NOR GUARANTEED BY, THE UNITED METHODIST CHURCH OR ANY OTHER WESLEYAN DENOMINATION, NOR BY ANY AFFILIATED CHURCH, CONFERENCE, INSTITUTION OR AGENCY.

NO PERSON HAS BEEN AUTHORIZED TO GIVE ANY INFORMATION OR TO MAKE ANY REPRESENTATION IN CONNECTION WITH THIS OFFERING OTHER THAN THOSE CONTAINED IN THIS OFFERING CIRCULAR, AND IF GIVEN OR MADE, SUCH INFORMATION OR REPRESENTATION MUST NOT BE RELIED ON AS HAVING BEEN MADE BY THE ISSUER OR ANY OF ITS AFFILIATES, EMPLOYEES OR AGENTS.

INVESTORS ARE ENCOURAGED TO CONSIDER THE CONCEPT OF INVESTMENT DIVERSIFICATION WHEN DETERMINING THE AMOUNT OF SECURITIES THAT WOULD BE APPROPRIATE FOR THEM IN RELATION TO THEIR OVERALL INVESTMENT PORTFOLIO AND PERSONAL FINANCIAL NEEDS.

Special Notice – Certificates are Uncertificated

The Certificates will be issued in book-entry form as uncertificated securities to be held and recorded in the book-entry-only system maintained by the Issuer. After purchase of any Certificate, the purchaser will not receive a physical certificate representing the Certificate but will receive a confirmation acknowledging purchase of the Certificate. The Certificate will be registered in book-entry form by the Issuer. The Issuer will issue a physical Certificate to any investor upon request.

TABLE OF CONTENTS

STATE SPECIFIC INFORMATION v
SUMMARY 1
RISK FACTORS 4
HISTORY AND OPERATIONS 16
USE OF PROCEEDS 19
FINANCIAL AND OPERATIONAL ACTIVITIES 19
LENDING ACTIVITIES 21
INVESTING ACTIVITIES 26
SELECTED FINANCIAL DATA 27
DESCRIPTION OF THE CERITIFICATES 29
PLAN OF DISTRIBUTION 32
TAX CONSIDERATIONS 33
LITIGATION AND OTHER INFORMATION 33
NO MATERIAL DEFAULT 34
MANAGEMENT 35
INVESTOR REPORTS 42
INDEPENDENT AUDITORS 42

APPENDIX LIST:

A - AUDITED FINANCIAL STATEMENTS 51
B - APPLICATION TO PURCHASE 81

STATE SPECIFIC INFORMATION

The Issuer is or may be qualified to offer and sell its securities in all of the following states. Certain features of state law, however, require certain special disclosures, give purchasers in such states certain legal rights with regard to investments, and/or limit the features of the Certificates that the Issuer can offer in the state. You should read the applicable section carefully if you live in one of the states listed below. Note that some states have relevant disclosures in one or both of the multistate disclosures on this page in addition to a state-specific disclosure below.

ALABAMA, ARIZONA, ARKANSAS, CALIFORNIA, IDAHO, INDIANA, KENTUCKY, MICHIGAN, MISSOURI, OHIO, PENNSYLVANIA, TENNESSEE AND WASHINGTON: This Offering is available only to those persons or entities who are, prior to the receipt of the Offering Circular, one of the following: (i) entities within a Wesleyan or Methodist Church connectional system, entities which trace their origin to the Wesleyan Episcopal movement of the 18th century, or which are engaged in activities with purposes in alignment with the Wesleyan tradition in the United States and its territories ("**Supported Organizations**"); (iii) members of, contributors to (including previous investors), or participants in the Issuer or a Supported Organization, or any program, activity or organization which constitutes a part of or sharing a programmatic relationship with such organization, or the family members of, or entities controlled by, any such members, contributors or participants; and (iv) successors in interest to any of the foregoing. The Issuer may determine in its discretion that a prospective investor or transferee does not meet one of the foregoing definitions and reserves the right to refuse to offer or sell any Certificate to any person or entity.

ALABAMA, ARKANSAS, CALIFORNIA, GEORGIA, IDAHO, MICHIGAN, MISSOURI, OKLAHOMA, PENNSYLVANIA, VERMONT, WASHINGTON AND WISCONSIN: If you redeem your Term Certificate prior to the stated maturity date, the Issuer will not repay the principal in five (5) equal annual installments as provided in this Offering Circular. Instead, if the Issuer, in its discretion, approves of a request for early redemption, the Issuer will repay the principal amount on the Certificate in one lump sum payment, less the applicable early redemption penalty, as described under "Early Redemption Penalty" on page 31.

If you demand repayment on a Flexible Investment Certificate, or your Term Certificate reaches maturity, and you elect not to re-invest, the Issuer will not repay the principal in five (5) equal annual installments as provided in this Offering Circular. Instead, the Issuer will repay the principal amount on the Certificate in one lump sum payment.

ARKANSAS, CALIFORNIA, GEORGIA, KENTUCKY, LOUISIANA, OHIO, OREGON, AND SOUTH CAROLINA: Your Term Certificate will not be automatically renewed at maturity. You will be paid at the maturity of the Term Certificate the full principal and accrued interest balance of the Certificate upon presentation for repayment, if a physical Term Certificate was issued, or if the Term Certificate is uncertificated, on written instructions to repay the investment. Alternatively, you may exchange such maturing or matured Term Certificate for a new Term Certificate then offered by the Issuer by tendering the outstanding Term Certificate, if a physical Term Certificate was issued, or written instructions if one has not, and a new signed Application to the Issuer (see Appendix B). Until the physical Certificate or written instructions and new Application (as applicable) are received by the Issuer, the matured Certificate will become an account payable of the Issuer, earning interest at the rate then offered by the Issuer on Flexible Investment Certificates, until such time as the matured Certificate is presented for repayment or a new Application has been received. The Issuer will continue to attempt to contact you after the maturity of a Certificate and assist you in completing the necessary steps either to purchase a new Certificate or obtain repayment of the matured Certificate. If the Issuer is unable to reach you, the matured Certificate will be handled in accordance with applicable law, including the rules of escheat.

ALABAMA: THE CERTIFICATES ARE OFFERED PURSUANT TO A CLAIM OF EXEMPTION FROM REGISTRATION UNDER SECTION 37(H) (SEE SECTION 8-6-10, CODE OF ALABAMA, 1975) OR OTHER APPLICABLE SECTION OF THE ALABAMA SECURITIES ACT.

ARIZONA: THESE SECURITIES ARE REGISTERED UNDER THE SECURITIES ACT OF ARIZONA, BUT THE FACT OF THE REGISTRATION IS NOT TO BE DEEMED A FINDING BY THE ARIZONA CORPORATION COMMISSION OR THE DIRECTOR OF THE SECURITIES DIVISION THAT THIS PROSPECTUS IS TRUE OR ACCURATE, NOR DOES THE REGISTRATION MEAN THAT THE COMMISSION OR THE DIRECTOR HAS PASSED ON THE MERITS OF OR OTHERWISE APPROVED THE SECURITIES DESCRIBED IN THIS PROSPECTUS.

CALIFORNIA: THE COMMISSIONER OF FINANCIAL PROTECTION AND INNOVATION OF THE STATE OF CALIFORNIA DOES NOT RECOMMEND OR ENDORSE THE PURCHASE OF THESE SECURITIES. IT IS UNLAWFUL TO CONSUMMATE A SALE OR TRANSFER OF THIS SECURITY, OR ANY INTEREST THEREIN, OR TO RECEIVE ANY CONSIDERATION THEREFOR, WITHOUT THE PRIOR WRITTEN CONSENT OF THE COMMISSIONER OF FINANCIAL PROTECTION AND INNOVATION OF THE STATE OF CALIFORNIA, EXCEPT AS PERMITTED IN THE COMMISSIONER'S RULES. THE EXEMPTION FROM CALIFORNIA CORPORATIONS CODE SECTION 25130 PROVIDED BY CORPORATIONS CODE SECTION 25104(H) IS WITHHELD BY ORDER OF THE COMMISSIONER OF THE DEPARTMENT OF FINANCIAL PROTECTION AND INNOVATION WITH RESPECT TO ANY NONISSUER TRANSACTION IN THE CERTIFICATES AND ALL OUTSTANDING SECURITIES OF THE SAME CLASS.

FLORIDA: The Certificates are offered and issued pursuant to a claim of exemption from registration and have not been registered in the State of Florida.

KENTUCKY: These securities are issued pursuant to a claim of exemption from registration under section Kentucky Revised Statutes Section 292.400(9) or other applicable section of the Kentucky Securities Act.

LOUISIANA: These securities are offered pursuant to a claim of exemption from registration under Section 709 of the Louisiana Revised Statues or registered with the Securities Commissioner of the State of Louisiana. The Securities Commissioner, by accepting registration, does not in any way endorse or recommend the purchase of any of these securities. Flexible Investment Certificates and IRA Certificates are not offered in Louisiana pursuant to this Offering Circular.

MICHIGAN: These securities are offered pursuant to a claim of exemption from registration under Mich. Comp. Laws Section 451.2202 or a registration order issued by the State of Michigan. The State of Michigan does not recommend or endorse the purchase of any securities, nor does it pass upon the truth, merits, or completeness of this Offering Circular or any other information filed with the State. Any representation to the contrary is a criminal offense.

MISSOURI: THE MISSOURI SECURITIES DIVISION HAS NOT IN ANY WAY PASSED UPON THE MERITS OR QUALIFICATIONS OF THE SECURITIES HEREBY OFFERED, OR PASSED UPON THE ACCURACY OR ADEQUACY OF THIS PROSPECTUS. THESE SECURITIES HAVE NOT BEEN REGISTERED UNDER THE MISSOURI SECURITIES ACT UNDER THE EXEMPTION PROVIDED BY SECTION 409.2-201(7)(B) OF THE REVISED STATUTES OF MISSOURI. NO APPROVAL HAS BEEN GIVEN TO THE ISSUER, THESE SECURITIES, OR THE OFFER OR SALE THEREOF IN CONNECTION TO ANY MISSOURI RESIDENTS.

OREGON: At any time upon written notice and, if applicable, the return of your outstanding Flexible Investment Certificates to the Issuer, you may redeem your Flexible Investment Certificates or may convert them into the Issuer’s Term Certificates.

PENNSYLVANIA: These securities have not been approved or disapproved by the Pennsylvania Department of Banking and Securities, nor has the Department passed upon the accuracy or adequacy of this Offering Circular. Any representation to the contrary is a criminal offense.

It is the position of the Pennsylvania Department of Banking and Securities that indemnification in connection with violations of the securities laws is against public policy and void.

IF YOU PURCHASE IMPACT CERTIFICATES FROM WESLEYAN IMPACT PARTNERS, YOU HAVE THE RIGHT TO WITHDRAW FROM THE PURCHASE BY ELECTING, WITHIN TWO (2) BUSINESS DAYS AFTER WESLEYAN IMPACT PARTNERS HAS ACCEPTED YOUR APPLICATION TO PURCHASE IMPACT CERTIFICATES, TO WITHDRAW YOUR PURCHASE AND RECEIVE A FULL REFUND, WITHOUT INCURRING ANY LIABILITY TO WESLEYAN IMPACT PARTNERS OR ANY OTHER PERSON. TO ACCOMPLISH THIS WITHDRAWAL, WRITTEN NOTICE (INCLUDING BY EMAIL) SHOULD BE SENT TO THE ISSUER INDICATING YOUR INTENTION TO WITHDRAW. SUCH LETTER SHOULD BE SENT AND POSTMARKED PRIOR TO THE END OF THE AFOREMENTIONED SECOND BUSINESS DAY.

The Issuer has filed certain documents, including a Registration Statement, with respect to the Certificates offered by this Offering Circular, in the office of the Pennsylvania Department of Banking and Securities. The Registration Statement includes certain exhibits only summarized or alluded to in this Offering Circular. Any person who wishes to obtain these additional documents may do so by requesting such information from the Pennsylvania Department of Banking and Securities, Market Square Plaza, 17 North 2nd Street, Suite 1300, Harrisburg, PA 17101, telephone number (717) 787-8059, during office hours of 8:30 a.m. to 5:00 p.m., Monday through Friday. This Offering Circular does not contain all of the information that has been filed with states other than Pennsylvania, but that information is made a part hereof and may be inspected in the offices of the regulatory bodies of those states. Except as indicated herein, this Offering Circular is effective as of the date on its front cover.

SOUTH CAROLINA: Flexible Investment Certificates and IRA Certificates are not offered in South Carolina pursuant to this Offering Circular.

Holders of Term Certificates purchased in South Carolina may declare an “event of default” on their Term Certificate only if one of the following occurs:

- The Issuer does not pay principal or interest on the Term Certificate for a period of sixty (60) days from the date of lawful demand by the holder, other than by clerical error or administrative oversight, provided that the holder does not waive the default and the Issuer does not lawfully contest the payment; or
- The holder of another Term Certificate purchased in South Carolina of the “same issue” as your Term Certificate (i.e., the same type, term and offering) has rightfully declared an event of default as to his or her Term Certificate.

To declare an event of default, submit a written declaration to the Issuer. The rightful declaration of an event of default as to any one Term Certificate of an issue constitutes an event of default on the entire issue in South Carolina. Upon a rightful declaration of an event of default on a Term Certificate:

- The principal and interest on the Term Certificate becomes immediately due and payable;
- If a holder requests in writing, the Issuer will provide a list of names and addresses of all investors in the State of South Carolina who own a Term Certificate of the same issue as the holder’s Term Certificate; and
- The owners of 25% or more of the total principal amount of Term Certificates of the same issue outstanding in the State of South Carolina can declare the entire issue in the State of South Carolina due and payable.

SOUTH DAKOTA: THESE SECURITIES ARE OFFERED PURSUANT TO A CLAIM OF EXEMPTION FROM REGISTRATION UNDER SDCL 47-31B-201(7)(B) OF THE SOUTH DAKOTA SECURITIES ACT. NEITHER THE SOUTH DAKOTA DIVISION OF INSURANCE NOR THE SEC HAS PASSED UPON THE VALUE OF THESE SECURITIES, MADE ANY RECOMMENDATIONS AS TO THEIR PURCHASE, APPROVED OR DISAPPROVED THE OFFERING, OR PASSED UPON THE ADEQUACY OR ACCURACY OF THIS OFFERING CIRCULAR. ANY REPRESENTATION TO THE CONTRARY IS UNLAWFUL.

VIRGINIA: These securities are issued pursuant to a claim of exemption from registration under Section 13.1-514.1.B of the Virginia Securities Act or other available exemption under Section 13.1-514 of the Virginia Securities Act.

WASHINGTON: Your Term Certificate will not be automatically renewed at maturity. Unless the Issuer receives a written instruction from you to exchange the maturing Term Certificate for a new Term Certificate or Flexible Investment Certificate, along with new signed Application to the Issuer (see Appendix B), you will be paid at the maturity of the Term Certificate the full principal and accrued interest balance of the Certificate. If the Issuer does not receive written instructions from you regarding the maturing Term Certificate and is unable to reach you to repay the principal and accrued interest, the Certificate will be handled in accordance with applicable law, including the rules of escheat.

SUMMARY

About the Issuer

Wesleyan Impact Partners is a non-profit corporation that operates exclusively for religious purposes, and is recognized as exempt from federal income tax under Section 501(c)(3) of the Internal Revenue Code of 1986, as amended (including regulations, rulings, guidance and interpretations thereunder, the "**Code**"). The Issuer's principal office is located at 11709 Boulder Lane, Suite 220, Austin, Texas 78726.

Under the Issuer's Bylaws and an agreement described later in this Offering Circular, the Issuer's operations are generally managed and administered by the Texas Methodist Foundation ("**TMF**"), subject to the authority of the Issuer's board of directors (the "**Board**"). For more information regarding the Issuer's relationship with TMF, see "Relationship with the Texas Methodist Foundation" beginning on page 18.

About the Certificates

The Certificates are unsecured general debt obligations of the Issuer of a priority equal to that of any Certificates issued at any time and other unsecured general debt obligations of the Issuer. The Certificates are offered to individuals and organizations located in the United States, and in some states only to those who meet the definition set forth under "State Specific Information" on page v (all such offerees, "**Eligible Investors**"). The Certificates are transferable only to Eligible Investors and upon prior written notice to the Issuer. The Issuer has the right to redeem the Certificates at any time. See "DESCRIPTION OF THE CERTIFICATES" beginning on page 29.

The Certificates are not insured by the Federal Deposit Insurance Corporation (FDIC), the Securities Investor Protection Corporation (SIPC), or any other state or federally regulated institution or private insurance company. The Certificates are also not certificates of deposit or deposit accounts with a bank, savings and loan association, credit union or other financial institution regulated by federal or state authorities.

Under the circumstances described below, the Issuer's liquid assets may not be sufficient, in the ordinary course, to pay the interest and principal that will become due on the Certificates as they mature.

Key Risks to Investors in Wesleyan Impact Partners' Certificates

The following is a summary of some of the important risks to the Issuer that investors should consider before investing in the Certificates. For a full description of these and other risk factors, see "RISK FACTORS" beginning on page 4.

1. Concentration of Borrowers and Investors

The Issuer faces risks associated with the concentration of its loan portfolio in two individually significant borrowers, which together comprised approximately 47.66% of the Issuer's net assets without donor restrictions as of December 31, 2025. The greater proportion of the Issuer's loan portfolio comprised by a small number of borrowers, the more exposed the Issuer is to the risk that those large borrowers are unable to repay their loan obligations due to conditions specific to the borrowers or the geographic regions in which they are located. Similarly, approximately 19.65% of the Certificates as of December 31, 2025 were held by a single investor, and another 23.21% were held by a single related party, which exposes the Issuer to the risk of those investors' redemption of those Certificates or election not to reinvest their Term Certificates at maturity, which would negatively impact the Issuer's capitalization.

2. Risk of Reduced Demand for Certificates and Rising Interest Rates

The Issuer borrows money from investors (via the issuance of the Certificates) at one rate of interest and attempts to lend the same funds to its borrowers at a higher rate, thereby generating sufficient income to pay maturing Certificates.

In 2025, the Issuer raised approximately $20,325,463 from the sale of Certificates, and it lent approximately $25,280,779 to borrowers. During such periods in which the Issuer places more funds in loans than it is able to raise from the sale of Certificates, the reduced demand for Certificates may be a reflection of the broader interest rate environment, inflation, other economic or geopolitical concerns, or other factors. Regardless of the cause, if a substantial number of holders of Flexible Investment Certificates and IRA Certificates (which totaled a combined principal amount of $40,076,616 at December 31, 2025) demand repayment of their Certificates, and a substantial number of holders of Term Certificates (holding approximately $19,391,094 of Certificates maturing in 2026) demand repayment of their Certificates at maturity, and in each case do not reinvest in the Certificates in order to earn a higher rate of return elsewhere, the Issuer's ability to repay investors could be compromised. Meanwhile, offering higher interest rates on Certificates has risks of its own, especially if the weighted average interest rate received from the Issuer's portfolio of loans receivable (which are generally of longer durations) is slower to increase. During periods in which the Issuer raises more money than it lends, a reduced demand for mortgage loans may reflect a more general decline in church membership among (or support for) Supported Organizations. Should this occur and the Issuer is unable to lend its funds from the sale of Certificates (and thereby earn interest, from which it will repay investors), it may have an adverse effect on the Issuer's financial position, results of operations and ability to repay investors.

3. Inability of Borrowers to Repay Mortgage Loans

The Issuer depends on borrowers making timely payment of their loan obligations to the Issuer. Those loan payments are the primary source of funds for the Issuer's payment of its obligations to investors. Churches, which comprise most of the Issuer's borrowers, most often rely on their receipt of contributions from church members to repay their mortgage loans. If a significant number of church borrowers should experience declines in church attendance, they may not receive sufficient contributions to make full scheduled payments of their mortgage debt.

4. The Issuer's Lending Practices; Single Purpose Buildings Secure Loans

The Issuer's lending standards and its policies regarding the legal documentation of loans, particularly construction loans, are different than, and in some cases, less stringent than, those of many commercial lenders. Moreover, the Issuer's policies with regard to delinquencies are also less stringent than those of commercial lenders. As a result, the Issuer may experience a greater incidence of impaired, delinquent or defaulted loans than a typical commercial lender would experience, which would have an adverse effect on the Issuer's ability to repay its obligations under the Certificates.

The mortgaged properties that secure the Issuer's loans often include church buildings that are single-purpose buildings, which have a limited market. If a borrower should default, the Issuer may have greater difficulty in recovering the full amount of its loan than a commercial bank would have in the case of a loan secured by multipurpose commercial real estate.

Activities of the Issuer

The Issuer engages in three primary activities. First, it sells Certificates. Second, from the funds raised by the sale of its Certificates, the Issuer lends money to Supported Organizations, to enable them to purchase, build, expand, or renovate and improve buildings, and for other purposes closely related to the religious, charitable and educational purposes of the Supported Organization. Third, the Issuer supports the development of innovative leaders who deepen the work of local churches and engage those outside of the local church model in new expressions of faith and spiritual formation. For more information regarding the Issuer's activities, see "HISTORY AND OPERATIONS" beginning on page 16.

In connection with the Issuer's lending program, the Issuer provides financial consultation, at no charge, to applicant borrowers. This consultation includes understanding and facilitating the mission and ministry of the organization and analyzing the financial condition of a borrowing religious entity, including its ability to service debt, a discussion of construction alternatives that may be available, an evaluation

of the entity's financial strengths and weaknesses, and other items that may affect the financial condition of the entity and its ability to engage in and expand its religious activities.

Use of Proceeds

The offering of the Issuer's Certificates is intended to raise funds to be used for the general fulfillment of the Issuer's religious and charitable purposes, including making loans to Supported Organizations. Sales proceeds are temporarily invested pending their deployment, and some of the proceeds may be used to pay the Issuer's maturing Certificates. For more information, see "USE OF PROCEEDS" beginning on page 19.

Key Financial Data

The table below reflects important financial data as of December 31, 2025. This Key Financial Data is derived from and should be read in conjunction with our audited financial statements and related notes as of and for the years ended December 31, 2025, 2024, and 2023, together with the independent auditors' report dated April 14, 2026, attached to this Offering Circular as Appendix A (the "**Audited Financial Statements**").

Cash, Cash Equivalents & Investments (Combined)	$ 8,272,296
Total Loans Receivable[1]	$ 111,234,939
Amount of Unsecured Loans Receivable	$ -
Unsecured Loans Receivable as a Percentage of Total Loans Receivable	-%
Loan Delinquencies as a Percentage of Total Loans Receivable[2]	1.33%
Total Assets	$ 117,313,749
Total Investment Certificates	$ 72,374,445
Amount of Investment Certificates Redeemed During the Fiscal Year	$ 20,830,359
Other Long-Term Debt	$ -
Net Assets	$ 39,009,753
Increase in Net Assets	$ 1,245,237

[1] Total Loans Receivable reflects the gross aggregate principal amount of loans outstanding, and is not reflective of the allowance for credit losses of $3,167,935 as of December 31, 2025.

[2] Loan Delinquencies include loans on which payments of principal or interest are delinquent for 90 days (or more), whether in default or not.

RISK FACTORS

The Certificates are Unsecured Debt Obligations of the Issuer

The Certificates are unsecured debt obligations of the Issuer, subject to the terms, conditions and risks described in this Offering Circular, including risk of possible loss of the amount invested. The payment of interest and the repayment of principal on the Certificates is solely dependent upon the financial condition and operations of the Issuer. The Certificates are not obligations of, nor guaranteed by, TMF, nor any of the denominations known as The United Methodist Church, the Global Methodist Church, the Anglican or Episcopal Churches, the African Methodist Episcopal Church, nor any other denominational churches or any connectional units of any of the foregoing. Investors do not have an equity interest in the Issuer and have no right on matters brought before the Board.

No Sinking Fund or Trust Indenture

The Issuer has not established any sinking fund or trust indenture to provide for the repayment of the Certificates. Accordingly, no trustee monitors the Issuer's affairs on investors' behalf, no agreement provides for joint action by investors in the event the Issuer defaults on the Certificates, and investors do not have the other protections a trust indenture would provide. The absence of a sinking fund and a trust indenture may adversely affect the Issuer's ability to make payments under the Certificates.

The Certificates Are Not Insured

The Certificates are not insured by the Federal Deposit Insurance Corporation (FDIC), Securities Investor Protection Corporation (SIPC), or any other state or federally regulated institution or private insurance company. The Certificates are also not certificates of deposit or deposit accounts with a bank, savings and loan association, credit union or other financial institution regulated by federal or state authorities. A purchase of the Certificates is subject to investment risks, including possible loss of the entire principal amount invested.

Concentration of Borrowers

The Issuer's lending limit to any one borrower is twenty-five percent (25%) of the Issuer's net assets without donor restrictions at the time of the loan's approval, or approximately $9,740,605 as of December 31, 2025. The lending limit is an aggregate amount and includes all debt to a borrowing entity of the Issuer, including funded and unfunded loans. Standard guidelines for the lending limit may be modified by the Board from time to time, which means that this limit may be increased. As of December 31, 2025, the largest two individual borrowers represented approximately 10% and 7% of total loans receivable, not including allowance for credit losses (or approximately 28% and 19%, respectively, of the Issuer's net assets without donor restrictions). No other borrower comprised more than 5% of the Issuer's total loans receivable as of that same date. See also Note 4 to the Audited Financial Statements. The greater the amount lent by the Issuer to a single borrower, the greater the risk that member contributions alone will not be sufficient to repay the loan. Furthermore, the greater the amount lent by the Issuer to a single borrower, the greater the pressure on the Issuer's net reserves in the event of a default by such borrower.

Concentration of Investors

As of December 31, 2025, there were over 900 holders of the Issuer's $72,374,445 in outstanding Certificates. Approximately 62% of the Issuer's outstanding Certificates were sold to Investors located in four states: Texas (27%), Georgia (22%), South Carolina (7%) and California (6%). Declining economic conditions in these states could negatively affect the rate at which those residents reinvest and the Issuer's ability to raise funds through the sale of additional Certificates. In addition, $50,471,401 of the Issuer's outstanding Certificates, or 69%, were concentrated among 67 Certificates with an outstanding principal balance of over $100,000, including approximately 19.65% held by a single investor and another approximately 23.21% held by TMF. See also Notes 5 and 11 to the Audited

Financial Statements. If investors holding a substantial portion of the Certificates were to seek redemption of their Flexible Investment Certificates, not reinvest in their Term Certificates at maturity, or if they were permitted, under extreme circumstances and in the Issuer's sole discretion, to redeem their Term Certificates early, those Certificate proceeds would not be available to the Issuer.

Current Economic Volatility

The Issuer's success depends to a significant extent upon macroeconomic and geopolitical conditions, as well as governmental fiscal and monetary policies. Economic conditions and financial markets remain vulnerable to the potential risks posed by certain events in the United States and globally. Conditions such as inflation, recession, unemployment, changes in interest rates, fiscal and monetary policy, an increasing federal government budget deficit, the failure of the federal government to raise the federal debt ceiling and/or possible future U.S. government shutdowns over budget disagreements, slowing gross domestic product, tariffs, trade disputes, disruptions other international trade, and other factors beyond our control may adversely affect our sales of Notes, demand for loans, the value of the collateral securing loans we make, the value of our assets invested in the capital markets, and in turn, our liquidity, capital adequacy, and cash flow performance. Most recently, conflict in the Middle East has driven up energy prices and impacted capital markets in ways that could affect prevailing interest rates and demand for our loans, and other economic effects could make it more difficult to repay principal and interest on the Notes. A significant deterioration in the economic outlook or realization of certain events could have a significant negative impact on the Issuer's business and overall results of operations.

Risk of Uncertainty in Interest Rate Market

As a mortgage lender and an issuer of debt securities, the Issuer is subject to risk associated with fluctuations in interest rates. Our inability to maintain a sufficient spread between the interest rates payable on Certificates, which have relatively shorter durations, and the loans the Issuer makes to borrowers, which have comparatively longer durations, would result a decrease to our net income. Changes in the interest rate market therefore pose a risk to the Issuer's results of operations and financial position and its ability to repay investors. In particular, in a declining interest rate environment, we may see an increase in prepayments on loans as borrowers refinance their loans at lower rates. Under these circumstances, we are subject to reinvestment risk as we may have to redeploy such repayment proceeds into lower-yielding loans or investments, which could have a negative impact on our earnings. Conversely, increases in interest rates and economic conditions affecting demand for our loans can adversely impact the volume of originations and refinancings, increase our interest expense with respect to Notes we sell and/or competition for our Notes among other fixed-rate debt securities available to Eligible Investors. Following a period of increases in the Federal Reserve's target range for federal funds during 2022 and 2023, the Federal Reserve lowered the target range during the second half of 2024 and made three rate cuts during 2025. The outlook with respect to future rate changes is unclear. We actively monitor and manage the balances of maturing loans and Notes to reduce the adverse impact of changes in interest rates, but there can be no assurance that we will be able to avoid material adverse effects on net interest margin. Future changes in interest rates may materially adversely affect our financial condition and results of operations.

No Staggered Maturities

If a substantial portion of the Issuer's repayment obligations under the Certificates were to come due in a limited period of time, the Issuer's ability to repay Certificates that come due during any given period could be adversely impacted. The Issuer is not obligated to limit the amount of debt that may mature in any given year or period.

Restrictions on Early Redemptions

There is no right to early redemption of a Term Certificate. The Issuer retains the right to reject any request for early redemption and to charge an early redemption penalty for requests that it approves. Except as to certain states, the Issuer may repay the principal amount of a Term Certificate redeemed prior to its maturity in five (5) equal annual installments, together with interest payable annually at the rate being offered on Flexible Investment Certificates. Consequently, investors may experience a delay in their receipt of the full principal amount of a Term Certificate redeemed early. The earlier redemption of Certificates purchased in those states where the Issuer does not repay principal in installments, and consequent later payment of Certificates purchased in all of the remaining states, may increase the risk that the Issuer will not be able to meet its obligation to repay the Certificates on a timely basis to investors who live in such other states. See “DESCRIPTION OF THE CERTIFICATES” beginning on page 29 and “State Specific Information” beginning on page v for more information.

Early Redemption Penalty

If the holder of a Term Certificate redeems the Certificate prior to its maturity, the Issuer, subject to its right to pay the principal in five (5) equal annual installments (except as to certain states), will repay the principal amount of the Term Certificate, together with interest payable annually at the rate being offered on the Issuer’s Flexible Investment Certificates during the remainder of the payout, and charge an early redemption penalty. See “DESCRIPTION OF THE CERTIFICATES” beginning on page 29, the prior Risk Factor, “Restrictions on Early Redemptions,” as well as “State Specific Information” beginning on page v for information regarding penalties and restrictions regarding early redemption and the repayment of principal in five (5) equal annual installments.

Automatic Roll Over of Certificates

Except as to certain states, if a holder of a maturing Term Certificate purchased prior to January 1, 2017 or after May 15, 2019 does not present it for payment (if certificated) or give the Issuer written instructions to pay or redeem it, that Term Certificate will automatically be renewed for the same term to maturity as its original issuance, except at the prevailing interest rate paid on the same kind of Term Certificate as that being rolled over, which interest rate may be lower than the interest rate offered on the maturing Certificate.

Except as to certain states, for any Term Note purchased between January 1, 2017 and May 15, 2019, if the Issuer does not receive written instructions from an investor to redeem the Term Note at maturity, the Issuer will automatically convert the Term Note into a Flexible Investment Certificate (unless the Term Note is redeemed early or a new Term Certificate is purchased by the investor). See “DESCRIPTION OF THE CERTIFICATES” beginning on page 29 and “State Specific Information” beginning on page v for information regarding the treatment of Term Certificates at maturity in certain states.

Under U.S. federal income tax law, the above automatic roll over of Term Certificates could be considered or deemed an exchange of the existing instrument for the new instrument. If the stated interest payable on the renewed Term Certificate is not “adequate” (under a test rate based on AFR), this exchange could result in the recognition of a loss, which a holder may be unable to utilize, and a corresponding increase in the amount of taxable interest that is deemed to accrue ratably over the term of the renewed Term Certificate. Potential investors should consult their own tax advisors regarding the possible implications to them of automatically rolling over a Term Certificate.

Redemption of Certificates by the Issuer

The Issuer shall have the right to repurchase any of its Certificates at any time upon three (3) months’ prior written notice by payment of the principal amount of the Certificate together with accrued unpaid interest plus a premium equal to one and one-half percent (1.5%) of the principal sum of the Certificate.

Risk of Reduced Demand for Certificates

In 2025, the Issuer raised $20,325,463 from the sale of Certificates, and it lent $25,280,779 to borrowers. During such periods in which the Issuer places more funds in loans than it is able to raise from the sale of Certificates, the reduced demand for Certificates may be a reflection of the broader interest rate environment and a lack of demand for the Certificates. Should this occur, or if interest rates in the marketplace are such that a substantial number of investors do not reinvest in the Certificates in order to earn a higher rate of return elsewhere, the Issuer's ability to repay investors could be compromised.

Risk of Reduced Demand for Loans

Churches which draw their origins from the Wesleyan Episcopal movement, the entities which make up a significant majority of the Supported Organizations, are experiencing a general trend of reduced church membership which may result in a decrease in demand for Certificates or the financial strength of borrowing churches. A reduced demand for loans from the Issuer would risk reducing its interest income, which could have a negative impact on the Issuer's ability to repay investors.

Sources of Funds to Pay Principal and Interest May be Constrained

The Issuer's primary sources of cash are loan repayments, interest earned on those loans, income from other investments or proceeds from their sale, and the continued sale of new Certificates. The amount of cash generated by the Issuer could be reduced below the amount needed to pay interest and principal on the Certificates in the ordinary course if the Issuer: (i) experiences significant delinquencies or defaults, or resets the repayment terms on its mortgage loans in such a manner that significantly reduces its cash flow; (ii) fails to find borrowers for its funds; (iii) fails to continue the sale of its Certificates; (iv) experiences a major increase in the demand for repayment of Flexible Investment Certificates or Individual Retirement Account Certificates; and/or (v) experiences a major decline in the roll over rate of maturing Term Certificates.

No Public or Secondary Market for the Certificates; Restrictions on Transfer

No public or secondary market exists for the Certificates and none will develop. The marketability of the Certificates is limited. The Certificates may be sold, transferred, pledged, or otherwise disposed of only to Eligible Investors and upon written notice to the Issuer.

No Underwriting

The Issuer is offering the Certificates directly and without a firm underwriting commitment. No assurance can be given as to the principal amount of the Certificates that will be sold and whether the proceeds will be sufficient to accomplish the purposes of the offering.

The Issuer May Sell Additional Debt Securities

In addition to the Certificates offered by this Offering Circular, the Issuer may issue additional Certificates or other debt securities in the future, which debt securities may be equal in right of payment to the Certificates, which could adversely impact the Issuer's ability to repay the Certificates upon maturity or at all. The total amount of $100,000,000 in Certificates to be sold in this offering is not a limitation on the amount of Certificates that the Issuer may sell in this and other offerings that the Issuer may conduct at any time. The Issuer anticipates that it will continue to sell additional Certificates as part of a continuous offering process. The Certificates do not limit the total indebtedness that the Issuer may incur. Accordingly, the Issuer's ability to pay amounts due under the Certificates may be impaired by its future indebtedness obligations.

The Issuer May Have Debt Senior to the Certificates

The Issuer may pledge a portion of its loans or other assets as collateral for debt obligations that the Issuer issues or incurs, which would rank senior in right of repayment to the Certificates ("Senior Secured Indebtedness"). It is the Issuer's policy, however, that the amount of Senior Secured Indebtedness may not exceed an amount equal to ten percent (10%) of the Issuer's tangible assets. The Issuer has a $10,000,000 revolving line of credit from Frost Bank secured by substantially all of the Issuer's assets, including investments and loans receivable. As of December 31, 2025 there was no outstanding balance on the line of credit, and the Issuer had no other outstanding Senior Secured Indebtedness, but the Issuer may draw on its line of credit from time to time.

Difficulty in Obtaining or Maintaining a Line of Credit

As of December 31, 2025, the Issuer had a line of credit with Frost Bank with a total credit line limit of up to $10,000,000, under which there was no outstanding balance. A line of credit is a helpful resource for cash flow and liquidity purposes. In the event that we cannot maintain a line of credit or meet the conditions for a draw on our line of credit, our liquidity could be negatively affected and this could have a material adverse effect on our ability to repay our Certificates. No assurance can be given that new investments in our Certificates, loan sales, loan participation sales, loan payoffs, or other efforts will generate sufficient funds to fund our lending operations. See "Financial and Operational Activities – Line of Credit" on page 21.

Concentration of Credit Risks

Financial instruments that potentially subject the Issuer to concentration of credit risks consist principally of cash and cash equivalents, investments, loans receivable and debt securities. Included in these risks are cash and cash equivalents held in excess of federal deposit insurance limits, in the amount of $772,000 as of December 31, 2025, and a significant portion of the investment portfolio invested in accounts, securities and certificates of deposit with four financial institutions. For more detailed information, see Notes 2 and 12 to the Audited Financial Statements.

Dependence Upon TMF

Pursuant to agreements between the Issuer and TMF, TMF causes its employees to conduct the day-to-day operations of the Issuer. Therefore, the Issuer is dependent on TMF for the management and administration of its activities and affairs. For more information, see "Relationship with the Texas Methodist Foundation" beginning on page 18.

Competition with Other Institutions

Other institutions may offer certificates, notes or other securities with a higher rate of return and/or certificates, notes or other securities that provide greater security and less risk than the Certificates. Also, in many instances, the Issuer competes with commercial lenders with respect to loans to churches, which may lead to the Issuer lending to less creditworthy borrowers or at lower interest rates than it otherwise would.

Policies and Procedures May Change

The Issuer reserves the right to change its policies and procedures. At various points in this Offering Circular, the Issuer describes or otherwise refers to its policies, such as its loan guidelines. These descriptions and references are intended to help investors understand the Issuer's current operations. If the Issuer changes its policies or procedures, including its loan guidelines, there may be an adverse impact on its ability to repay the Certificates. The Issuer does not require investor consent to change its policies or procedures.

Investment Portfolio Risks

The Issuer's liquid assets are subject to various market risks, which may result in losses if market values of investments decline. The Issuer's investment portfolio is primarily invested in Wespath Investment Management's Fixed Income Fund, Short Term Investment Fund, and Multiple Asset Fund, whose investment risks are described in general below. The securities-specific risks that follow may arise from those and other investments made directly or indirectly by the Issuer.

1. Wespath Investment Management Short Term Investment Fund–I Series.

The Short Term Investment Fund–I Series (STIF-I) offered by Wespath Investment Management holds cash and cash equivalents in the form of units of a daily cash sweep account. STIF-I investments carry some degree of risk that will affect STIF-I's investment performance and the price of its units. As a result, loss of money is a risk of investing in STIF-I. STIF-I is subject to the following principal investment risks through its exposure to its sweep account: market risk, investment style risk, security-specific risk, credit risk, interest rate risk, liquidity risk and prepayment risk.

2. Wespath Investment Management Fixed Income Fund–I Series.

The Fixed Income Fund–I Series (FIF-I) offered by Wespath Investment Management seeks to earn current income while preserving capital by investing in a broad mix of fixed income instruments. FIF-I investments carry some degree of risk that will affect their value, FIF-I's investment performance and the price of its units. As a result, loss of money is a risk of investing in FIF-I. FIF-I is subject to the following principal investment risks: market risk, investment style risk, security-specific risk, credit risk, country risk, currency risk, derivatives risk, interest rate risk, liquidity risk and prepayment risk.

3. Wespath Investment Management Multiple Asset Fund–I Series.

The Multiple Asset Fund–I Series (MAF-I) offered by Wespath Investment Management seeks to attain current income and capital appreciation by investing in a broad mix of different types of investments. The MAF-I is a fund of funds allocated primarily among four other I-Series Funds (including the U.S. Equity Fund–I Series, International Equity Fund–I Series, the Inflation Protection Fund–I Series, and the FIF-I described above) in accordance with specified allocation targets. MAF-I investments carry some degree of risk that will affect MAF-I's investment performance and the price of its units. As a result, loss of money is a risk of investing in MAF-I. MAF-I is subject to the following principal investment risks: market risk, investment style risk, security-specific risk, credit risk, country risk, currency risk, derivatives risk, interest rate risk, liquidity risk and prepayment risk.

4. Market Risk.

General economic conditions may affect the Issuer's activities. Interest rates and general levels of economic activity may affect the value and number of investments made by the Issuer or considered for prospective investment.

5. Fixed Income Securities Risk.

The Issuer may invest in bonds or other fixed income securities, including without limitation, commercial paper and bank debt. The Issuer will, therefore, be subject to credit, liquidity and interest rate risks and may also be subject to price volatility due to factors, such as interest rate sensitivity, duration, market perception of the creditworthiness of the issuer, general market liquidity, and issuer-level liquidity. It is likely that a major economic event, such as a recession or reduction of liquidity in the market could severely disrupt the market for such securities and may have an adverse impact on the value of such securities. In addition, it is likely that any such economic event could adversely affect the ability of issuers of such securities to repay principal and pay interest thereon and increase the incidence of default for such securities. Changes in interest rates may cause a decline in the market value of an investment. With bonds and other fixed income securities, a rise in interest rates typically causes a fall in values, while a fall in interest rates typically causes a rise in values. The risk of bonds can vary significantly depending upon factors such as the issuer and maturity. For example, the issuer of a

security or the counterparty to a contract may default or otherwise become unable to honor a financial obligation. The bonds of some companies may be riskier than the stocks of others.

6. Money Market Risk.

Although a money market fund is designed to be a relatively low-risk investment, it is not free of risk. Despite the short maturities and high credit quality of a money market fund's investments, increases in interest rates and deteriorations in the credit quality of the instruments the money market fund has purchased may reduce the money market fund's yield and can cause the price of a money market security to decrease. In addition, a money market fund is subject to the risk that the value of an investment may be eroded over time by inflation.

Loan Repayment Dependent on Contributions to Borrowers

The Issuer's loans are made primarily to affiliated churches and related religious organizations, including local churches, whose ability to repay the loans depend primarily upon contributions that they receive from their members. Due to the disruption to church services and the economic downturn stemming from the coronavirus outbreak, combined with aging congregations, and an expected rise in unemployment, members may not be able to meet their existing contribution pledges.

Loan Delinquencies

The Issuer considers a loan to be "delinquent" for purposes of this Offering Circular when payments of principal or interest are ninety (90) days or more past due, whether the borrower is in default or not. The Issuer believes that its policies with regard to delinquencies are less stringent than those of commercial lenders due to the Issuer sharing, in part, the missional purpose of the denomination entities which make up its borrowers. The Issuer may be willing to accept partial, deferred, interest only or late payments. Tolerance of delinquencies by the Issuer could lead to a greater delinquency rate than would be tolerated by a commercial lender. As of December 31, 2025, the issuer had two (2) delinquent loans totaling a principal amount of $1,484,519, with past due payments totaling $24,000. The Issuer remains active in working with the borrowers to resolve the matter.

Loan Policies Less Stringent for Borrowers than the Commercial Standard

As a church extension fund driven by its religious mission, the Issuer's relationship with its borrowers and its loan policies, including with respect to underwriting criteria and documentation requirements, is fundamentally different from those of normal commercial lenders. In view of that relationship, moreover, the Issuer commonly makes exceptions to its lending policies, at its discretion, when a particular borrower's circumstances warrant such deviation. The Issuer may be more inclined to accommodate partial, deferred or late payments, or to modify existing loans in situations where a typical commercial lender may not. For example, the Issuer may waive the requirement of an environmental study, appraisal, title insurance policy (in lieu of a title search), or an updated survey. See "LENDING ACTIVITIES" beginning on page 21 for more information.

Low Interest Rate on Certificates Not an Indicator of Risk

The Issuer focuses on church lending and as a result the interest rates paid on the Certificates may be disproportionately low compared to the potential for loss. The Issuer anticipates that investors will invest in the Certificates for the primary purpose of supporting the Issuer's and its borrowers' mission as non-profit, charitable organizations. Interest rates offered for the Certificates may not be as high as those offered by other financial institutions operating on a for-profit basis for similar investments. As a result, the risk of investment and potential risk of loss in the Certificates may be greater than implied by their relatively low interest rate. Generally, the loans financed by the Issuer do not or cannot meet conventional lending standards. The Issuer's ability to make payments on the Certificates is dependent upon the economic success of its lending activities.

Loans Secured by Single-Purpose Buildings

Mortgages held by the Issuer to secure loans to its borrowers most often are mortgages that are recorded against properties that contain “single-purpose” buildings. Single purpose buildings have a restricted resale market. Accordingly, if the Issuer were to foreclose on a mortgage secured by such a property, it may not be able to realize sufficient proceeds from the foreclosure sale to pay off the borrower’s loan to the Issuer.

Security for First Mortgage Loans; the Issuer May Not Obtain Appraisals for Secured Properties

The Issuer secures most, but not all, of its loans with a first mortgage on real estate. The Issuer may not require the borrower to obtain independent appraisals of such secured properties. Accordingly, the loan amount could exceed the value of the property securing it. See “Loan Policies” beginning on page 22.

Construction Loans

Borrowers often use the Issuer’s loans to construct new facilities or renovate existing facilities. Approximately 5.76% of the Issuer’s total outstanding loans receivable as of December 31, 2025 were secured by incomplete construction projects, and not a completed property. If any of the unique risks associated with construction and renovation are realized, including but not limited to costs associated with environmental and other regulations, the effects of economic slowdowns or service interruptions and/or legal challenges due to environmental or operational or other mishaps, they could adversely affect a borrower’s ability to repay its loan by increasing construction costs or delaying or preventing completion of the project, and their failure to repay their loan could adversely affect the Issuer’s ability to make payments under the Certificates.

Loans Subject to Bankruptcy Risk

The Issuer’s remedies as a creditor upon default by any of the borrowers will be subject to various laws, regulations and legal principles that provide protections to borrowers. The Issuer’s legal and contractual remedies, including those specified in loan agreements and collateral documents, typically require judicial actions, which are often subject to discretion and delay. Under existing laws (including, without limitation, the U.S. Bankruptcy Code), the remedies specified by loan agreements and collateral documents may not be readily available or may be limited. A court may refuse to order the specific performance of the covenants contained in the loan agreements and collateral documents. In addition, the laws of a particular jurisdiction may change or make it impractical or impossible to enforce specific covenants in the loan agreements and collateral documents.

Collateral May Be Impaired

The various security interests established under the Issuer’s mortgages and deeds of trust may be subject to other claims and interests. Examples of these claims and interests are statutory liens; rights arising in favor of the United States or any agency thereof; constructive trusts or equitable liens imposed or conferred by any state or federal court; and bankruptcy or receivership laws affecting amounts earned by the borrower after institution of bankruptcy or receivership proceedings by or against the borrower.

The Issuer’s policies allow it to make loans secured only by borrower’s equipment, loans secured only by a borrower’s notes receivable, and unsecured loans. As of December 31, 2025, the Issuer had no such loans. In the event of a default under one of these loans, repayment to the Issuer would depend on the adequacy of the security and the costs to liquidate the security interest. In the case of equipment loans, the equipment securing such loans normally has a limited life expectancy and resale value, and costs associated with foreclosing on the equipment and recovering its market value to pay a loan deficiency. In the case of notes receivable, the value of the note in securing the borrower’s obligations to the Issuer depends on the underlying debtor’s ability to pay it and the borrower’s security in the note. In the case of unsecured loans, the Issuer will be dependent entirely on the financial ability of the borrower to repay the loan. The Issuer will not have any greater right to payment than any other

unsecured creditor. In addition, there may be secured creditors, which the Issuer would be behind in priority of repayment in a bankruptcy or default of the borrower.

Limited Environmental Audits

There is potential environmental-related risk associated with the loans the Issuer makes. The Issuer may, but does not typically conduct an environmental audit to a long-standing church entity absent other indications of potential environmental risk before approving a loan. If environmental contamination is found on or near property securing a loan, the Issuer's security for the loan could be impaired. In addition, changes in environmental regulations could require the borrower to incur substantial unexpected expenses to comply with such regulations, which could impair both the value of the collateral and the borrower's ability to repay the Issuer.

Borrowers May Prepay Borrowed Funds

A borrower may decide to prepay its borrowed funds. There is no prepayment penalty for borrowers who prepay their loans. If borrowers choose to prepay their loans, the Issuer may not receive the interest payments it would have received if such loans were repaid as originally anticipated, which may impair the Issuer's ability to meet its payment obligations under the Certificates.

The Issuer as Administrator for Global Ministries Loan Fund

In 2012, the General Board of Global Ministries of The United Methodist Church ("**Global Ministries**") transferred certain of its loan funds ("**Global Ministries Funds**") to the Issuer. The Issuer administers, invests and lends Global Ministries Funds for the benefit of Global Ministries on the basis of priorities established by Global Ministries to further charitable purposes aligned with the Issuer's charitable purposes and in accordance with lending policies and criteria established by the Issuer.

The Global Ministries Funds are comprised of funds available to make loans to United Methodist Church organizations. As of December 31, 2025, there were nine (9) such mortgage loans outstanding with a total principal balance of $7,658,685. These outstanding loan balances are not included on the Issuer's statement of financial position, and the interest earned on such loans is not reported as income of the Issuer. Similarly, since these assets are held for the benefit of others, the Issuer has not established an allowance for potential losses on loans made from Global Ministries Funds.

In its role as administrator of Global Ministries Funds, it is possible that claimants against Global Ministries might contend that the Issuer is also liable. If a claim like this were made or upheld, the Issuer's financial condition may be negatively affected.

Cybersecurity Risks, Dependence Upon Technology and Related Services

The Issuer's operations are dependent upon technology and related services, some of which are provided by third party vendors. The majority of the Issuer's business records are stored and processed electronically, including records of the Issuer's loans receivable, Certificates, and most other business records. The Issuer relies to a certain extent upon third-party vendors for providing hardware, software, and services (including our website functionalities) for processing, storing and delivering information. The Issuer's electronic records include confidential customer information and proprietary information of the Issuer's organization. Electronic processing, storage and delivery has inherent risks such as the potential for hardware failure, virus or malware infection, input or programming errors, interruption of website service, inability to access data when needed, corruption or permanent loss of data, unauthorized access to data or theft of data. Cyber threats are rapidly evolving and the Issuer may not be able to anticipate or prevent all such threats. While the Issuer and its vendors take measures to protect against these risks, the Issuer's computer systems and network infrastructure are not immune to cyber-attacks, including denial of service attacks, hacking, terrorist activities, identity theft and other fraudulent, illegal or improper activity perpetrated by third parties. No cybersecurity measures will be 100% effective, and there may be other risks that have not been identified or that may emerge in the future. A successful penetration or circumvention of the Issuer's or its vendor's security could cause,

among other consequences, significant disruption of all aspects of the Issuer's operations, damage to hardware and software systems, misappropriation of confidential or proprietary information, personal information or identity of holders of Certificates, or theft of the Issuer's funds, which would have a material adverse effect on the Issuer, its operations, and its ability to repay its Certificates.

Risk of Future Legal Proceedings

From time to time, the Issuer may become involved in litigation in the ordinary course of its activities. Litigation can be time consuming and costly, and there can be no assurance that the Issuer will not become involved in litigation that could have a material adverse effect on its activities or its ability to repay the Certificates.

Federal Government Risks

The Issuer's success depends to a significant extent upon local and national economic and political conditions, as well as governmental fiscal and monetary policies. Conditions such as inflation, recession, unemployment, changes in interest rates, fiscal and monetary policy, an increasing federal government budget deficit, the failure of the federal government to raise the federal debt ceiling and/or possible future U.S. government shutdowns over budget disagreements, slowing gross domestic product, tariffs, a U.S. withdrawal from or significant renegotiation of trade agreements, trade wars, consumer confidence and GDP growth, unemployment rates and overall market uncertainty, and other factors beyond our control may adversely affect the Issuer's sales of Certificates, demand for loans, the ability of our borrowers to repay their loans, and the value of the collateral securing loans we make. For example, as a result of past difficulties of the federal government to reach agreement over federal debt and issues connected with the debt ceiling, certain rating agencies placed the United States government's long-term sovereign debt rating on their equivalent of negative watch and announced the possibility of a rating downgrade. The impact that a credit rating downgrade may have on the national and local economy could have an adverse effect on the Issuer's financial condition and results of operations. As another example, reductions to government funding of various programs and agencies, changes in policy direction, reduction and possible elimination of various federal agencies and bureaus and reduction of the overall federal government workforce may have impacts on the economy as a whole or different regions or segments of the economy or asset classes which are difficult to predict at this time. Accordingly, it is possible that such changes could adversely affect our results of operations and financial condition.

Regulatory Changes

Pursuant to current federal and state exemptions relating to certain securities offered and sold by non-profit charitable organizations, the Certificates will not be registered with the Securities and Exchange Commission and may not be registered with any state securities regulatory body in certain states. Federal and state securities laws are subject to change and frequently do change. Future changes in federal or state laws, rules or regulations regarding the sale of securities by charitable or other non-profit organizations, or the policies, practices and procedures under which regulators review registration materials or applications for exemptions, may make it more costly and difficult for the Issuer to offer the Certificates and adversely affect the Issuer's ability to sell the Certificates. Such an occurrence could result in a decrease in the amount of Certificates sold, which could affect the Issuer's operations and the Issuer's ability to meet its obligations under the Certificates. If the Issuer does not continue to qualify the Certificates in any particular state, investors in such states may not be able to reinvest at maturity. The Issuer is not subject to the same regulations as a bank. Although the Issuer believes that its activities are in compliance in all material respects with applicable local, state and federal laws, rules, regulations and policies, there can be no assurance that this is the case or that more restrictive laws, rules and regulations governing the Issuer's lending activities will not be adopted in the future which could make compliance much more difficult or expensive, restrict the Issuer's ability to originate loans, further limit or restrict the amount of interest and other charges earned under loans the Issuer originates, or otherwise adversely affect the Issuer's operations or prospects, which could adversely affect its ability

to operate and to make payments under the Certificates and potentially lead to the termination of the offering of Certificates or termination, winding-up or liquidation of the Issuer.

Risk of Loss of Tax-Exempt Status

The IRS has determined that Issuer is an organization exempt from tax under Section 501(c)(3) of the Code, and is a public charity under Section 509(a)(1) and Section 170(b)(1)(A)(i) of the Code. If the tax laws or regulations applicable to the classification of Issuer were to subsequently change, or if the IRS were to subsequently determine that Issuer does not satisfy the various requirements and restrictions that must be satisfied on an ongoing basis in order to maintain these classifications, Issuer could lose its federal recognition as a tax-exempt Section 501(c)(3) public charity. A loss of the Issuer's tax exemption would adversely affect the Issuer by disqualifying it from taking advantage of certain registration exemptions under the securities laws, subjecting the Issuer's income to federal income taxes, and making donations to the Issuer ineligible for a deduction for federal income tax purposes. A loss of federal tax-exempt status may also impact the Issuer's state tax exemptions. Any change to the Issuer's tax-exempt status would adversely impact the Issuer's results of operations and our ability to repay the Certificates.

Federal Income Tax Considerations for Investors

Generally, for U.S. federal income tax purposes, interest earned on Certificates is taxable as ordinary income in the year it is either paid or accrues. An investor that chooses to defer receiving payment of interest on a Certificate until maturity will generally be taxable on such interest as it accrues, even though payment of interest has not yet been received. . . See "Tax Considerations" beginning on page 33 for a more detailed discussion. Additionally, there is always a risk that changes may be made in the tax laws, which changes could have an adverse effect on the ownership of Certificates. Potential investors should consult their own tax advisors regarding their specific circumstances including for state, local, international and other considerations.

Risks Associated with IRA Investments

There are certain risks and considerations involved in investing in self-directed IRAs. Investors considering an investment in a Certificate through their IRA should consider, at a minimum, (a) whether the investment is in accordance with the documents and instruments governing the IRA, plan or other account, (b) whether the investment satisfies the fiduciary requirements associated with the IRA, plan or other account, (c) whether the investment will generate unrelated business taxable income, or a UBTI, to the IRA, plan or other account, (d) whether there is sufficient liquidity for that investment under the IRA, plan or other account, (e) the need to value the assets of the IRA, plan or other account annually or more frequently, (f) whether the investment would constitute a non-exempt prohibited transaction under applicable law, (g) whether and the extent to which the IRA will be subject to maximum contribution limits and/or required minimum distributions, and (h) whether the custodian will apply any fees to the account through which an investment in the Certificate will be made, including fees for opening, maintaining or terminating the IRA, fees applicable to certain transactions involving the Certificate, paper statement fees, or other fees. Consultation with the investor's own financial and tax adviser is recommended.

Forward-Looking Statements

Certain sections of this Offering Circular contain forward-looking statements based on management's expectations, estimates, projections and assumptions. Words such as "anticipates," "believes," "estimates," "expects," "intends," "is likely to," "plans," "scheduled," and other such expressions are intended to identify forward-looking statements, which include but are not limited to projections of revenues, income, cash flows, and other financial items. These statements are not guarantees of future performance and involve risks and uncertainties that are difficult to predict. Accordingly, actual future results and trends may differ materially from what is forecasted in forward-looking statements. All forward-looking statements speak only as of the date of this Offering Circular. The Issuer does not

update or revise forward-looking statements to reflect circumstances or changes in expectations after the date of this Offering Circular.

HISTORY AND OPERATIONS

The Issuer

The issuer of the Certificates is Wesleyan Impact Partners Inc. (the "**Issuer**"), a non-profit corporation that was incorporated on January 25, 1960 as "The Methodist Investment Fund" and also formerly known as "Wesleyan Investive" and "The United Methodist Development Fund." Its principal business address is 11709 Boulder Lane, Suite 220, Austin, Texas 78726. The Issuer is recognized as exempt from federal income tax under Section 501(c)(3) of the Code as a religious organization, no portion of the earnings of which inures to the benefit of any person or private shareholder.

The Issuer is a separate and distinct legal entity, the obligations of which are not guaranteed by The United Methodist Church or the Global Methodist Church, nor by the Episcopal or Anglican Churches, the African Methodist Episcopal Church, nor any separate denominational body deriving its origins in the Wesleyan Episcopal movement of the 18th century (each such body, a "**Wesleyan Denominational Church**"), or any local church, annual conference, council, general board, agency, or any unit forming the organizational structure of any Wesleyan Denominational Church. The Issuer does not guarantee, and management believes it is not legally responsible for, the liabilities or obligations of these entities or any of their connectional units; and, vice versa, these church entities and their connectional units are not legally responsible for the liabilities or obligations of the Issuer.

Denominational Affiliation History

The United Methodist Church and the Global Methodist Church established their roots in America in the 18th century drawing their origins from the Episcopal Anglican Church in Europe. In the United States, in addition to its European origins, they represent the confluence of three streams of religious tradition: Methodism, the Church of the United Brethren in Christ, and the Evangelical Association. The present United Methodist Church was organized in 1968 with the merger of the Methodist Church and the Evangelical United Brethren Church. The Global Methodist Church and The United Methodist Church together have over 6.7 million members and approximately 32,100 organized churches within the United States, and other churches which trace their roots to the Wesleyan movement of the 18th century have many millions more. The Issuer fulfills its purposes by selling Certificates, making loans, and supporting the development of innovative leaders not only within The United Methodist Church and Global Methodist Church, but within any churches continuing in the Wesleyan tradition.

Wesleyan Denominational Churches generally are neither hierarchical nor congregational. They are a "connectional structure" maintained through their chain of conferences. These denominations are comprised of individuals, local churches, districts, annual conferences, jurisdictional conferences, and an organization sometimes called the General, or National, Conference, and other organizations that are connected by their common religious heritage and by their desire to further the purposes and work of the denomination. Some of these organizations function within a particular geographical area, while others have responsibilities that are national or international in scope.

The organizations that comprise the connectional system are referred to in this Offering Circular as "connectional units." Unless there is a contractual agreement to the contrary, each connectional unit is legally responsible only for its own activities and affairs. It does not have responsibility for, nor assume the liability of, any other connectional unit.

Religious Purposes and Nature of Operations

The Issuer is organized and operated exclusively for religious purposes. The general purposes of the Issuer are to raise funds from the sale of Certificates and to use those funds to support churches and related charitable entities within a Wesleyan Denominational Church connectional system, entities which trace their origin to the Wesleyan Episcopal movement of the 18th century, or which are engaged in activities with purposes in alignment with the Wesleyan tradition in the United States and its territories (collectively, "**Supported Organizations**") by providing financial assistance to Supported Organizations, and to encourage the development of a new generation of clergy and laity leaders to

further their ministry in new contexts appropriate to an evolving society. The Issuer describes its work as a "Cycle of Generosity" where investments, philanthropic and legacy gifts by individuals and entities fund loans to Supported Organizations and the development of programs to encourage learning and innovation among laity church leaders. Specifically, the Issuer lends money to build, expand, renovate and improve churches and mission buildings and for other purposes closely related to the religious purposes of such Supported Organizations.

All of the Issuer's loans that were made prior to January 1, 2017 are secured by first mortgages on real estate. In most cases, mortgage loans are secured by property owned by the borrower, but in some cases loans are secured by a mortgage on properties owned by another connectional unit of the applicable Wesleyan Denominational Church. Beginning January 1, 2017, the Issuer authorized the use of funds realized from the sale of its Certificates also to make: (i) equipment loans secured by security interests in and liens on equipment purchased with the proceeds of those loans; (ii) working capital loans; (iii) loans secured by the borrower's notes receivable; and (iv) unsecured loans. See "LENDING ACTIVITIES" beginning on page 21 for more information regarding the Issuer's loans.

The Issuer also provides financial consultation at no charge to applicant borrowers and related agencies within the United States and its territories. This consultation includes understanding and facilitating the mission and ministry of the organization and an analysis of the financial condition of a borrowing religious entity, including its ability to service debt, a discussion of construction alternatives, the evaluation of the borrower's financial strengths and weaknesses, and other items that may affect the financial condition of the borrower and its ability to engage in and expand its religious activities.

The Issuer supports the development of church leaders in three ways: (1) providing forums to bring together leaders in the church for peer-based learning opportunities; (2) organizing learning communities of clergy and laity who are developing new ways of engaging an evolving society; and (3) providing grants in the form of Innovative Leadership Awards to those who have demonstrated the capacity to reach a new generation of those who are experiencing and expressing their faith and spirituality in ways not consistent with the traditional local church model.

The Issuer intends to begin offering, where permitted by law, charitable gift annuities (CGAs), charitable remainder trusts (CRTs), and donor-advised funds (DAFs). As of the date of this Offering Circular, the Issuer was not party to any of the following types of arrangements:

- A CGA is an agreement between a donor and the Issuer. In return for the transfer of cash, cash equivalents, or securities, the Issuer will pay to the donor a fixed annuity payment to one or two donors (annuitants) for their lifetime(s). At the termination of the contract, any remainder is distributed to a qualified charity of the donor's choosing. The contributed property is given irrevocably and becomes an asset of the Issuer, which the Issuer will use to make loans, invest in accordance with our investment policies, or otherwise fund the Issuer's general operations. The Issuer expects to record a liability corresponding to these CGAs representing the actuarial liability to the CGA annuitants and the amount due to the remainder beneficiary other than the Issuer. The Issuer intends to offer Immediate, Deferred and Flexible CGAs.
- A CRT is a lifetime income arrangement where the donor would enter into a trust such that during the lifetime (or such other period not to exceed 20 years) of the donor or other named individuals, the donor or such individuals receive income from the trust, and a Supported Organization, the Issuer or another approved charity is the remainder beneficiary receiving the balance at the end of the trust term. The Issuer would be the trustee, with fiduciary obligations in investing the trust assets (corpus). The donor would receive a charitable tax deduction based on actuarial tables at the time of creating of the trust. The Issuer expects to account for any CRT by recording the corpus as an asset, and the beneficial interest as a liability. These assets are held by the Issuer as trustee for the benefit of the trust beneficiaries (and cannot be used to repay any Certificates). The Issuer intends to offer two types of CRT: an annuity trust which pays the same dollar amount each year of the trust, and a unitrust which pays the lifetime income beneficiaries a variable amount based on a fixed percentage of the fair market value of the trust assets.

- A DAF is a fund an individual, family or nonprofit would set up with the Issuer with an initial contribution of cash, cash equivalents, or securities. The donor and the Issuer would enter into an agreement establishing a separately identified fund or account maintained and operated by the Issuer, where the donor can advise the Issuer to make grants to the donor's preferred charitable organization. The donor would receive a charitable tax deduction at the time of contributing assets to the fund.

In furtherance of its mission, the Issuer also produces and publishes a podcast called "Igniting Imagination," which interviews leaders who are reimagining the ways that their communities of faith engage in their mission programs and encouraging new pathways to religious experience and expression in the world.

Offering of Certificates

This offering of $100,000,000 of Certificates is intended to raise funds that will be used primarily to make loans to Supported Organizations, for the purpose of purchasing, refinancing, constructing, expanding, and making renovations and major improvements to churches, parsonages, and mission buildings. The Issuer offers these Certificates on a nationwide basis (with certain eligibility restrictions in some states, as described in the "State Specific Information" beginning on page v).

The Certificates, which provide general obligation financing for the Issuer, are not secured by particular loans to specific borrowing entities.

None of the proceeds of this offering are to be escrowed pending completion of the offering. Sales proceeds are temporarily invested pending their deployment, and some of the proceeds may be used to pay the Issuer's maturing Certificates.

Relationship with the Texas Methodist Foundation

Under the agreement described in the next paragraph, subject to the authority of the Board, the Issuer's operations are generally managed and administered by TMF. The President of TMF also serves as the President of the Issuer.

The Issuer and TMF are parties to an agreement under which TMF causes its employees to conduct the day-to-day business of the Issuer in the sale of the Issuer's Certificates, the management of the Issuer's loan portfolio, the administrative procedure for reviewing loan applications and extending and documenting new loans, the conduct of the Issuer's leadership development and learning activities, management of the Issuer's investments, investor relations, marketing, donor engagement, accounting, procurement, and compliance. The agreement provides to TMF certain operational authority to discharge its management responsibilities. That authority includes, among other things, the authority to install and utilize new hardware and software computer systems, to develop new operational policies and procedures, and to establish and maintain reasonable accounting and reporting systems and internal controls designed to help the Issuer protect its assets. TMF does not have authority to bind the Issuer. The Issuer retains its authority over matters handled by TMF and exercises decision-making authority with respect to the making of loans and raising of funds, including the sale of Certificates.

As of the date of this Offering Circular, TMF employs fifty (50) employees whose day-to-day work is to support the work of both TMF and the Issuer. These include ten (10) individuals in the lending operations of the Issuer and TMF; three (3) individuals in investor relations; twenty-eight (28) employees in management, accounting, regulatory compliance, philanthropy, and marketing; and nine (9) employees in leadership development.

Administrative expenses, which are primarily for services rendered by TMF, are reimbursed by the Issuer its under agreements with TMF. During 2025 and 2024, the Issuer disbursed $1,750,000 and $1,400,000, respectively, to TMF for administrative expenses. See Note 10 to the Audited Financial Statements. TMF also holds Certificates with a total outstanding principal balance of $16,805,068 as of December 31, 2025.

USE OF PROCEEDS

The Issuer expects to use proceeds from this offering consistent with past practices. In recent years, essentially all cash proceeds from sale of Certificates have been used for lending activities, which are described below under "LENDING ACTIVITIES." In 2025, the Issuer raised $20,325,463 in proceeds from the issuance of Certificates, and disbursed $25,280,779 in loans. The Issuer adds the proceeds received from the sale of the Certificates to its general funds, and it is therefore possible that proceeds of this offering may be invested pending deployment of the funds or for maintenance of liquidity reserves, or used to pay outstanding Certificates or other indebtedness and cover our overall operating expenses.

No underwriters or brokers are participating in this offering, and the Issuer pays no sales commissions in connection with the sale of the Certificates. Sales of the Certificates will be effected solely through officers and employees of the Issuer. The Issuer will use its operating capital to pay all expenses of this offering, including printing, mailing, attorneys' fees, accountants' fees, and securities registration fees, which are estimated to total less than 0.18% of the aggregate offering amount.

FINANCIAL AND OPERATIONAL ACTIVITIES

The Issuer's principal sources of funds to finance its activities are proceeds that it receives from the sale of its Certificates, interest and principal payments received by it on its outstanding mortgage loans, and income on its cash, cash equivalents and investments.

Outstanding Certificates

As of December 31, 2025, there were approximately 2,141 outstanding Certificates held by over 900 holders, totaling $72,374,445 in outstanding Certificates. Those obligations ranged in principal amounts from $100 to approximately $16,805,068.

A breakdown of the classification of holders of outstanding Certificates as of December 31, 2025 is as follows:

Individuals	$	18,696,645
Local Churches, Related Organizations, & Scholarships		28,198,663
Annual Conference & Related Organizations		8,150,701
General Agencies of The United Methodist Church		16,287,327
Institutions and Agencies		153,452
Cemeteries		131,392
Foundations		571,643
Finance and Community Organizations		84,622
Total	**$**	**72,374,445**

A breakdown of the Certificates by type as of December 31, 2025 is as follows:

One Year Term Certificates	$	14,456,451
Two Year Term Certificates		2,975,837
Three Year Term Certificates		7,441,905
Four Year Term Certificates		1,310,944
Five Year Term Certificates		6,112,692
Flexible Investment Certificates		21,279,103
IRA Certificates		1,992,445
Flexible Investment Certificates held by TMF		16,805,068
Total	**$**	**72,374,445**

At December 31, 2025, the maturity dates and amounts of the Issuer's outstanding Term Certificates were as follows:

Year Ending December 31,	
2026	$ 19,391,094
2027	4,390,521
2028	4,461,253
2029	1,071,840
2030	2,983,121
Total	**$ 32,297,829**

Receipts from Sales of Certificates and Redemption Payments to Investors

Annual sales proceeds and redemption payments on the Certificates for each of the last three (3) years are reflected in the following table:

Year Ending December 31,	**Sales Proceeds**	**Repayments**
2025	$ 20,325,463	$ 20,830,359
2024	11,073,394	14,185,520
2023	7,482,356	15,030,673

Gains and Losses on Investments

The aggregate realized and unrealized gains (losses) from investments for the fiscal years ending December 31, 2025, December 31, 2024, and December 31, 2023 were $550,648, $365,057, and $640,771, respectively.

Outstanding Loans Receivable

As of December 31, 2025, the Issuer had loans with an aggregate principal balance of $111,234,939. As of December 31, 2025, the interest rates on the loans ranged from 1.00% to 8.95% per annum, as further described in Note 4 to the Audited Financial Statements. These loans were outstanding in nearly every state of the United States and most annual conference areas. Two outstanding loans receivable comprised a total of approximately 17% of total loans receivable, not including allowance for credit losses. See "Concentration of Borrowers" on page 4 for more information.

Loans receivable as of December 31, 2025 are expected to mature as follows:

2026	$ 689,981
2027	110,109
2028	2,931,450
2029	371,778
2030	13,224,230
2031 and thereafter	93,907,391
Total	**$ 111,234,939**

All loans made by the Issuer may be prepaid. Accordingly, expected future cash flows may differ from the contractual amounts indicated above. The following table shows the outstanding balance of the Issuer's loans receivable by type of security.

As of December 31, 2025:	
Loans Secured by First Mortgages	$ 104,607,794
Loans Secured by Cash and Conference Guarantees	6,627,145
Total	**$ 111,234,939**

The policy of the Issuer requires it to secure at least ninety percent (90%) of its outstanding loans by real or personal property or by guarantees of third parties. The Issuer has exceeded that standard for at least the past 25 years.

Loan Commitments

In the ordinary course of our operations, the Issuer makes commitments to extend loans to meet the financing needs of its borrowers. As of December 31, 2025, we had outstanding commitments of approximately $6,403,000 to fund construction in progress, undrawn lines of credit and other loans.

Income and Expenses Unrelated to Operations

The Issuer does not have any direct or indirect material expenses or revenues that are unrelated to its operations.

Line of Credit

As of December 31, 2025, the Issuer had a line of credit with Frost Bank that allowed the Issuer to borrow up to $10,000,000, at an interest rate equal to the Daily Simple SOFR rate plus 1.85%, with a minimum floor of 1.00%. As a condition to the line of credit, the Issuer provided to Frost Bank a first priority security interest in substantially all of the Issuer's assets, including investments and loans receivable. The line of credit requires the Issuer to meet certain financial covenants, including unrestricted net assets and debt service coverage ratio. As of December 31, 2025, there was no outstanding balance on this line of credit, but the Issuer may draw on this line of credit from time to time.

LENDING ACTIVITIES

Nature and Types of Loans

The Issuer primarily makes first mortgage loans to Supported Organizations for the purchase, construction, expansion, major improvement, renovation and repair of churches, parsonages, or mission buildings, and the refinancing of loans made for those purposes. First mortgage loans mean that the loans are secured by a first mortgage on real estate.

The Issuer's policies allow for the following additional loan facilities to eligible borrower applicants: (i) equipment loans secured by a security interest in and a lien on the equipment that the borrower purchases with the loan proceeds; (ii) working capital loans; (iii) loans secured only by a borrower's notes receivables; and (iv) unsecured loans, each as described below. However, the Issuer secures no fewer than ninety percent (90%) of its outstanding loans with real or personal property or by a guarantee of a third party. A table showing the Issuer's mortgage loans receivable and the dates of maturities of its mortgage loans may be seen at "Outstanding Loans Receivable" beginning on page 20.

1. Working Capital and Equipment Loans.

The Issuer may make loans for working capital and equipment purchases including, but not limited to, the purchase of computers, copiers, vehicles, pianos, and organs. The Issuer requires that these loans be documented with a note that reflects the terms of the loan and that the loan be secured with a perfected security agreement in equipment, together with other security interests as the Issuer may deem appropriate. The term of the loan generally may not exceed the life of the equipment that is being purchased, or one (1) year in the case of a working capital loan. Interest on such loans is payable monthly.

2. Loans Secured by Note Receivables.

The Issuer considers extending loans to qualified borrowers and securing the loan by taking a collateral assignment of a note receivable, if the Issuer believes that the note receivable provides adequate security for the loan. In such cases, the Issuer reviews the creditworthiness of the maker of the note receivable, including its repayment history, as well as the collateral and the legal documentation of the note prior to accepting this type of collateral to secure a loan.

3. Unsecured Loans.

The Issuer considers unsecured loans only to entities with impeccable financial strength and an identifiable source of repayment. These loans generally have terms to maturity of 20 years, with interest rates that are either floating or adjust every three (3) or five (5) years, and interest is generally collected monthly. Unsecured loans are documented with a note that reflects the terms of the loan.

Loan Policies

All loan activity of the Issuer is for religious purposes. In furtherance of that charitable purpose, the Issuer commonly works with potential and existing borrowers to reach a mutually satisfactory funding solution. As a church extension loan fund, the Issuer does not operate like a typical commercial lender and frequently acts in a more gracious and accommodating manner in its lending practices, including by making exceptions to loan policies when circumstances warrant.

Under circumstances where applications for loans exceed the available liquidity of the Issuer, the priorities for allocation of resources are guided by the underlying purpose to help Supported Organizations become more purposeful and more clearly focused on their God-appointed mission through the integration of financial and leadership resources. Among the considerations given to the appropriation of funds for available loans are the following: (i) to align with the Issuer's evolving understanding of its charitable purposes in line with the work of Supported Organizations in a changing context; (ii) to assist racial or ethnic minority churches; (iii) for the construction of a new congregation's first church property or facility; (iv) for the renovation, expansion and/or remodeling of existing facilities or mission institutions; (v) for site purchases and purchases of properties for the relocation of churches; (vi) for the purchase, refinancing and remodeling of parsonages; and (vii) for the refinancing of existing loans.

1. Financial Information Required for Loan Applicants.

The Issuer determines on a case-by-case basis the credit information that the Issuer requires a loan applicant to submit to the Issuer. The information that the Issuer generally may require includes the following: (i) financial information including the applicant's statements of assets and liabilities and income and expenses for the prior two (2) years; (ii) the applicant's Local Church Annual Report Form to the Annual Conference or similar denominational entity for the most recent two (2) years, if any; (iii) the applicant's Annual Report of Trustees to its denominational connection for the most recent two (2) years; (iv) the applicant's Annual Report of the Committee on Finance to the Administrative Board for the most recent two (2) years; (v) the applicant's current year budget; and (vi) such other credit information as may be determined by the Issuer.

In some cases, a representative of the Issuer's Loan Department may visit in person, or by appropriate technological device, the entity requesting a loan to interview the borrower's leadership, review documents, understand and provide consultation, if asked, on the borrower's mission and ministry. The representative also evaluates the collateral and determines if any additional information is required before the Issuer makes its decision.

2. Creditworthiness of Borrower.

The Issuer does not rely upon specific qualifying ratios in evaluating the creditworthiness of potential borrowers. Rather, the Issuer evaluates the creditworthiness of each borrower by relying on tools and analyses available to the Issuer to determine whether the borrower can repay a loan from its cash flow

without materially affecting the missions and ministries offered by the borrower. The Issuer in most instances requires that an applicant's debt service payments (including with respect to the loan being requested) be twenty percent (20%) or less of its budget. However, the Issuer may depart from this debt service requirement under circumstances based on the historical performance and financial strength of the borrower.

3. Term of Loan.

Except with respect to working capital, equipment and unsecured loans, loans generally have a maturity of twenty-eight (28) years or less and are amortized over a period not to exceed twenty-five (25) years. Working capital, equipment and unsecured loans generally have much shorter terms. In addition to any other Board-approved exceptions to these terms, loans for the purchase of a parsonage generally may have terms of up to thirty (30) years.

4. Interest Rates.

Rates charged by the Issuer are set by the Staff Loan Committee (the "**Staff Committee**"). Rates charged by the Issuer may be fixed or variable. Variable rate loans are adjusted monthly and may allow for a ceiling and a floor. Loans with a fixed rate allow for periodic adjustments under the terms of the loan agreement. This adjustment period generally does not exceed five (5) years. Interest rates for specific loans are based on factors outstanding at the time, which include general economic conditions, competitive lending environment, liquidity needs of the Issuer and other factors deemed necessary by the Staff Committee. The Issuer also has the discretion to charge an applicant origination, discount, legal or other fees associated with the loan process.

5. Single-Borrower Lending Limit.

The Issuer does not, as a matter of policy, lend funds to any one borrower that exceed twenty-five percent (25%) of the Issuer's net assets without donor restrictions at the time the loan is approved ("**Lending Limit**"). The Lending Limit is an aggregate amount and includes all debt to a borrowing entity of the Issuer, including funded and unfunded loans. Any loan recommended by the Staff Committee that is an exception to the Lending Limit will be identified to the Loan and Investment Committee of the Board (the "**Board Committee**").

6. Collateral Standard.

The Issuer secures no less than ninety percent (90%) of the total principal amount of its outstanding loans with real or personal property or by a guarantee of a third party. The real and personal property used as collateral can take different forms, with a significant majority of our loans secured by first mortgage on real estate. In some cases, the Issuer may secure its loans with a pledge of Certificates held by the borrower or by a third party. If any Certificate is pledged (in accordance with the foregoing restrictions) as security under a loan made by the Issuer, it continues to be a general, unsecured obligation of the Issuer of the same priority with all other Certificate holders.

Other Loan Policies

The Issuer may, from time to time, advance additional funds on a previously approved outstanding loan, provided (i) the financial condition of the borrower has not materially changed since the initial approval; (ii) use of the funds is authorized by the appropriate committee of the borrower; (iii) use of the funds is not prohibited by the borrower's denominational organizing documents; and (iv) the amount of the advance does not exceed $250,000.

Renewal of loans that conform to the criteria of the prior approval by the Board do not require additional approval, provided the financial condition of the borrower has not materially changed in an adverse way since the prior approval.

The Issuer's policies prohibit making loans: (i) to individuals; (ii) to organizations that do not have a connection or are not in alignment with the Wesleyan Episcopal movement of the 18th century; (iii) where the ability to repay the loan is unlikely; (iv) that are not allowed by law; or (v) for speculative

land buying or the purchase of land by a connectional entity where there is no congregation or fellowship in existence to develop the land for use.

Loan Application and Review

Each loan application is assigned to the Staff Committee, which includes the President and Treasurer of the Issuer and such additional persons as may be appointed by the President. The Staff Committee reviews each application.

Provided that a loan applicant's combined outstanding debt to the Issuer does not exceed $250,000, the Staff Committee, without the approval of the Board Committee, may approve or reject applications for loans (or restructurings) of not more than $250,000 aggregate debt if (i) a majority of the members of the Staff Committee approves the loan, and (ii) the vote of the Senior Vice President was one of the votes that formed the majority approving the loan. Loans approved in this manner are reported to the Board Committee at its next meeting.

The Board Committee must review and approve or reject applications for loans (or requests to restructure) that: (i) exceed $250,000; or (ii) are submitted by a loan applicant that has aggregate outstanding debt to the Issuer exceeding $250,000.

The Issuer does not in every instance require that the borrower provide the Issuer an independent appraisal of the property that an applicant proposes as security for the loan; nor does the Issuer, in the ordinary course, inspect the property upon which an applicant's construction or renovation is to take place. The Issuer also evaluates the collateral based upon tax assessment values, insured values, and valuations provided in the applicant's annual reports to its affiliated denominational entity. The Issuer generally requires an independent appraisal if the loan-to-value ratio exceeds seventy-five percent (75%).

Loan Documentation

Each applicant that has been approved for a loan must execute a Loan Agreement that establishes the terms and conditions on which the Issuer is willing to extend the loan.

The Issuer's Loan Agreement may provide that each borrower, as a condition to the Issuer's disbursement of loan proceeds, submit the following documents to the Issuer for its review and approval: (i) a note that reflects the terms of the loan; (ii) a mortgage or deed of trust covering the property that secures the loan; (iii) hazard insurance equal to the greater of the committed loan amount or eighty percent (80%) of replacement costs; (iv) survey with floodplain certifications (unless the appraisal otherwise indicates) and, when applicable, flood insurance; (v) evidence of property value acceptable to the Issuer; (vi) a title insurance policy or other such document that provides assurance of the Issuer's lien position; (vii) an assignment of rents, if applicable; and (viii) other documentation as deemed necessary by the Issuer.

Exceptions to Loan Policies

If the Board is asked to make exceptions to the Issuer's lending policies, the Staff Committee is required to identify the recommended exceptions on the loan summary that the Staff Committee presents to the Board Committee, and provide the Board Committee with a statement detailing the reason for the exception.

Loan Delinquencies

The Issuer considers a loan to be "delinquent" for purposes of this Offering Circular when payments of principal or interest are ninety (90) days or more past due, whether the borrower is in default or not.

The Issuer had two (2) delinquent loans as of December 31, 2025. The following table summarizes delinquent loans for the three (3) most recently completed fiscal years:

Fiscal Year End	Number of Loans	Past Due Amount	Principal Balance
2025	2	$ 24,000	$ 1,484,519
2024	3	79,551	2,287,356
2023	1	69,323	176,821

Loan Losses

The Issuer has not experienced any loan losses in any of its last three (3) fiscal years.

Allowance for Credit Losses

The Issuer has established an allowance for credit losses based on an estimate of lifetime expected credit losses. As of December 31, 2025, the allowance for credit losses was $3,167,935. In at least the last 25 years of its history of operations, the Issuer has charged approximately $551,000 against the allowance for credit losses or its substantively similar predecessor, the loan loss reserve. See Notes 2 and 4 to the Audited Financial Statements for more information.

Loan Modifications

As a charitable organization, it is the policy of the Issuer to aid its borrowers in meeting their debt repayments without foreclosure. Such efforts have included, but are not limited to, providing consultation regarding fundraising, financial management and growth, adapting their missions and ministries to changing circumstances and working with the governing body of a mortgagor to re-set the terms for repayment. Accordingly, the delinquency experience of the Issuer is not comparable with that of a commercial lender. The Issuer commonly offers a variety of loan modifications to borrowers depending upon the individual circumstances of the loan, which may include a change of the interest rate; the maturity date, timing of payment or frequency of payment; the dollar amount payable; or a combination of such changes. For example, during the height of the COVID-19 pandemic from 2020 to 2022, the Issuer offered certain borrowers the option to defer principal payments.

There were loan modifications during 2025 for three (3) borrowers experiencing financial difficulties. Loans with total principal balance of $3,406,106 as of December 31, 2025 were restructured during 2025 by reducing payments to interest-only for one year. Another loan with a principal balance of $2,942,869 as of December 31, 2025 was restructured during 2025 by lowering the interest rate and by deferring principal payments for one year. No such loan modifications were made during 2024. During 2023, one loan with a principal balance of approximately $1,449,838 was restructured by lowering the interest rate and deferring principal payments until January 1, 2025. There were no restructured loans with a payment default which occurred within twelve (12) months of the restructuring date during 2025, 2024, or 2023.

INVESTING ACTIVITIES

Nature and Amount of Invested Funds

In accordance with its policy of maintaining reasonable reserves to meet normal interest payments as they accrue and to repay principal amounts on outstanding Certificates, a significant proportion of the Issuer's investment portfolio is invested in the I-Series of each of the Short Term Investment Fund, the Fixed Income Fund and the Multiple Asset Fund of Wespath Institutional Investments LLC, a subsidiary of Wespath Benefits and Investments, which is a general agency of The United Methodist Church, at 1901 Chestnut Avenue, Glenview, Illinois 60025-1604. The investment objectives of the funds are described below. See also the Risk Factor entitled "Investment Portfolio Risks," beginning on page 9.

The Short-Term Investment Fund–I Series (STIF-I) seeks to preserve capital by holding cash and cash equivalents in the form of units of a daily cash sweep account. The Fixed Income Fund–I Series (FIF-I) seeks to earn current income while preserving capital by primarily investing in a diversified mix of fixed income securities. The Multiple Asset Fund–I Series (MAF-I) seeks to attain current income and capital appreciation by investing in a broad mix of different types of investments. The Issuer's investments in the STIF-I, FIF-I and MAF-I are managed by Wespath Investment Management, a division of the General Board of Pension and Health Benefits of The United Methodist Church, 1901 Chestnut Avenue, Glenview, Illinois 60025-1604.

The Issuer also invests in certificates and other debt securities issued by loan funds similar to the Issuer. These investments are managed by the Issuer's executive officers in accordance with the investment policies and objectives set forth below.

At December 31, 2025, the Issuer's investments consisted of the following:

	Market Value	% of Total
Short Term Investment Fund, I Series	$ 486,411	6.5%
Fixed Income Fund, I Series	918,179	12.2%
Multiple Asset Fund, I Series	2,399,319	32.0%
Denominational loan fund certificates	3,694,081	49.3%
Total	**$ 7,497,990**	**100%**

Liquidity Policies and Liquidity Status

It is the Issuer's policy that at the end of each fiscal year, the Issuer's cash, cash equivalents, readily marketable securities and available lines of credit shall have a value of at least eight percent (8%) of the principal balance of its total outstanding Certificates, except that the value of available lines of credit for meeting this standard shall not exceed two percent (2%) of the principal balance of its total outstanding Certificates.

Investment Policies and Objectives

The policies that govern the investment of the Issuer's invested funds that are pending deployment for making loans are set by the Board and require:

- Reasonable and prudent diversification.
- Investment of cash through investment managers in short- and intermediate-term securities based on cash flow needs.
- No more than ten percent (10%) of the Issuer's assets in a single "credit," except U.S. government and agency securities.
- Maximum maturity of any asset may not exceed five (5) years from time of purchase.

The Issuer administers its investment policies to provide for reasonable and prudent diversification and preservation of its cash, cash equivalents, and readily marketable securities.

SELECTED FINANCIAL DATA

The following tables set forth certain selected financial data with respect to the Issuer's Statements of Financial Position and Statements of Activities for the most recent five (5) fiscal years. Management has compiled this data from, and it should be read in conjunction with, the Audited Financial Statements. See also "Key Risks to Investors in Wesleyan Impact Partners' Certificates" beginning on page 1. The Issuer's Statements of Cash Flows for its three (3) most recent fiscal years can also be found with the Issuer's Audited Financial Statements.

Summary of Statements of Financial Position

Description	As of December 31, 2025	2024	2023	2022	2021
Cash, Cash Equivalents and Investments (Combined)	$ 8,272,296	$ 11,734,603	$ 20,285,428	$ 18,131,770	$ 29,706,654
Accrued Interest Receivable	774,781	796,455	689,891	689,599	703,391
Loans receivable, *less* Allowance for credit losses	108,067,004	97,149,395	89,392,476	94,755,192	91,968,408
TOTAL ASSETS	117,313,749	109,828,996	110,467,736	113,613,336	122,498,918
Investment Obligations	72,374,445	70,753,714	72,036,377	77,873,242	86,288,449
TOTAL LIABILITIES	78,303,996	72,064,480	73,625,009	78,160,499	87,397,755
TOTAL NET ASSETS	$ 39,009,753	$ 37,764,516	$ 36,842,727	$ 35,452,837	$ 35,101,163
Total Unsecured Loans Receivable	$ -	-	-	-	-
Unsecured Loans Receivable as a Percentage of Total Loans Receivable	-%	-%	-%	-%	-%
Loan Delinquencies as a Percentage of Total Loans Receivable[1]	1.33%	2.28%	0.20%	0.20%	1.39%

For additional information, please see "Statements of Financial Position" in the Audited Financial Statements and the Notes thereto. For information regarding the reclassification of prior year balances to conform with current presentation, see Note 2 to the Audited Financial Statements.

[1] Loan Delinquencies include loans on which payments of principal or interest are delinquent for 90 days (or more), whether in default or not.

Summary Statements of Activities

Description	2025	2024	2023	2022	2021
Interest income on loans	$ 5,990,421	$ 4,910,805	$ 4,332,983	$ 4,261,064	$ 4,419,044
Interest expense on Certificates	(2,143,738)	(1,829,937)	(1,711,452)	(1,433,366)	(1,526,930)
Net Interest Income	3,846,683	3,080,868	2,621,531	2,827,698	2,892,114
(Provision for) Reduction in Allowance for Credit Losses	(69,834)	151,899	-	250,000	-
Net Interest Income after Allowance for Credit Losses	3,776,849	3,232,767	2,621,531	3,077,698	2,892,114
Total Non-Interest Expenses	(3,964,717)	(3,031,379)	(2,280,922)	(2,121,937)	(1,810,989)
CHANGE IN NET ASSETS WITHOUT DONOR RESTRICTIONS	$ 1,245,237	$ 916,820	$ 1,372,845	$ 342,105	$ 1,240,670

Summary of Sales of Investment Certificates and Redemption Payments

Year Ending December 31,	Sales Proceeds	Repayments
2025	$ 20,325,463	$ 20,830,359
2024	11,073,394	14,185,520
2023	7,482,356	15,030,673
2022	3,079,633	12,925,406
2021	8,263,948	8,492,822

For additional information please see “Statements of Activities” in the Audited Financial Statements and the Notes thereto. For information regarding the reclassification of prior year balances to conform with current presentation, see Note 2 to the Audited Financial Statements.

DESCRIPTION OF THE CERTIFICATES

Pursuant to this Offering Circular, the Issuer is offering up to $100,000,000 in unsecured debt securities consisting of: (i) Flexible Investment Certificates; (ii) Term Certificates; and (iii) Individual Retirement Account Certificates.

For more than 50 years, Wesleyan Impact Partners has offered unsecured debt securities for investment by eligible supporters of its charitable mission. The terms "**Impact Certificates**," "**Impact Notes**," "**Certificates**" and "**Notes**" have been used interchangeably, formally or informally, at various times as the name for these securities. The securities also are referred to as "**Investment Certificates**" in the Audited Financial Statements. For purpose of this Offering Circular, these debt securities are referred to as "**Certificates**" both when referring to the new debt securities to be sold and the outstanding debt securities, including outstanding securities that were issued under the name "notes" or "impact notes." These names are intended to be interchangeable for all purposes.

This section first describes terms applicable to all Certificates, before individual sections describing terms specific to each type of Certificate.

All Certificates

1. Eligible Investors.

The Certificates are offered to individuals and organizations located in the United States, and in some states only to those who meet the definition set forth under "State Specific Information" on page v (all such offerees, "**Eligible Investors**").

2. Application to Purchase.

All Certificates are issued only after the applicant has received the Issuer's current Offering Circular and Rate Sheet and the Issuer has received the investor's completed Application to Purchase, a form of which is found at Appendix B. Applications are accepted via U.S. mail to the Issuer.

New Certificates may be purchased in increments of $100. Payment may be made by check, ACH payment or wire transfer, in U.S. funds.

3. Certificates are Uncertificated.

The Certificates are issued in book-entry form as uncertificated securities to be held and recorded in the book-entry-only system maintained by the Issuer. After purchase of any Certificate, the purchaser will not receive a physical Certificate or Note representing the Certificate but will receive a registration confirmation acknowledging payment for the Certificate. The Certificate will be registered in book-entry form by the Issuer. The Issuer will issue a physical Certificate to any investor upon request.

4. Accrual and Payment of Interest.

Interest accrues daily and is calculated on the basis of actual number of days elapsed and a year of 365 days. For Term Certificates and Flexible Investment Certificates, investors may elect, at the time of purchase, either (a) to receive semiannual payments within fifteen (15) days after June 30 and December 31 in an amount equal to all interest accrued during the prior six (6) months, **or** (b) to have interest accrued and compounded until maturity. Holders of Term Certificates and Flexible Investment Certificates may change their election at any time upon thirty (30) days' written notice to the Issuer. IRA Certificates do not have the option to receive semiannual payments. Any election or change in your interest election made after the initial investment will not be deemed effective until we have delivered written confirmation of our acceptance of your completed paperwork.

5. Issuer's Right to Call.

The Issuer has the right to call an issued and outstanding Certificate at any time upon three (3) months' prior written notice by payment of the principal amount of the Certificate together with accrued interest

plus a premium equal to one and one-half percent (1.5%) of the principal sum of the Certificate. An early redemption penalty will not be imposed on any Certificates called.

6. Limited Transferability; Governing Law.

The Certificates may not be sold, assigned, transferred, pledged, hypothecated, or otherwise disposed of unless all of the following conditions are met: (i) to other Eligible Investors, (ii) upon written notice to the Issuer, and (iii) as permitted under the Securities Act of 1933, as amended, and the applicable state securities laws, pursuant to registration or exemption therefrom. The Certificates and any proceeding arising under or concerning the interpretation thereof are governed exclusively by the laws of the State of Texas. If any Certificate is pledged (in accordance with the foregoing restrictions) as security under a loan made by the Issuer, it continues to be a general, unsecured obligation of the Issuer of the same priority with all other Certificate holders.

Flexible Investment Certificates (not offered in certain states)

Interest is computed from the date of issue and is paid either semiannually or at maturity depending on the investor's election (see "Accrual and Payment of Interest" on page 29). If economic conditions in the market should warrant, the interest rate offered on Flexible Investment Certificates may be increased or decreased from time to time and the new rate disclosed in advance to investors by the Issuer through periodic balance and interest reports. Principal and interest are payable at any time within fifteen (15) days of written demand from the investor.

Each proposed addition to the principal balance of an outstanding Flexible Investment Certificate is subject to acceptance by the Issuer, evidenced by issuance of a transaction confirmation. Delivery of funds does not constitute the Issuer's acceptance of an additional principal investment. The Issuer reserves the right to not accept additions to the principal of any Certificate and will return an investor's funds if that occurs.

Except as otherwise noted in this paragraph, the Issuer has the right to repay the principal in five (5) equal annual installments beginning fifteen (15) days after demand with respect to a Flexible Investment Certificate. In such cases, interest is payable annually at the then-current rate that the Issuer pays on its Flexible Investment Certificates. The Issuer has waived its right to repay the principal on an installment basis with respect to Flexible Investment Certificates issued in certain states (as described more fully in "State Specific Information" beginning on page v). Although the Issuer has historically repaid promptly on demand the full amount of the principal on all outstanding Investment Obligations, no assurance can be given that the Issuer will be willing or able to make repayments without invoking these rights in the future.

Term Certificates

1. Fixed Interest and Principal.

Term Certificates accrue interest daily from the date of issue, and interest is paid semiannually or at maturity (see "Accrual and Payment of Interest" on page 29). Each Term Certificate bears the applicable rate of interest at the time of issuance for the full term of the Certificate. Any changes in interest rates by the Board affect only new Term Certificates issued after the change in rate.

Certificate holders may not increase the principal balance of their Term Certificate after the initial investment.

2. Maturity—Renewal or Redemption.

Term Certificates have a fixed duration of one, two, three, four or five years. At least thirty (30) days prior to maturity, the Issuer will provide written notice to the holder that the Term Certificate is approaching maturity and that the holder has the option to redeem the Certificate or have it extended prior to its maturity, along with a copy of the Issuer's Offering Circular and any Supplements thereto then in effect. If the Certificate holder, on or prior to the maturity date, provides written notice to the

Issuer that they wish to redeem, the Issuer will repay the outstanding principal and accrued but unpaid interest on the Certificate. If the Issuer does not receive written notice from the Certificate holder of their desire to redeem, the Issuer will, at maturity, either automatically renew the Term Certificate for the same maturity period at the then-prevailing interest rate for such Term Certificate, automatically convert the outstanding principal and accrued but unpaid interest into a Flexible Investment Certificate, or pay the outstanding principal and interest, depending on the date of issuance and applicable state law.

In the alternative, if it shall elect to do so, and except as otherwise noted in this paragraph, the Issuer reserves the right to repay the principal in five (5) equal annual installments beginning thirty (30) days after demand, and accrue interest on the principal balance during the remainder of the payout at the same rate as the Issuer is then paying on its Flexible Investment Certificates. The Issuer has waived its right to repay the principal on an installment basis with respect to Term Certificates issued in certain states (as described more fully in "State Specific Information" beginning on page v). Although the Issuer has historically repaid promptly on demand the full amount of the principal on all outstanding Investment Obligations, no assurance can be given that the Issuer will be willing or able to make repayments without invoking these rights in the future.

Except as to certain states, if a holder of a maturing Term Certificate purchased prior to January 1, 2017 or after May 15, 2019 does not present it for payment (if certificated) or give the Issuer written instructions to pay or redeem it, that Term Certificate will automatically be renewed for the same term to maturity as its original issuance, except at the prevailing interest rate paid on the same kind of Term Certificate as that being rolled over, which interest rate may be lower than the interest rate offered on the maturing Certificate.

Except as to certain states, for any Term Note purchased between January 1, 2017 and May 15, 2019, if the Issuer does not receive written instructions from a Certificate holder to redeem the Term Note at maturity or purchase a new Note, the Issuer will automatically convert the outstanding principal and accrued but unpaid interest on the Term Note into a Flexible Investment Note. See "State Specific Information" beginning on page v for information regarding the treatment of Term Notes at maturity in certain states.

3. Early Redemption Penalty.

Certificate holders are not entitled to redeem a Term Certificate or any portion thereof prior to the stated maturity date without the Issuer's consent. If a holder of a Term Certificate redeems the Term Certificate before maturity, the early redemption penalty is four (4) months' interest (at the applicable rate of interest) on the principal amount being redeemed, or the entire interest accrued on the Certificate if it has been issued for less than four (4) months. The penalty is charged first against any interest already accrued, which has yet to be paid, and then from the principal that would otherwise be returned to the holder. If the Issuer invokes its right to make payments of principal in five (5) equal installment payments, the early redemption penalty will be deducted from the first such installment payment. The Issuer has waived its right to repay the principal on an installment basis with respect to Term Certificates issued in certain states (as described more fully in "State Specific Information" beginning on page v). This early redemption penalty is generally waived if (i) the holder has died or has been declared incompetent by a court of competent jurisdiction, or (ii) the Certificate is held by an IRA and the request for redemption is made within seven (7) days of establishing the IRA, in which event the entire principal amount will be returned, without payment of interest.

Individual Retirement Account (IRA) Certificates

Investors living in most states may decide to invest in our IRA Certificates with funds held in an Individual Retirement Account as defined in Section 408 of the Code ("IRA"). The interest rate offered on IRA Certificates may be increased or decreased after thirty (30) days' prior written notice to Certificate holders by the Issuer. All or part of the principal and interest is payable at any time within thirty (30) days of written demand by the IRA custodian to the Issuer. Interest is computed from the date of issue and is accrued daily and compounded monthly.

The Issuer is not affiliated with any IRA custodian. Investors who wish to invest through an IRA may do so with Goldstar Trust Company, a custodian of self-directed IRAs based in Amarillo, Texas. If you choose to open a self-directed IRA with Goldstar Trust Company, Goldstar Trust Company acts as the custodian of your account and will invest in one of the Issuer's Certificates as you direct. As a convenience to investors, the Issuer absorbs the cost of the account maintenance fee charged to Investors upon opening the account and annually thereafter. Goldstar Trust Company charges other fees on the accounts, including for certain transactions, paper statements, and account termination, for which the Investor is responsible.

States in which IRA Certificates are not offered are noted under "State Specific Information" beginning on page v. More information on this investment option is available by contacting the Issuer.

PLAN OF DISTRIBUTION

Offers to Sell

Certificates are offered and sold only through officers and employees of the Issuer. The Issuer's officers and employees solicit offers to buy the Certificates only in states which permit them to solicit offers. In addition, when the opportunity arises, other officers and directors of the Issuer may speak generally with regard to the nature and purpose of the Issuer's work.

The Issuer's offering of Certificates is advertised in national and regional United Methodist publications (including internet-based publications), and by distributing the Offering Circular to prospective and existing investors. On occasion, the Offering Circular is distributed at United Methodist meetings, generally those held on a conference-wide or national basis.

No funds are accepted for the purchase of a Certificate, nor will any Certificate be issued, unless and until the Issuer has received an executed Application from the investor. Certificates are sold only for cash, with payment in full at the time of investment. We will deliver written confirmation of our acceptance of your investment on or about the date of issuance. The investor's submission and the Issuer's receipt of an Application and funds do not constitute acceptance of investment. The Issuer reserves the right to not sell a Certificate to any investor and will return an investor's funds if that occurs.

No Underwriting or Selling Agreements

There are no underwriting or selling agreements, no commissions (direct or indirect), and no remuneration being paid to any individual or organization in connection with the offer and sale of the Certificates.

Expenses of Offering

The expenses of this offering, which the Issuer expects to be less than 0.18% of the total offering amount, are paid from the Issuer's operating capital.

Annual Reports and Statement of Balances

Each Certificate holder will be provided with an Offering Circular, including the Issuer's financial statements audited by an independent auditor upon request. A written notice is sent at least semiannually to each Certificate holder showing the principal and interest balance of each of the holder's Certificates.

Withdrawal, Suspension or Reduction of Offering by the Issuer

The Issuer reserves the right at any time, and without prior notice or consent of Certificate holders, to withdraw or suspend the offering or reduce the amount of Certificates offered. There is no minimum amount which must be raised, and if the entire amount of the offering is not needed for the purposes intended, the offering may be withdrawn or suspended.

TAX CONSIDERATIONS

By purchasing a Certificate, you will be subject to certain income tax provisions of the Code. Investors should consult their tax advisors on the specific federal, state, local or international tax consequences of their investment. Some of the significant U.S. federal income tax consequences of purchasing a Certificate generally include the following.

Although the Issuer is recognized as a Code Section 501(c)(3) organization, you will not be entitled to a charitable contribution deduction for the Certificate you purchase. Interest on your Certificate is fully taxable to you as ordinary income (except for IRA Certificates held through an IRA). The interest earned on Certificates will be taxable as ordinary income to you in the year it accrues whether you have elected to receive interest semiannually or at maturity; deferring payment of interest until maturity does not prevent interest from being taxed as it is earned. You will not be taxed on the return of any principal amount of your Certificate or on the receipt by you of interest that was previously taxed when it accrued; however, if you experience an event that causes the basis in your Investment Certificate or previously taxed interest to be reduced, you may have taxable income upon the return of principal or previously taxed interest. Payments of principal and interest may be subject to “back-up withholding” of federal income tax if you fail to furnish us with a correct Social Security Number or tax identification number, or if you or the IRS has informed us you are subject to back-up withholding.

In addition, if you (or you and your spouse together) have invested or loaned more than $250,000 in the aggregate with or to us and other charitable organizations that control, are controlled by or are under common control with us, you may be deemed to receive additional taxable interest under Code Section 7872 if the interest paid to you on a particular Certificate is below the applicable federal rate, which is a minimum rate of interest required under the Internal Revenue Code for certain loan transactions. In that situation, additional taxable interest income may be imputed up to that applicable federal rate. If these rules might be applicable to you, then you should consult your tax advisor.

If you are a charitable organization and have borrowed funds from us, the interest income from any Certificates you own may be “unrelated business taxable income” if the Certificates are deemed to have been purchased using borrowed funds, making them “debt-financed property.” Unrelated business taxable income is also subject to exclusions for certain types of income. You should consult with your tax advisors regarding your organization’s particular tax situation.

If the law creating the tax consequences described in this summary changes, this summary could become inaccurate. This summary is based on the Code, the regulations promulgated under the Code and administrative interpretations and court decisions existing as of the date of this Offering Circular. These authorities could be changed either prospectively or retroactively by future legislation, regulations, administrative interpretations, or court decisions, and the Issuer has no obligation to notify you regarding any changes to the tax consequences of an investment in the Certificates due to any such changes. Accordingly, this summary may not accurately reflect the tax consequences of an investment in the Certificates after the date of this Offering Circular.

Finally, this summary does not address every aspect of tax law that may be significant to your particular circumstances. For instance, it does not address special rules that may apply if you are a financial institution or tax-exempt organization, or if you are not a citizen or resident of the United States, or if you acquire a Certificate from another holder after it is issued. Nor does it address any aspect of state, local or foreign tax law that may apply to you. It also does not address the tax consequences of investing through an IRA or other tax-deferred account. You should consult with your own competent financial and tax advisors.

LITIGATION AND OTHER INFORMATION

At the date of this Offering Circular, there were no suits, actions, or other legal proceedings or claims pending or threatened against the Issuer or its officers or directors. There has been no material legal proceeding against the Issuer for at least the last 25 years.

NO MATERIAL DEFAULT

For at least the last 25 years, the Issuer has not had any material default in the payment of any principal, interest, dividends or sinking fund installments on any security or indebtedness for borrowed money or on any rentals under material leases with terms of three (3) years or more.

MANAGEMENT

Organizational Structure

The management of the affairs of the Issuer is vested in its Board. As of the date of this Offering Circular, there are twenty (20) directors. The directors are elected by the members of the previous year's Board from a pool of nominees selected by the Issuer's Nominating Committee, and vacancies are filled by an election of the Board members serving at the time of the vacancy. At least one (1) director is elected from each of the six (6) jurisdictional areas of The United Methodist Church.

The Board meets at least twice each year.

For purposes of maintaining continuity on investment and loan operations, Board Members who were members of the Board on December 31, 2019, for whatever term, were all deemed eligible to serve for up to three (3) three (3)-year terms until their successors are elected. The directors cannot serve more than a total of three (3) consecutive three (3)-year terms. Service in filling an unexpired or vacated position is not considered for purposes of the term limit. The Board may also elect a retiring Board Chair to serve as a voting member of the Board for one or more additional one (1)-year terms, not subject to the three-term limit.

Elected Directors

Reverend Dr. Leroy Barber is the Executive Director of Neighborhood Economics in Portland, Oregon. In 1989, Rev. Dr. Barber co-founded Restoration Ministries to serve Philadelphia homeless families and children living on the streets. In 1994, he became Director of Internship Programs at Cornerstone Christian Academy. Rev. Dr. Barber was licensed and ordained at Mt. Zion Baptist Church, where he served as Youth Director and Associate Minister of Evangelism. In 1997, he joined FCS Urban Ministries in Atlanta, GA working with the Atlanta Youth Project to serve as the founding Executive Director of Atlanta Youth Academies, a private elementary school providing quality Christian education for low-income families in the inner city. Rev. Dr. Barber also helped found DOOR Atlanta, Community Life Church, South Atlanta Marketplace, and Community Grounds Coffee shop in Atlanta, as well as Green My Hood and The Voices Project. Rev. Dr. Barber is an innovator, entrepreneur and lover of the arts. Rev. Dr. Barber has a Master of Divinity and Doctor of Ministry. He is the author of four books ad was recognized in 2021 as a recipient of the Locke Innovative Leader Award. Rev. Dr. Barber is serving his first term as a director, which will expire in 2026.

Reverend Dr. David S. Bell currently resides in Brighton, Michigan. He received his Bachelor of Arts degree from The College of Wooster, graduated magna cum laude with a Master of Divinity degree from Drew Theological School, and received a Doctor of Divinity degree from United Theological Seminary. He has completed post-graduate certificates in Executive Leadership from the Weatherhead School of Management, Case Western Reserve University. He currently serves as the President & Executive Director of the United Methodist Foundation of Michigan and an adjunct faculty member of United Theological Seminary. He is an Ordained Elder in The United Methodist Church. Rev. Dr. Bell is a thought leader whose intuitive curiosity about organizational systems and passionate emphasis on emotional intelligence combine to empower vital transformation. Rev. Dr. Bell is an executive leader with proven experience in capacity building, fund development, organizational visioning, and asset-based thinking. He is regarded as an insightful author, nationally recognized keynote speaker, and visionary leader who connects economic and cultural trends with planned giving theory in the context of Christian financial discipleship. Rev. Dr. Bell has served on several Board of Directors, including General Council on Finance and Administration, United Theological Seminary, and is the immediate past president of the National Association of United Methodist Foundations. He is an active member of the Association of Fundraising Professionals, the National Association of Charitable Gift Planners, and the International Association of Advisors in Philanthropy. Rev. Dr. Bell is serving his second term of office as a director, which will expire in 2027.

Reverend Dr. Aleze M. Fulbright is a dynamic leader, preacher, and ordained elder in The United Methodist Church. Rev. Dr. Fulbright is the Secretary of the General Conference of The United Methodist Church where she oversees the administration, coordination, and facilitation of the General Conference, the highest legislative body of the UMC. Rev. Dr. Fulbright earned a Doctor of Ministry in Pastoral Leadership from Houston Graduate School of Theology, and prior to entering full-time ministry in 2008, she had a career in accounting. Rev. Dr. Fulbright is serving her first term which will expire in 2027.

Reverend Mary Kohlstaedt Huycke lives in Yakima, Washington. She is an ordained Elder in the United Methodist Church currently serving as the executive director of Courageous Space Coaching & Consulting, where she provides reflective supervision, executive and team coaching, and consultation services. In partnership with Wesley House, Cambridge; BGHEM; and Leaderwise. Rev. Huycke is part of piloting reflective pastoral supervision in the United States and researching its impact. She has served previously as a district superintended and co-authored several books on leadership and congregational development for the Alban Institute. Rev. Huycke is serving her third term of office as a director, which will expire in 2026.

George E. Johnson, Jr. currently resides in Missouri City, Texas. Johnson received Bachelor Degrees in Sociology & Political Science from Lamar University in 1969. He has earned numerous Certificates and Certifications in finance, real estate appraisals and real estate management. Johnson has also served as Adjutant Professor in Commercial Real Estate at Texas Southern University and is a Certified Mediator. Johnson is CEO of George E. Johnson Development Inc., a real estate brokerage and development firm founded in 1974. Johnson is currently a member of National Board of Directors for the Alzheimer's Association. Johnson is serving his third term as a director, which will expire in 2027.

Reverend William H. Lamar IV is the pastor of the Metropolitan African Methodist Episcopal (AME) Church in Washington, DC. Rev. Lamar IV earned a Master of Divinity from Duke Divinity School in 1999 and was ordained as an itinerant elder in 2000 at the Florida Annual Conference of the AME Church. Rev. Lamar IV has also served congregations in Monticello, Orlando, and Jacksonville, Florida, as well as Hyattsville, Maryland. For nearly 15 years, Rev. Lamar IV has also been actively involved in faith-based community organizing for justice, working with organizations like Direct Action Research Training, Industrial Areas Foundations, and Washington Interfaith Network. Rev. Lamar IV is serving his first term which will expire in 2027.

Wayne Moy was the Executive Director of the Issuer from May 2005 to December 2007, Co-Executive Director of the Issuer from December 2011 to December 2017, and continued to serve the Board as an Advisory Director until he was elected to the Board in 2020. Between September 2008 and January 2014, Moy also served Global Ministries as Associate Treasurer and Director of General Services & Asset Management, which also included property, insurance and investments. Moy is currently the Director of Property Management and Financial Analysis for UWFaith. Prior to joining the Issuer, Moy worked in Financial Services for over 20 years. He was employed at Charles Schwab Capital Markets as a trader/market maker from April 1998 to December 2002. He was also an Analyst / Database Administrator for Atlantic Portfolio Analytics Management, a fixed income money manager specializing in analyzing and trading Mortgage and Asset Backed Securities. Moy also worked as a high net worth money manager for International Assets Advisory Corp, and as an institutional investor account manager at Instinet – Reuters. Moy received a Bachelor of Arts degree in Economics from Columbia University in 1995. He is a member of the Securities Traders Association, and has passed the NASAA Series 7, 55 and 63 examinations. Moy also serves on a few Investment Committees and Board of Directors, including for the United Methodist Higher Education Foundation, City Society of NYAC and Global Ministries. Moy is serving his second term as a voting director, which will expire in 2026.

Reverend Dr. Christopher Pierson is an executive with experience serving and leading nonprofit, religious, and community organizations. He is Senior Pastor of Gary Church in Wheaton, Illinois, where he ministers to a congregation of over 750 members. Rev. Dr. Pierson is known for building strong teams, and helping individuals and organizations claim their strengths and recognize their potential. His core beliefs in compassion, peace and justice drive his leadership. He earned a Master of Divinity

degree from Garrett Evangelical Theological Seminary (Evanston, IL) and a Doctor of Ministry degree from New Brunswick Theological Seminary (New Jersey). Rev. Dr. Pierson is serving his first term as a director, which will expire in 2026.

Reverend Dr. Owen Ross lives in Irving, Texas. Ross has been the Pastor of First United Methodist Church of Coppell since July 2025. Ross was Director of the Center of Church Development for the North Texas Conference UMC and then the Founding Director of the Center for Multiplication for the Horizon Texas of The United Methodist Church 2017-2025. In these roles, Ross lead the vitalization, church planting, and strategic initiatives and served on the Bishop's appointive Cabinet. From 2002 to 2017, Ross served as the founding pastor of La Fundición de Cristo/Christ's Foundry United Methodist Mission, a mission which grew to be the largest Spanish-language congregation in The United Methodist Church. A native of the rural East Texas town of Henderson, Ross holds a Bachelor of Arts with a double major in International Studies and Political Science from Texas A&M University, a Master of Divinity from Southern Methodist University, and a Doctor of Ministry from Asbury Theological Seminary. He has also completed coursework at La Universidad de las Americas in Puebla, Mexico and at Africa University – Zimbabwe, and he serves as an adjunct professor of evangelism at Perkins School of Theology – SMU. Ross is serving his third and final term as a director, which will expire in 2026.

Reverend Dr. Kristin Stoneking serves as Resident Bishop for the Mountain Sky Episcopal Area in Denver, Colorado, and Adjunct Faculty at Claremont School of Theology. An elder in, she serves on the Western Jurisdiction Leadership Team as chair of the jurisdictional Council on Finance and Administration. With experience serving local churches in California, Illinois and Kansas, developing church property for innovative and income-producing ministry, and revitalizing campus ministry, Rev. Dr. Stoneking describes her call as one to service, renewal and transformation. Prior to her current appointment, Rev. Dr. Stoneking served in multiple leadership positions with the California-Nevada Annual Conference of The United Methodist Church, on the 2020 Jurisdictional and General Conference delegation, Senior Pastor at Epworth United Methodist Church in Berkeley, CA, Executive Director of the United States branch of the of Reconciliation in New York, an interfaith peace organization with consultative status at the United Nations, and as Campus Pastor at University of California Davis. Rev. Dr. Stoneking is a graduate of Rice University (B.A.) and Garrett-Evangelical Theological Seminary (M.Div.), and the Graduate Theological Union (Ph.D.), and is a former Fellow of the Pluralism Project at Harvard University. For the Graduate Theological Union, Rev. Dr. Stoneking has served on the Board of Trustees, Presidential Search Committee, and co-chaired the Committee on Diversity, Equity and Inclusion. A published author on leadership and strategic planning, Rev. Dr. Stoneking has acted as a consultant with GBHEM and conferences in the Western and South Central Jurisdictions and is adjunct faculty at Claremont School of Theology. Rev. Dr. Stoneking is serving her third term as a director, which will expire in 2026.

Cindy Thompson is a lifelong member of The United Methodist Church and has extensive experience in both the for-profit and non-profit sectors. She is a Certified Public Accountant and served as a Chief Financial Officer in the private sector. As an adept leader, and careful observer of effective processes and systems, she has assisted boards and leaders develop strategic plans. In 2012, Thompson founded Boundless Impact, a nonprofit driving inclusive leadership and innovation initiatives across commerce, education, civic and faith networks to unleash prosperity for all communities. Thompson is an executive leader and social entrepreneur whose organization provides a platform for cross-boundary leaders to connect and mobilize around initiatives that achieve results to further the global common good. Thompson is serving her first term as a director, which will expire in 2026.

Carmen F.S. Vianese currently serves as the Administration Chair and on the Board of Directors for the General Board of Higher Education and Ministry in Nashville, Tennessee. Vianese graduated from Herkimer County Community with an Associate of Applied Science degree in the field of Occupational Therapy. Vianese also received an Associate of Applied Science degree in Massage Therapy from the New York Institute of Massage. From 1986 to 2023, Vianese was a staff therapist in the Occupational Therapy Department of the Finger Lakes Developmental Disabilities Service Office of New York State

in Perry, New York. For 12 years during her period of employment there, Vianese also owned and operated Hands of Grace, a private clinical practice engaged in massage therapy. Vianese has served as a member of the board of directors of the Nunda Community Home and as a volunteer for Hospice Massage Therapy services. Vianese also continues to serve the United Methodist Church through the Upper New York Annual Conference as United Women in Faith's President and the Head delegate of the General & Jurisdictional Conference Delegations. Vianese is serving her third term as a director, which will expire in 2026.

Reverend Dr. Cynthia D. Weems is the District Superintendent of the Southeast District of the Florida Conference which spans Delray Beach to Key West and encompasses five language groups. Rev. Dr. Weems will begin serving as Senior Pastor of The United Methodist Church of Sun City Center, Florida on July 1, 2024. Formerly, she served as pastor of First United Methodist Church of Miami, a church with an extensive ministry to the diverse homeless population of downtown Miami. Rev. Dr. Weems has served congregations in Connecticut, Kansas, and Florida. After seminary, she spent two years as a volunteer missionary in Cochabamba, Bolivia. Rev. Dr. Weems is a Mississippian by birth, later raised in Kansas City, and the daughter of a pastor and public school teacher. She is a Phi Beta Kappa graduate of Millsaps College, was a Yale Fellow and Student Body President at Yale Divinity School. Later, she earned a Doctor of Ministry degree from Saint Paul School of Theology. Rev. Dr. Weems was a 2016 and 2020 clergy delegate to General and Jurisdictional Conferences from the Florida Conference. Rev. Dr. Weems is trilingual, having learned both Spanish and Portuguese in Latin America. She serves on the Board of National Justice for our Neighbors and chairs the Encounter with Christ in Latin America and the Caribbean Advisory Board. Rev. Dr. Weems is serving her third term as a director, which will expire in 2027.

Reverend Dr. April Casperson is a strategic leader and ordained deacon with deep experience in organizational development, clergy leadership, and institutional advancement. She serves as Director of Enrollment Management at MTSO and consults widely on adaptive leadership and inclusion. With a Doctor of Education in Organizational Leadership, she brings a data-informed, systems-minded approach to strengthening churches and shaping resilient leaders. Casperson is serving her first term as a director, which will expire in 2028.

Reverend Rachel Gilmore is an innovative church strategist and ordained elder who directs New and Vital Faith in the Desert Southwest Conference, guiding new ministry development and revitalization efforts. A former national leader for church planter recruitment and training, she brings extensive experience in systems design, leadership pipelines, and organizational innovation. She is also a coach, author, and co-founder of the Intersect Co-Planting Network. Gilmore is serving her first term as a director, which will expire in 2028.

Reverend Robert "Robb" Webb is a seasoned organizational leader serving as Director of the Rural Church Division at The Duke Endowment. An ordained deacon, he guides strategic grantmaking that strengthens rural congregations as community anchors. A former management consultant, he brings expertise in systems thinking, governance, and sustainable ministry models, along with deep commitment to leadership formation and community vitality. Webb is serving his first term as a director, which will expire in 2028.

Reverend Dr. Reginald Blount is a transformational scholar-practitioner shaping leaders at the intersection of faith, education, and community impact. A longtime faculty member at Garrett-Evangelical Theological Seminary and ordained elder, he combines academic rigor with decades of pastoral leadership. As co-founder of the Oikos Institute, he advances asset-based strategies that help congregations strengthen community capacity and pursue sustainable, justice-oriented ministry. Blount is serving his first term as a director, which will expire in 2028.

C. Todd Willis is COO and General Counsel of the General Board of Global Ministries and the United Methodist Committee on Relief, providing strategic leadership for governance, operations, legal affairs, and risk management. A former law firm partner, he brings extensive experience in organizational compliance, complex systems, and nonprofit administration. A lifelong United Methodist, he has also

led national efforts supporting immigration legal services for vulnerable communities. is serving his first term as a director, which will expire in 2028.

Retired Board Chairperson

Roland Fernandes is general secretary of the General Board of Global Ministries, which includes UMCOR, and the General Board of Higher Education and Ministry, agencies of The United Methodist Church that lead global mission, humanitarian relief, and leadership development. A longtime leader within Global Ministries, he has guided the agency through seasons of growth and transformation in roles including chief operating officer, chief financial officer, and interim general secretary. A layperson from Kolkata, India, he is a Chartered Accountant and holds a Master of Commerce from Calcutta University, bringing a deep commitment to connectional mission and the church's work of serving communities around the world.

Board Officers

Wayne Moy is the current **Board Chair** of the Issuer; Cindy Thompson is its current **Board Vice Chair**; and Rev. Dr. Leroy Barber is its current **Board Secretary**. Each of these officers is also a director of the Issuer who serves in such office until their successor is elected, and their respective biographies are set forth above.

Corporate Officers

Reverend Lisa Greenwood is President and Chief Executive Officer of the Issuer and TMF. Greenwood joined the staff of Texas Methodist Foundation in 2012 serving as Vice President for Leadership Ministry before becoming the President & CEO of TMF and Wesleyan Impact Partners in 2022. Rev. Greenwood is an ordained Elder in the North Texas Conference of the United Methodist Church, where she served Highland Park United Methodist Church, First United Methodist Church in Denton, First United Methodist Church in Commerce, and First United Methodist Church in Richardson, Texas. During the last five years of local church ministry, Greenwood also served as a ministry strategist with Horizons Stewardship Company. Greenwood earned a Bachelor of Arts degree from the University of Texas at Austin and a Master of Divinity from Yale Divinity School. Greenwood served as the Executive Director of the National Association of United Methodist Foundations until her appointment as President of the Issuer.

Curtis Vick is Chief Operating Officer and Chief Financial Officer of the Issuer and TMF. Vick started his career with TMF in 1982, developing computer-based bookkeeping systems. Through the years he has been involved in all areas of TMF and has been integral in the four merger transactions during its history. Vick is the son of a Methodist minister and received a basketball scholarship to attend Southwestern University, a Methodist university in Georgetown, Texas where he earned a Bachelor of Science in Computer Science.

Chris Miller is Chief Financial Investment and Loan Officer of the Issuer. Miller is responsible for the lending activities of the Issuer. Miller has nearly twenty years of banking and commercial lending experience supporting the business growth strategies of owner-operated businesses and commercial real-estate developers. He most recently served as Austin Market Area Executive at Simmons Bank managing a team of Commercial Lenders and Support Staff with a loan portfolio similarly sized to Wesleyan Impact Partners and Texas Methodist Foundation. Prior to Simmons, Miller served as Senior Vice President of Commercial Banking at Southside Bank. After being formally trained at Sterling Bank as a Credit Analyst, Miller has underwritten and managed hundreds of loan transactions with loan sizes up to $40MM including real estate construction, acquisition, and rehabilitation, (Including Faith Based Borrowers). Miller has also worked directly with nonprofit and owner-operator borrowers with loan relationship sizes up to $20 million.

Paula L. Sini is Vice President of Loan Operations of the Issuer and serves as Vice President of Loans for Texas Methodist Foundation, appointed to that position in 2015. Among her leadership duties in the loan department, she and her staff are responsible for the proper documentation of loans and their

security throughout the United States and its territories. Sini has 30 years' experience in consumer, real estate, and commercial lending. Prior to her appointment at Texas Methodist Foundation Sini was Senior Vice President, National Manager for BBVA Compass with responsibility for Commercial and Industrial, Public Finance, and Global Wealth Loan Documentation and Funding Control. During her career in commercial banking, she was involved in compliance and training and supervised work teams of 40 or more persons.

Maggie Talkington is the Corporate Secretary of the Issuer and Texas Methodist Foundation. She is responsible for supporting the President and General Counsel, managing corporate governance, and acting as liaison between the executive staff and the Board of Directors of each organization. Prior to joining TMF in 2023, Talkington held management positions in human resources, accounting, and administration across diverse industries including private aviation, higher education, broadcast media, and bookkeeping. During her career, she has overseen compliance and training for FBO security, non-term Title IV administration, contract transitions, and systems and process implementation. In her accounting roles, she managed 400 student accounts and the accounts receivable and payable departments for six reporting units. Talkington holds a Bachelor of Science in Psychology from Sam Houston State University and a Teaching English as a Foreign Language certificate.

Tom Stanton is General Counsel of the Issuer and TMF, and previously served as Corporate Secretary of the Issuer in addition to these responsibilities. Stanton became General Counsel of TMF in 2014. From 2005 through 2016 he served as Chancellor to two Bishops of a United Methodist Church Annual Conference. Stanton received his bachelor's degree in Theology and Economics from Georgetown University in 1979, and his Juris Doctorate from the University of Texas School of Law in 1987. He clerked for the Chief Judge of the Western District of Texas Federal Court from 1987 to 1989 and is licensed in the United States Supreme Court, the Fifth Circuit Court of Appeals, and the Western (Federal) District of Texas. Stanton practiced trial law with an emphasis in commercial and complex litigation and was a sought-after mediator for 10 years prior. Stanton has been active for 19 years in resourcing a medical clinic, women's school, seminary, and small college in the Democratic Republic of Congo ("DRC") with annual trips leading teams of medical, educational, and construction workers into the mission station in rural DRC. In addition to his legal responsibilities, Stanton resources churches and church-related entities in finding their missional purpose and developing strategies to deepen their cultures of philanthropy and mission.

Rev. Dr. Blair Thompson is Chief Learning and Innovation Officer. Rev. Thompson facilitates conversations with leaders from across the Wesleyan ecosystem especially in the areas of discerning purpose and expanding imagination. She oversees and directs Wesleyan Impact Partners' Lilly Endowment funded Storytelling Initiative and Compelling Preaching Initiative and Texas Methodist Foundation' s Lilly Endowment funded Thriving Congregations and Thriving in Ministry initiatives. Thompson is also the creator and producer of Learning and Innovation's podcast "Igniting Imagination." Thompson is a versatile and skilled facilitator. She is known for her engaging presence, excellent session design, collaborative approach, and the ease with which she navigates difficult conversations. Thompson is an Ordained Elder in the United Methodist Church. She joined the staff of Texas Methodist Foundation in 2020 after serving as a pastor in a variety of settings, including small town Kansas, downtown Dallas, and suburban Richardson, Texas. Rev. Thompson completed her dissertation on pilgrimage in the development of clergy leadership for her Doctorate of Ministry degree in 2018.

Janet M. Mitchell is the Chief Marketing Officer of the Issuer and TMF. Prior to joining TMF on staff in 2022, she served as the organization's contract Chief Marketing Officer since 2014. Mitchell is the principal of M Group Agency, a strategic marketing agency founded in 2005 that builds the businesses and brands of for-profit and nonprofit organizations. As Chief Marketing Officer, Mitchell has developed and launched four companies in Austin, Texas, one to over a $90 million business and recognized as #6 in the Top 50 Fastest Growing Companies by PricewaterhouseCoopers. Prior to that Mitchell served as the Vice President, Marketing North America for Duracell, Inc. Mitchell holds a Bachelor of Science in Business Administration, double majoring in Finance and Marketing, from Babson College, Wellesley,

Massachusetts and a Master of Business Administration, with a specialization in business policy and strategy, graduating magna cum laude, from the University of Connecticut in Hartford, Connecticut.

Justin Gould is Chief Philanthropy Officer of the Issuer and TMF. Gould joined the staff of Texas Methodist Foundation in 2013 after nearly a decade serving in various fundraising roles at Southwestern University during its successful $150 million comprehensive campaign. Gould leads all aspects of TMF's fundraising and gift planning programs. Gould holds a Bachelor of Arts in Business Administration from Southwestern University in Georgetown, TX, where he currently serves on the Board of Visitors, and a Master of Business Administration from Willamette University in Salem, Oregon. Additionally, Gould is a past-president of the Charitable Gift Planners of Austin and holds the Chartered Advisor in Philanthropy (CAP) designation.

Criminal and Civil Proceedings

During the past ten (10) years, no officer or director has been convicted of any criminal matter (other than for traffic violations and other minor misdemeanors) or has been the subject of any order, judgment, or decree of any court enjoining such person from any activities associated with the offer or sale of securities or limiting the right of the person to engage in any activity in connection with the purchase or sale of any security or to be associated with persons engaged in that activity.

Compensation

Officers and Directors. The Issuer's operations are administered by TMF pursuant to an agreement described in the "Relationship with the Texas Methodist Foundation" section on page 18. The Issuer does not pay any compensation or other remuneration to the officers or directors of the Issuer, who often serve in dual roles with TMF. The total aggregate direct and indirect remuneration, including without limitation, salaries, health and other insurance benefits, and pension or retirement plans, paid by TMF to the employees, officers and directors of the Issuer for their services to the Issuer in 2025, was approximately $1,523,853. The Issuer or TMF may also reimburse officers and directors for expenses incurred in the performance of their responsibilities.

Administrative Expenses. Administrative expenses, which are primarily for services rendered by TMF, are reimbursed by the Issuer under the terms of a written agreement. The Issuer disbursed to TMF $1,750,000 during 2025 and approximately $1,400,000 during 2024, for administrative expenses, including wages and benefits of employees, officers and directors paid by TMF for their services to the Issuer. The Issuer estimates that in 2026, the aggregate remuneration paid to TMF, including for remuneration of the employees, officers and directors of the Issuer, will be approximately $2,000,000.

Conflict of Interest

Other than Certificates that have been purchased by officers and directors of the Issuer, there have been no material transactions, nor any proposed, between the Issuer and any director or officer of the Issuer; or between the Issuer and any family member of an officer or director of the Issuer; or between the Issuer and any entity in which an officer or director or a family member of an officer or director has a material interest (except as described with respect to TMF).

No officer or director of the Issuer shall hold more than two percent (2%) of the total Certificates sold by the Issuer. Officers and directors of the Issuer may only purchase Flexible Investment Certificates, under the same terms offered to Eligible Investors. The outstanding balance of Certificates held by officers and directors of the Issuer was approximately $86,601.62 as of December 31, 2025.

The officers and employees of the Issuer are compensated by TMF in connection with the arrangement described in greater detail on page 18 under "Relationship with the Texas Methodist Foundation."

INVESTOR REPORTS

The Issuer's current audited financial statements will be made available to any investor upon written request, and will be delivered to investors within one hundred twenty (120) days of the end of the Issuer's last fiscal year.

INDEPENDENT AUDITORS

The Financial Statements as of and for the Years Ended December 31, 2025, 2024, and 2023, are attached as Appendix A to this Offering Circular and are referenced in the audit report by Capin Crouse LLC, independent auditors.

APPENDIX A

AUDITED FINANCIAL STATEMENTS

WESLEYAN IMPACT PARTNERS, INC.

Financial Statements
With Independent Auditor's Report

December 31, 2025, 2024, and 2023

WESLEYAN IMPACT PARTNERS INC.

Table of Contents

	Page
Independent Auditor's Report	1
Financial Statements	
Statements of Financial Position	3
Statements of Activities	4
Statements of Cash Flows	5
Notes to Financial Statements	6

INDEPENDENT AUDITOR'S REPORT

Board of Directors
Wesleyan Impact Partners Inc.
Austin, Texas

Opinion

We have audited the accompanying financial statements of Wesleyan Impact Partners Inc. (a nonprofit organization), which comprise the statements of financial position as of December 31, 2025 and 2024, and the related statements of activities and cash flows for the years then ended, and the related notes to the financial statements.

In our opinion, the financial statements referred to above present fairly, in all material respects, the financial position of Wesleyan Impact Partners Inc. as of December 31, 2025 and 2024, and the changes in its net assets and its cash flows for the years then ended in accordance with accounting principles generally accepted in the United States of America.

Basis for Opinion

We conducted our audits in accordance with auditing standards generally accepted in the United States of America. Our responsibilities under those standards are further described in the *Auditor's Responsibilities for the Audit of the Financial Statements* section of our report. We are required to be independent of Wesleyan Impact Partners Inc. and to meet our other ethical responsibilities in accordance with the relevant ethical requirements relating to our audits. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Prior Period Financial Statements

The financial statements of Wesleyan Impact Partners Inc. as of December 31, 2023, were audited by other auditors whose report dated March 21, 2024, expressed an unmodified opinion on those statements.

Responsibilities of Management for the Financial Statements

Management is responsible for the preparation and fair presentation of these financial statements in accordance with accounting principles generally accepted in the United States of America, and for the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about Wesleyan Impact Partners Inc.'s ability to continue as a going concern within one year after the date that the financial statements are available to be issued.

5605 N. MacArthur Boulevard, Suite 210
Irving, TX 75038
505.50.CAPIN
capincrouse.com

Board of Directors
Wesleyan Impact Partners Inc.
Austin, Texas

Auditor's Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with generally accepted auditing standards will always detect a material misstatement when it exists. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Misstatements are considered material if there is a substantial likelihood that, individually or in the aggregate, they would influence the judgment made by a reasonable user based on the financial statements.

In performing an audit in accordance with generally accepted auditing standards, we:

- Exercise professional judgment and maintain professional skepticism throughout the audit.

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.

- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of Wesleyan Impact Partners Inc.'s internal control. Accordingly, no such opinion is expressed.

- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.

- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about Wesleyan Impact Partners Inc.'s ability to continue as a going concern for a reasonable period of time.

We are required to communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit, significant audit findings, and certain internal control related matters that we identified during the audit.

Capin Crouse LLC

Irving, Texas
April 14, 2026

WESLEYAN IMPACT PARTNERS INC.

Statements of Financial Position

	December 31,		
	2025	2024	2023
ASSETS:			
Cash and cash equivalents	$ 774,306	$ 177,446	$ 709,171
Investments	7,497,990	11,557,157	19,576,257
Accrued interest receivable	774,781	796,455	689,891
Prepaid expenses and other assets	199,668	148,543	99,941
Loans receivable	111,234,939	100,247,496	92,642,476
Allowance for credit losses	(3,167,935)	(3,098,101)	(3,250,000)
Total Assets	$ 117,313,749	$ 109,828,996	$ 110,467,736
LIABILITIES AND NET ASSETS:			
Liabilities:			
Accounts payable and accrued expenses	$ 410,441	$ 288,589	$ 315,177
Deferred grant revenue	5,519,110	1,022,177	1,273,455
Investment certificates	72,374,445	70,753,714	72,036,377
Total liabilities	78,303,996	72,064,480	73,625,009
Net assets:			
Without donor restrictions	38,962,420	37,722,552	36,805,732
With donor restrictions	47,333	41,964	36,995
Total net assets	39,009,753	37,764,516	36,842,727
Total Liabilities and Net Assets	$ 117,313,749	$ 109,828,996	$ 110,467,736

See notes to financial statements

WESLEYAN IMPACT PARTNERS INC.

Statements of Activities

	Year Ended December 31,		
	2025	2024	2023
CHANGE IN NET ASSETS WITHOUT DONOR RESTRICTIONS:			
Support, revenue, and reclassifications:			
Interest income on loans	$ 5,990,421	$ 4,910,805	$ 4,332,983
Investment income, net	550,648	365,057	640,771
Reduction in allowance for credit losses	-	151,899	-
Contributions	19,908	11,588	9,508
Other income	786,413	338,314	381,957
Satisfaction of purpose restriction	933	473	-
Total support, revenue, and reclassifications	7,348,323	5,778,136	5,365,219
Expenses:			
Interest expense	2,143,738	1,829,937	1,711,452
Grants	-	120,647	328
Operating expenses	3,964,717	2,910,732	2,280,594
Total expenses	6,108,455	4,861,316	3,992,374
Change in Net Assets Without Donor Restrictions	1,239,868	916,820	1,372,845
CHANGES IN NET ASSETS WITH DONOR RESTRICTIONS:			
Contributions	1,657	1,485	12,772
Investment income, net	4,645	3,957	4,273
Satisfaction of purpose restriction	(933)	(473)	-
Change in Net Assets With Donor Restrictions	5,369	4,969	17,045
Change in Net Assets	1,245,237	921,789	1,389,890
Net Assets, Beginning of Year	37,764,516	36,842,727	35,452,837
Net Assets, End of Year	$ 39,009,753	$ 37,764,516	$ 36,842,727

See notes to financial statements

WESLEYAN IMPACT PARTNERS INC.

Statements of Cash Flows

	Year Ended December 31,		
	2025	2024	2023
CASH FLOWS FROM OPERATING ACTIVITIES:			
Change in net assets	$ 1,245,237	$ 921,789	$ 1,389,890
Adjustment to reconcile change in net assets to net cash flows provided (used) by operating activities:			
Change in value–interest in pooled funds held by Wespath Benefits and Investments	(555,293)	(369,014)	(657,558)
Interest reinvested by certificate holders	2,125,627	1,829,463	1,711,452
Provision (reduction) in allowance for credit losses	69,834	(151,899)	-
Changes in:			
Accrued interest receivable	21,674	(106,564)	(292)
Prepaid expenses and other assets	(51,125)	(48,602)	(63,166)
Accounts payable and accrued expenses	121,852	(26,588)	33,920
Deferred grant revenue	4,496,933	(251,278)	1,267,455
Net Cash Provided by Operating Activities	7,474,739	1,797,307	3,681,701
CASH FLOWS FROM INVESTING ACTIVITIES:			
Proceeds from sale of investments	4,616,117	8,399,599	-
Purchases of investments	(1,657)	(11,485)	(6,096,884)
Collections on loans receivable	14,293,336	7,513,974	9,970,551
Issuance of loans receivable	(25,280,779)	(15,118,994)	(4,607,835)
Net Cash Provided (Used) by Investing Activities	(6,372,983)	783,094	(734,168)
CASH FLOWS FROM FINANCING ACTIVITIES:			
Proceeds from issuance of investment certificates	20,325,463	11,073,394	7,482,356
Redemption of investment certificates	(20,830,359)	(14,185,520)	(15,030,673)
Net Cash Used by Financing Activities	(504,896)	(3,112,126)	(7,548,317)
Net Change in Cash and Cash Equivalents	596,860	(531,725)	(4,600,784)
Cash and Cash Equivalents, Beginning of Year	177,446	709,171	5,309,955
Cash and Cash Equivalents, End of Year	$ 774,306	$ 177,446	$ 709,171
SUPPLEMENTAL INFORMATION:			
Cash paid during the year for interest	$ 1,863,014	$ 752,495	$ 1,304,631
Matured investment certificates reinvested	$ 14,280,725	$ 10,834,613	$ 8,900,765

See notes to financial statements

WESLEYAN IMPACT PARTNERS INC.

Notes to Financial Statements

December 31, 2025, 2024 and 2023

1. NATURE OF ORGANIZATION:

Wesleyan Impact Partners Inc. (formerly Wesleyan Investive) (WI) is incorporated as a nonprofit organization which, until December 31, 2018, was under the control of the General Board of Global Ministry (GBGM), an agency of the United Methodist Church. Commencing on January 1, 2017, GBGM transferred day to day management of all WI activities to Texas Methodist Foundation (TMF), a non-profit organization. On January 1, 2019, the parties entered into two agreements, and WI reorganized their entity under the laws of the State of Texas. A minority of directors on the WI's board of directors also serve on the TMF's board of directors, to aid in aligning the two ministries. TMF's officers and staff continue to manage WI's activities under the governance of the WI board of directors (the board).

WI provides first mortgage loans to Wesleyan-related churches and other Wesleyan-related organizations for the purchase, construction, expansion, or major improvement of churches, parsonages, or mission buildings. WI's primary activities include the sale of its investment certificates to Wesleyan-related individuals and organizations and the lending of those funds to local churches and other Wesleyan-related organizations.

WI is exempt from federal income taxes under the provisions of the Internal Revenue Code (IRC) Section 501(c)(3) and applicable state statutes and is not a private foundation under IRC Section 509(a)(1).

2. SIGNIFICANT ACCOUNTING POLICIES:

BASIS OF ACCOUNTING

The financial statements of WI have been prepared using the accrual basis of accounting, which gives recognition to income and related assets when earned and expenses and related liabilities when incurred. The preparation of financial statements in conformity with accounting principles generally accepted in the United States of America requires management to make estimates and assumptions that affect certain reported amounts and disclosures. Accordingly, actual results could differ from these estimates. Estimates that are particularly susceptible to significant change in the near term are related to allowance for credit losses on loans receivable and fair value of investments. The significant accounting policies followed are described below.

CASH AND CASH EQUIVALENTS

Cash and cash equivalents include interest-bearing time deposits and demand notes with original maturities of three months or less, except for short-term investments held by WI's investment managers as part of its long-term strategy. At December 31, 2025, 2024, and 2023, WI's cash balances exceeded federally insured limits by approximately $772,000, $25,000, and $376,000, respectively.

INVESTMENTS

Investments with readily determinable fair values are reported at fair value. Investment in some interest bearing deposits are recorded at cost plus accrued interest. Some of WI's portfolio is held and managed by Wespath Benefits and Investments (WBI). WI's investments are held in investment pools at WBI. Pro-rata ownership in the pools is determined under a system in which units of ownership are recorded to represent each member's share of the total market value of assets so WI reports its interest in the pooled funds at fair value.

2. SIGNIFICANT ACCOUNTING POLICIES, continued:

INVESTMENTS, continued

The change in value of WI's interest in pooled funds held by WBI is included within investment income, net on the statements of activities. Investment interest, dividends, appreciation, or depreciation in market value are allocated based on each pool member's percentage of ownership represented by these units. Funds can generally be withdrawn same business day, with the exception of transaction requests of more than $2 million, which may require up to 15 business days to process.

SUPPORT AND REVENUE

Contributions are reported as income when made, which may be when cash is received, unconditional promises to give are made, or when ownership of donated assets is transferred. Support funded by certain grants are considered conditional contributions, and revenue is recognized as eligible costs are incurred and services are performed. Funding received in advance of incurring allowable costs are recorded as deferred grant revenue. All contributions are considered available for use without donor restrictions unless specifically restricted by the donor or subject to legal restrictions. Gifts of cash and other assets are classified as support with donor restrictions if they are received with donor-imposed restrictions that limit the use of donated assets.

Management has determined that the significant portion of WI's revenues are not subject to the Financial Accounting Standards Board (FASB) Accounting Standards Update (ASU) 2014-09, *Revenue from Contracts with Customers* (Topic 606), including interest income on loans, investment income, and contributions. Management has determined several smaller revenue streams fall under the scope of Topic 606; however, further disclosures surrounding Topic 606 have been excluded due to immateriality.

EXPENSES

All expenses are recorded when incurred in accordance with the accrual basis of accounting. The costs of providing the various program services and supporting activities have been allocated on a functional basis, determined by level of support effort. No joint costs were incurred for the years ended December 31, 2025, 2024, and 2023.

INVESTMENT CERTIFICATES

Investment certificates consist of interest-bearing accounts with various term durations and are not insured by the FDIC or any other federal or state agency or private organization. In addition, flexible demand certificates are payable upon 15 days written notice subject to availability of funds. IRA certificates are payable upon 30 days written notice subject to availability of funds. A substantial portion of the investment certificates issued by WI are demand instruments or will be maturing within the next two years. WI would not have sufficient liquid assets to satisfy repayment of this amount if all of these investors were to request an immediate withdrawal. However, management anticipates, similar to past history, that a substantial portion of these certificates will be reinvested or rolled over into new certificates within WI.

2. SIGNIFICANT ACCOUNTING POLICIES, continued:

INVESTMENT CERTIFICATES, continued

WI offers and sells its certificates to investors in certain states, pursuant to applicable state securities registrations, or exemptions therefrom. Changes in federal or state laws, rules, regulations, and policies regarding the sale of debt securities by religious, charitable or other nonprofit organizations may impact WI's ability to offer and sell its certificates in the future. As of December 31, 2025, WI is authorized to offer and sell its certificates in all fifty states and D.C.

LOANS RECEIVABLE AND ALLOWANCE FOR CREDIT LOSSES

Loans receivable are stated at their principal amount outstanding less the related allowance for credit losses. Interest income on loans is accrued and credited to income based on the principal amount outstanding. At December 31, 2025, 2024, and 2023, loans totaling $6,627,145, $5,647,218, and $4,980,038, respectively, were guaranteed by conferences of the United Methodist Church.

Allowances for credit losses

WI recognizes an allowance for credit losses for financial assets carried at amortized cost to present the net amount expected to be collected as of the statement of financial position date. Such allowance is based on the credit losses expected to arise over the life of the asset (contractual term) which includes consideration of prepayments. Assets are written off when WI determines that such financial assets are deemed uncollectible. Write-offs are recognized as a deduction from the allowance for credit losses. Expected recoveries of amounts previously written off, not to exceed the aggregate of the amount previously written off, are included in determining the necessary reserve at the statement of financial position date.

WI utilizes a loss rate approach in determining its lifetime expected credit losses on its loans. This method is used for calculating an estimate of losses based primarily on WI's historical loss experience. In determining its loss rates, WI evaluates information related to its historical losses, adjusted for current conditions and further adjusted for the period of time that it can reasonably forecast. For the period of time beyond which it can reasonably forecast it applies immediate reversion based on the facts and circumstances as of the reporting date. WI concludes that it can reasonably support a forecast period of all loan segments for two years after the balance sheet date. WI classifies loans based on the following portfolio segments: new customer loans, cash-secured loans, and existing customer loans. In situations where a loan does not share the same risk characteristics with other loans, WI measures those loans individually.

Qualitative and quantitative adjustments related to current conditions and the reasonable and supportable forecast period consider the following: current financial information, length of loan, presence or absence of a conference guarantee, collateral value, payment status, and the current and forecasted direction of the economic and business environment. Such forecasted information includes: GDP growth, unemployment rates, and church giving trends.

2. SIGNIFICANT ACCOUNTING POLICIES, continued:

LOANS RECEIVABLE AND ALLOWANCE FOR CREDIT LOSSES, continued

Allowances for credit losses, continued

WI also has off-balance sheet financial instruments, which include church standby letters of credit and construction loans. WI minimizes these risks through underwriting guidelines and prudent risk management techniques. WI estimates a liability for loan commitment that are not unconditionally cancellable by WI based on the likelihood of funding and an estimate of credit losses over the life after funding. Credit loss methodology is based on a loss rate approach that starts with the probability of funding based on historical experience and adjusted for current conditions and further adjusted for the period of time that can be reasonably forecast. For the period of time beyond which can be reasonably forecasted, WI applies immediate reversion based on the facts and circumstances as of the reporting date. WI has concluded that it can reasonably support a forecast period for two years after the statement of financial position date. As of December 31, 2025, 2024 and 2023, WI recorded a liability of off-balance sheet unfunded commitments totaling approximately $87,000, $45,000 and $162,000, respectively. Due to immateriality, this amount has been combined with the allowance for credit losses in the statements of financial position.

Credit quality indicators

WI categorizes its loans as performing or nonperforming. Status for performing and nonperforming loans is based on payment activity for the year. Payment activity is reviewed by management on a monthly basis to determine how loans are performing. Loans are considered to be nonperforming when days delinquent are greater than 60 days in the previous month. Loans are classified as delinquent when payments are 90 days overdue. WI evaluates such pooling decisions and adjusts as needed from period to period as risk characteristics and performance status change.

WI elects to present the accrued interest receivable balance separately in the statements of financial position from the amortized cost of the loans receivable. WI elected not to measure an allowance for credit losses for accrued interest receivable. For all classes of loans receivable, the accrual of interest is discontinued when the contractual payment of principal or interest has become 90 days past due and management believes, after considering economic and business conditions and collection efforts, that the principal or interest will not be collectible within the stated term of the loan. All accrued interest is reversed against interest income when a loan is placed on nonaccrual status. Interest received on nonaccrual loans, generally is either applied against principal or reported as interest income, according to management’s judgment as to the collectability of principal. Loans are returned to accrual status when all the principal and interest amounts contractually due are brought current, there is a sustained period of repayment performance, and future payments are reasonably assured. WI did not write off any loan accrued interest receivables during the years ended December 31, 2025, 2024, and 2023. Due to the nature of the relationship with its borrowers, WI is willing to make accommodations with borrowers whose payments are not current, so long as such accommodations do not jeopardize the interests of WI’s investors.

2. SIGNIFICANT ACCOUNTING POLICIES, continued:

LOANS RECEIVABLE AND ALLOWANCE FOR CREDIT LOSSES, continued

WI may also purchase participation interests in individual loans from third-party lenders. Under these loan participation agreements, the third-party lenders maintain all records, collect all payments and remit monthly the appropriate pro rata share of both interest and principal collected on the loans. All loan participations are purchased without recourse and are secured by real property.

CLASSES OF NET ASSETS

The financial statements report amounts separately by class of net assets as follows:

Net assets without donor restrictions are those currently available at the discretion of the board for use in WI's operations and those designated by the board for specific purposes.

Net assets with donor restrictions are those subject to donor-imposed stipulations that will be met either by actions of WI and/or the passage of time. When a donor restriction expires, this is, when a stipulated time restriction ends or purpose restriction is accomplished, net assets with donor restrictions are reclassified to net assets without donor restrictions and reported in the statements of activities as net assets released from restrictions. As of December 31, 2025, 2024, and 2023, net assets with donor restrictions were restricted for the Tom Locke Innovative Leaders Award Endowment Fund to foster innovation and entrepreneurship in the spiritual landscape particularly for those who demonstrated the ability to see beyond existing models. The disclosures required by the *Reporting Endowment Funds* topic of the FASB Accounting Standards Codification (ASC) have not been included in these financial statements due to immateriality.

2. SIGNIFICANT ACCOUNTING POLICIES, continued:

RECLASSIFICATIONS

Certain prior year balances have been reclassified to conform with the current year presentation. These reclassifications had no effect on total assets, liabilities or net assets for the years ended December 31, 2024 and 2023. The following changes were made.

	Balance Prior to Change	Reclassification	Balance After the Change
Statement of Financial Position:			
December 31, 2024:			
Assets:			
Cash and cash equivalents	$ 5,335,848	$ (5,158,402)	$ 177,446
Investments	$ 6,398,755	$ 5,158,402	$ 11,557,157
December 31, 2023:			
Assets:			
Cash and cash equivalents	$ 13,765,585	$ (13,056,414)	$ 709,171
Investments	$ 6,519,843	$ 13,056,414	$ 19,576,257
Statement of Cash Flows:			
Year ended December 31, 2024:			
Cash flows from investing activities:			
Proceeds from sale of investments	$ 501,587	$ 7,898,012	$ 8,399,599
Net cash provided by investing activities	$ (7,114,918)	$ 7,898,012	$ 783,094
Cash and Cash Equivalents, Beginning of Year	$ 13,765,585	$ (13,056,414)	$ 709,171
Cash and Cash Equivalents, End of Year	$ 5,335,848	$ (5,158,402)	$ 177,446
Year ended December 31, 2023:			
Cash flows from investing activities:			
Purchases of investments	$ (258)	$ (6,096,626)	$ (6,096,884)
Net cash provided by investing activities	$ 5,362,458	$ (6,096,626)	$ (734,168)
Cash and Cash Equivalents, Beginning of Year	$ 12,269,743	$ (6,959,788)	$ 5,309,955
Cash and Cash Equivalents, End of Year	$ 13,765,585	$ (13,056,414)	$ 709,171

3. INVESTMENTS:

The composition of investments held at WBI consist of the following:

	December 31,		
	2025	2024	2023
At fair value:			
Interest in WBI pooled funds:			
Short Term Investment Fund–I Series	$ 486,411	$ 613,834	$ 1,070,382
Fixed Income Fund–I Series	918,179	1,804,782	1,756,897
Multiple Asset Fund–I Series	2,399,319	3,980,139	3,692,564
	3,803,909	6,398,755	6,519,843
At cost:			
Denominational loan fund certificates	3,694,081	5,158,402	13,056,414
	$ 7,497,990	$ 11,557,157	$ 19,576,257

4. LOANS RECEIVABLE:

Loans receivable are generally approved for terms ranging from 10 to 20 years, but occasionally, to accommodate a particular situation, a term of up to 30 years may be approved. WI's board may increase or decrease the interest rates of a loan when the loan contracts permit or decrease the rate without regard to the contractual rate where appropriate, in relation to the prevailing rates and economic conditions. A summary of loans receivable classified by loan portfolio segment is as follows:

	December 31,		
	2025	2024	2023
New customer loans	$ 24,218,117	$ 10,568,084	$ 3,870,211
Cash-secured or conference-guaranteed loans	6,627,145	5,727,917	4,980,038
Existing customer loans:			
Low risk loans	65,916,040	70,288,974	71,353,269
Medium risk loans	6,305,891	4,907,494	8,650,115
Higher risk loans	8,167,746	8,755,027	3,788,843
	111,234,939	100,247,496	92,642,476
Allowance for credit losses	(3,167,935)	(3,098,101)	(3,250,000)
Total loans receivable	$ 108,067,004	$ 97,149,395	$ 89,392,476

In the normal course of business, WI makes commitments to extend loans to meet the financing needs of its customers. At December 31, 2025 and 2024, WI had outstanding commitments of approximately $6,403,000 and $4,355,000, respectively, to fund construction in progress, undrawn lines of credit and real estate mortgages.

4. LOANS RECEIVABLE, continued:

A summary of loans receivable at December 31, classified by interest rates, is as follows:

	December 31,		
	2025	2024	2023
4.5% or less	$ 36,320,880	$ 44,912,630	$ 59,221,820
over 4 1/2 to 5%	6,662,783	12,644,325	16,710,540
over 5 to 5 1/2%	15,968,913	2,325,202	2,929,711
over 5 1/2% to 6%	20,785,749	6,373,030	685,659
over 6% to 6 1/2%	15,106,930	19,160,455	3,111,593
over 6 1/2% to 7%	2,966,954	3,104,114	3,043,745
over 7% to 7 1/2%	8,555,345	7,716,529	5,665,054
over 7 1/2% to 8%	1,839,228	3,510,633	745,746
over 8% to 8 1/2%	2,904,558	67,578	220,479
over 8 1/2%	123,599	433,000	308,129
	111,234,939	100,247,496	92,642,476
Allowance for credit losses	(3,167,935)	(3,098,101)	(3,250,000)
	$ 108,067,004	$ 97,149,395	$ 89,392,476

The following summarizes the activity related to the allowance for credit losses for the years ended December 31, 2025, 2024, and 2023:

	New Customers	Cash-Secured or Conference-Guaranteed	Existing Customers	Total
Balance, December 31, 2022	$ 226,463	$ 27,289	$ 2,996,248	$ 3,250,000
Transfers	12,673	(2,389)	(10,284)	-
Provision for credit losses	-	-	-	-
Balance, December 31, 2023	239,136	24,900	2,985,964	3,250,000
Transfers	(36,041)	3,740	32,301	-
Provision for credit losses	-	-	(151,899)	(151,899)
Balance, December 31, 2024	203,095	28,640	2,866,366	3,098,101
Transfers	247,113	4,496	(251,609)	-
Provision for credit losses	-	-	69,834	69,834
Balance, December 31, 2025	$ 450,208	$ 33,136	$ 2,684,591	$ 3,167,935

4. LOANS RECEIVABLE, continued:

The following table shows the amortized cost basis of loans modified for three borrowers experiencing financial difficulty during the year ended December 31, 2025:

	Amortized Cost	Financial Effect
Loans receivable	$ 3,406,106	Restructured loans by reducing payments to interest-only for one year, which is a loan modification that creates an other-than-insignificant payment delay.
Loans receivable	$ 2,942,869	Combination modification by lowering the interest rate from 6.5% to 4%, and by reducing payments to interest-only for one year.

The following table shows the amortized cost basis of a loan modified for a borrower experiencing financial difficulty during the year ended December 31, 2023:

	Amortized Cost	Financial Effect
Loans receivable	$ 1,449,838	Restructured by lowering the interest rate from 9.20% to 3.95% and deferring principal payments until January 1, 2025

There were no payment defaults which occurred within 12 month of the restructuring date during the years ended December 31, 2025 and 2024. There were no loan modifications during 2024 for borrowers experiencing financial difficulties. The modified loans totaled 5.7% and 1.6% of WI's aggregate principal balance of total loans outstanding at December 31, 2025 and 2023, respectively.

WI has not charged off interest on any loans during the years ended December 31, 2025, 2024, and 2023.

4. LOANS RECEIVABLE, continued:

Loans are considered to be nonperforming when days past due are greater than 60 days in the previous month. The following table presents loans by credit quality indicator for the year ended December 31, 2025:

	New Customers	Cash-Secured or Conference-Guaranteed	Existing Customers	Total
Performing	$ 24,218,117	$ 6,627,145	$ 78,905,158	$ 109,750,420
Non-performing	-	-	1,484,519	1,484,519
	$ 24,218,117	$ 6,627,145	$ 80,389,677	$ 111,234,939

The following table presents loans by credit quality indicator for the year ended December 31, 2024:

	New Customers	Cash-Secured or Conference-Guaranteed	Existing Customers	Total
Performing	$ 10,568,084	$ 5,727,917	$ 81,664,139	$ 97,960,140
Non-performing	-	-	2,287,356	2,287,356
	$ 10,568,084	$ 5,727,917	$ 83,951,495	$ 100,247,496

The following table presents loans by credit quality indicator for the year ended December 31, 2023:

	New Customers	Cash-Secured or Conference-Guaranteed	Existing Customers	Total
Performing	$ 3,870,211	$ 4,980,038	$ 82,266,315	$ 91,116,564
Non-performing	-	-	1,525,912	1,525,912
	$ 3,870,211	$ 4,980,038	$ 83,792,227	$ 92,642,476

4. LOANS RECEIVABLE, continued:

Past due status is based on contractual terms of the loan. A loan is considered to be past due when a scheduled payment has not been received 30 days after the contractual due date. Loans are classified as delinquent when payments are 90 days overdue.

An aging analysis of the principal of past due loans receivable by portfolio segment as of December 31, 2025, is as follows:

	New Customers	Cash-Secured or Conference-Guaranteed	Existing Customers	Total
Past due:				
30-60 days	$ -	$ -	$ -	$ -
61-89 days	-	-	-	-
90 days or greater	-	-	1,484,519	1,484,519
Total past due	-	-	1,484,519	1,484,519
Current	24,218,117	6,627,145	78,905,158	109,750,420
	$ 24,218,117	$ 6,627,145	$ 80,389,677	$ 111,234,939

An aging analysis of the principal of past due loans receivable by portfolio segment as of December 31, 2024, is as follows:

	New Customers	Cash-Secured or Conference-Guaranteed	Existing Customers	Total
Past due:				
30-60 days	$ -	$ -	$ 4,149,788	$ 4,149,788
61-89 days	-	-	-	-
90 days or greater	-	-	2,287,356	2,287,356
Total past due	-	-	6,437,144	6,437,144
Current	10,568,084	5,727,917	77,514,351	93,810,352
	$ 10,568,084	$ 5,727,917	$ 83,951,495	$ 100,247,496

4. LOANS RECEIVABLE, continued:

An aging analysis of the principal of past due loans receivable by portfolio segment as of December 31, 2023, is as follows:

	New Customers	Cash-Secured or Conference-Guaranteed	Existing Customers	Total
Past due:				
30-60 days	$ -	$ -	$ 814,577	$ 814,577
61-89 days	-	-	1,349,091	1,349,091
90 days or greater	-	-	176,821	176,821
Total past due	-	-	2,340,489	2,340,489
Current	3,870,211	4,980,038	81,451,738	90,301,987
	$ 3,870,211	$ 4,980,038	$ 83,792,227	$ 92,642,476

As of December 31, 2025, 2024, and 2023, the balances of loans on nonaccrual status were $1,349,091, $1,349,091 and $176,821, respectively. Interest income earned on these loans totaled $15,549, $33,751, and $0 at December 31, 2025, 2024, and 2023, respectively.

Loans receivable at December 31, 2025, are expected to mature as follows:

Year	
2026	$ 689,981
2027	110,109
2028	2,931,450
2029	371,778
2030	13,224,230
Thereafter	93,907,391
	$ 111,234,939

4. LOANS RECEIVABLE, continued:

At December 31, 2025, WI had 137 outstanding loans with balances as follows:

Loan Balance	Number of Loans	Principal Outstanding	Percent of Loan Portfolio
$250,000 and less	55	$ 6,414,993	6%
$250,001 - $500,000	27	10,015,823	9%
$500,001 - $1,000,000	23	16,711,526	15%
$1,000,001 - $2,000,000	19	27,033,478	24%
$2,000,001 - $5,000,000	11	32,489,305	29%
Over $5,000,000	2	18,569,814	17%
	137	$ 111,234,939	100%

Although WI has no geographic restrictions within the United States on where loans are made, aggregate loans equal to or in excess of five percent of total balances at December 31, 2025, were located in the following states:

State	Number of Loans	Principal Outstanding	Percent of Loan Portfolio
North Carolina	3	$ 13,242,562	12%
California	19	10,867,060	10%
Pennsylvania	7	10,506,202	9%
Georgia	4	7,507,098	7%
Florida	4	7,481,218	7%
New York	12	7,103,544	6%
New Jersey	14	5,854,463	5%
	63	$ 62,562,147	56%

Concentrations of credit risk exist with respect to individually significant borrowers, which are defined as those exceeding five percent of the total loan portfolio. At December 31, 2025, there were two individually significant borrowers whose combined balances totaled $18,569,814. At December 31, 2024, there was one individually significant borrower whose balance totaled $7,624,814.

Collateral dependent loans in the existing customers loan segment, as of December 31, 2025, totaled $5,500,793, and had a recorded allowance for credit loss of $1,100,159.

5. CERTIFICATES:

Interest on certificates accrues daily, paid or reinvested monthly, and is subject to forfeiture under certain circumstances for early redemption. Certificates are redeemable at end of terms ranging from one to five years or on demand and earn interest at variable rates (from 0.85% to 5% at December 31, 2025).

Certificates consist of the following:

	December 31,		
	2025	2024	2023
Demand:			
Flexible demand certificates	$ 38,084,171	$ 23,458,532	$ 22,872,188
IRA certificates	1,992,445	2,729,683	2,775,750
	40,076,616	26,188,215	25,647,938
Term:			
One year	14,456,451	26,520,805	17,559,006
Two year	2,975,837	3,922,325	4,435,874
Three year	7,441,905	8,134,000	9,604,953
Four year	1,310,944	1,638,073	2,179,385
Five year	6,112,692	4,350,296	12,609,221
	32,297,829	44,565,499	46,388,439
	$ 72,374,445	$ 70,753,714	$ 72,036,377

Amounts are presented in the schedule below based on the year in which the investment certificates are scheduled to mature.

Year of Maturity	Amount
Demand	$ 40,076,616
2026	19,391,094
2027	4,390,521
2028	4,461,253
2029	1,071,840
2030	2,983,121
	$ 72,374,445

5. CERTIFICATES, continued:

At December 31, 2025, WI had 67 certificates with balances of $100,000 or more as follows:

Certificate Balances	Number of Certificates	Amount	Percent of Certificate Balances Outstanding
$100,000 - $200,000	34	$ 4,301,957	6%
$200,001 - $300,000	8	1,720,394	2%
$300,001 - $500,000	6	2,118,651	3%
Greater than $500,000	18	25,525,331	35%
Related parties	1	16,805,068	23%
	67	$ 50,471,401	69%

At December 31, 2025, WI had 2,141 certificates, with the primary concentrations by state as follows:

State	Number of Certificates	Amount	Percent of Certificate Balances Outstanding
Texas	280	$ 19,277,478	27%
Georgia	31	16,042,418	22%
South Carolina	36	4,743,201	7%
California	88	4,685,690	6%
	435	$ 44,748,787	62%

6. FAIR VALUE MEASUREMENTS AND FAIR VALUE OF FINANCIAL INSTRUMENTS:

WI uses appropriate valuation techniques to determine fair value based on inputs available. When available, WI measures fair value using Level 1 inputs because they generally provide the most reliable evidence of fair value. Level 3 inputs are only used when Level 1 or Level 2 inputs are not available. The valuations for each of these levels are determined as follows:

Level 1 - Quoted prices for identical instruments traded in active markets.

Level 2 - Quoted prices for similar instruments in active markets, quoted prices for identical or similar instruments in inactive markets or model-based valuations where significant assumptions are observable.

Level 3 - Model-based techniques using significant assumptions that are not observable. These unobservable assumptions reflect estimates of assumptions that market participants would use.

The table below presents the level within the fair value hierarchy at which investments are measured on a recurring basis at December 31, 2025, 2024, and 2023:

	Total	Level 1	Level 2	Level 3
2025:				
Interest in WBI pooled funds:				
Short-term Investment Fund–I Series	$ 486,411	$ -	$ 486,411	$ -
Fixed Income Fund–I Series	918,179	-	918,179	-
Multiple Asset Fund–I Series	2,399,319	-	2,399,319	-
	$ 3,803,909	$ -	$ 3,803,909	$ -
2024:				
Interest in WBI pooled funds:				
Short-term Investment Fund–I Series	$ 613,834	$ -	$ 613,834	$ -
Fixed Income Fund–I Series	1,804,782	-	1,804,782	-
Multiple Asset Fund–I Series	3,980,139	-	3,980,139	-
	$ 6,398,755	$ -	$ 6,398,755	$ -

6. FAIR VALUE MEASUREMENTS AND FAIR VALUE OF FINANCIAL INSTRUMENTS, continued:

	Total	Level 1	Level 2	Level 3
2023:				
Interest in WBI pooled funds:				
Short-term Investment Fund–I Series	$ 1,070,382	$ -	$ 1,070,382	$ -
Fixed Income Fund–I Series	1,756,897	-	1,756,897	-
Multiple Asset Fund–I Series	3,692,564	-	3,692,564	-
	$ 6,519,843	$ -	$ 6,519,843	$ -

The following methods and assumptions were used by WI to estimate the fair value of each class of financial instruments at December 31, 2025, 2024, and 2023:

Pooled investment funds

The investments in the WBI pooled funds are valued as reported by the investment managers at net asset value (NAV). WI's interest is carried at approximated fair value and classified under Level 2 of the fair value hierarchy as WI has the ability to redeem its investment in the pool at net asset value per share (or its equivalent) either at the reporting date or within a 15-day notice period. WI is not able to apply the practical expedient for net asset value for interest in the pooled funds as Wespath Benefits and Investments is not considered an investment company as defined by topic 946 of the FASB ASC. There are no capital calls on the pooled funds.

7. FUNCTIONAL ALLOCATION OF EXPENSES:

The financial statements report certain categories of expenses that are attributable to one or more program or supporting functions of WI, which are primarily allocated on estimates of time and effort. The following tables present the functional allocation of expenses for the years ended December 31, 2025, 2024, and 2023.

	For the Year Ended December 31, 2025		
	Program Services	General and Administrative	Total
Interest expense	$ 2,143,738	$ -	$ 2,143,738
Contract labor	834,221	689,632	1,523,853
Promotional	1,444,844	137,540	1,582,384
Other	221,717	361,811	583,528
Professional fees	156,648	48,470	205,118
Provision for credit losses	69,834	-	69,834
Total	$ 4,871,002	$ 1,237,453	$ 6,108,455

	For the Year Ended December 31, 2024		
	Program Services	General and Administrative	Total
Interest expense	$ 1,829,937	$ -	$ 1,829,937
Contract labor	889,131	359,094	1,248,225
Promotional	997,970	106,416	1,104,386
Other	61,120	287,673	348,793
Professional fees	164,943	44,385	209,328
Grants	120,647	-	120,647
Total	$ 4,063,748	$ 797,568	$ 4,861,316

7. FUNCTIONAL ALLOCATION OF EXPENSES, continued:

	For the Year Ended December 31, 2023		
	Program Services	General and Administrative	Total
Interest expense	$ 1,711,452	$ -	$ 1,711,452
Contract labor	872,587	352,413	1,225,000
Promotional	513,705	28,106	541,811
Other	41,151	279,800	320,951
Professional fees	154,901	38,259	193,160
Total	$ 3,293,796	$ 698,578	$ 3,992,374

The financial statements report certain categories of expenses that are attributable to more than one program or supporting function. Therefore, these expenses require allocation on a reasonable basis that is consistently applied. The expenses that are allocated include contract labor, which is allocated on the basis of estimates of time and effort.

8. LIQUIDITY AND FUNDS AVAILABLE:

The following reflects WI's financial assets as of December 31, 2025, 2024, and 2023, reduced by amounts not available for general expenditure within one year. Financial assets are considered unavailable when illiquid or not convertible to cash within one year, donor-restricted funds restricted by purpose or time, liquidity reserve limits required for church extension funds, assets held for others, or because the board has set aside funds for specific purposes. These board designations could be drawn upon if the board approves that action.

	December 31,		
	2025	2024	2023
Financial assets:			
Cash and cash equivalents	$ 774,306	$ 177,446	$ 709,171
Investments	7,497,990	11,557,157	19,576,257
Accrued interest receivable	774,781	796,455	689,891
Loans receivable (gross)	111,234,939	100,247,496	92,642,476
Less allowance for credit losses	(3,167,935)	(3,098,101)	(3,250,000)
Financial assets, at year-end	117,114,081	109,680,453	110,367,795
Less those unavailable for general expenditure within one year, due to:			
Loans receivable collectible beyond one year	(110,544,958)	(99,977,333)	(88,051,277)
Board-designated for endowment	(41,712)	(38,399)	(26,513)
Church extension fund required liquidity reserves *	(4,342,467)	(4,245,223)	(4,322,183)
Financial assets available to meet cash needs for general expenditures within one year	$ 2,184,944	$ 5,419,498	$ 17,967,822

* The North American Securities Administrators Association's statement of policy regarding church extension fund securities states that at the end of its most recent fiscal year as reported in its audited financial statements, the church extension fund's cash, cash equivalents, readily marketable securities and available lines of credit shall have a value of at least 8% of the principal balance of its total outstanding certificates, except that the value of available lines of credit for meeting this standard shall not exceed 2% of the principal balance of its total outstanding certificates.

WI structures its financial assets to be available as its general expenditures, liabilities, and other obligations come due. WI also has a $10,000,000 line of credit agreement as noted in Note 9, of which $10,000,000 was available on the line of credit as of December 31, 2025.

9. LINE OF CREDIT:

WI has a $10,000,000 revolving line of credit with a financial institution which bears interest at the Daily Simple Secured Overnight Financing Rate (3.87% at December 31, 2025) plus 1.85%. There were no advances outstanding at December 31, 2025, 2024, and 2023. The line of credit matures on June 30, 2026, and is secured by substantially all of WI's assets, including investments and loans receivable, and requires WI to meet certain financial covenants, including unrestricted tangible net assets and interest coverage ratio. WI was in compliance with all covenants as of December 31, 2025.

10. AGREEMENT WITH TMF:

On January 1, 2019, WI entered into a shared services agreement with TMF. Under this agreement, TMF causes its employees to conduct the day-to-day business of WI in the sale of WI's investment obligations, the management of WI's loan portfolio, the administrative procedure for reviewing loan applications and extending and documenting new loans, management of WI's investments, investor relations, accounting, regulatory compliance, and marketing. This agreement provides to TMF certain operational authority to discharge its management responsibilities. That authority includes, among other things, the authority to install and utilize new hardware and software computer systems, to develop new operational policies and procedures, and to establish and maintain reasonable accounting and reporting systems and internal controls designed to help WI protect its assets. Under this agreement, TMF does not have authority to bind WI. WI retains its authority over matters handled by TMF and exercises decision-making authority with respect to the making of loans and raising of funds, including the sale of investment obligations.

The board of directors of TMF and WI have determined that this agreement, and the operational efficiencies they have achieved, advance the exempt purposes and missional priorities of the two entities.

Administrative expenses, which are primarily for services rendered by TMF, are reimbursed by WI under agreement with TMF. During the years ended December 31, 2025, 2024, and 2023, WI incurred expenses totaling $1,750,000, $1,400,000, and $1,400,000, respectively, related to administrative expenses with TMF.

11. RELATED PARTY TRANSACTIONS:

WI had investment certificates with a board member affiliated with GBGM and other investors totaling $17,817,089 as of December 31, 2023. GBGM was no longer a related organization beginning in 2024.

As of December 31, 2025, 2024, and 2023, TMF's balance included in certificates totaled $16,805,068, $15,520,518, and $14,626,334, respectively. As of December 31, 2025, 2024, and 2023, WI has investments in TMF funds totaling $0, $0, and $9,448,834, respectively.

12. CONCENTRATIONS OF CREDIT RISK:

Financial instruments that potentially subject WI to concentrations of credit risk consist principally of cash and cash equivalents, marketable securities and loans receivable. From time to time WI may have deposits in excess of federal deposit insurance limits. See Note 2 for amounts in excess of these insurance limits. At December 31, 2025, 51% of WI's investment portfolio was held by Wespath Benefits and Investments. WI has not experienced any losses on these accounts.

WI provides loans solely to churches which draw their origin from the Wesleyan Reform movement as expressed through several denominations. A church borrower's ability to repay their mortgage obligation is dependent on their parishioners' financial support of the local church. Factors such as unemployment, aging congregations, and declining church attendance can result in a reduction in a borrower's contribution income, which could impair their ability to repay their loan obligation.

13. SUBSEQUENT EVENTS:

Subsequent events have been evaluated through April 14, 2026, which represents the date the financial statements were available to be issued. Subsequent events after that date have not been evaluated.

APPENDIX B

APPLICATION TO PURCHASE

Wesleyan Impact Partners

11709 Boulder Lane, Suite 220 | Austin, Texas 78726 | (800) 862-8633 | wesleyanimpactpartners.org

IMPACT CERTIFICATES

PURCHASE APPLICATION

The information contained in this Purchase Application is provided to Wesleyan Impact Partners Inc., a Texas non-profit corporation (the "**Issuer**") in connection with the undersigned Applicant's interest in making an investment in Issuer's Impact Certificates (the "**Certificates**").

Name of Investor(s): _____

_____

Investment Amount (min. $100): $_____

☐ Payment by check payable to the order of "Wesleyan Impact Partners" and sent to:

11709 Boulder Ln., Ste. 220
Austin, TX 78726

☐ Payment by wire transfer (the Issuer will send instructions upon receipt of Application)

Interest Election (select one):

☐ Pay interest semiannually
☐ Compound interest semiannually

Type of Certificate Purchased: *See Interest Rate Sheet or contact us for current interest rates*.

☐ Flexible Investment Certificate
☐ One-Year Term Certificate
☐ Two-Year Term Certificate
☐ Three-Year Term Certificate
☐ Four-Year Term Certificate
☐ Five-Year Term Certificate
☐ IRA Investment Certificate

Note: Investors who wish to purchase a Certificate through a self-directed Individual Retirement Account (IRA) may also be required to fill out additional documentation in connection with such investment. The Issuer is not affiliated with any IRA custodian. For more information, please call the Issuer at 1-800-862-8633.

---

1. TYPE OF OWNERSHIP: *(choose one)*

☐ Individual (JWROS) ☐ Nonprofit corporation ☐ Tenants in Common ☐ Trust ☐ Custodian

Note: JWROS – Joint with Right of Survivorship
For revocable trusts, the grantor or maker of the trust should complete this Application as an individual. For an account being opened on behalf of a minor, mark "Custodian," indicate both the custodian and minor's names at the top, complete Section 2 for the custodian and Section 2a for the minor.

Address in Principal State of Residence:

_____
_____
_____

Preferred Mailing Address (if different):

_____
_____
_____

Telephone: _____

Email: _____

SSN or Taxpayer ID: _____

Date of Birth: _____

2a. Co-Owner Information: *(if applicable) Please attach a separate sheet for additional co-owners.*

Address in Principal State of Residence: _____

_____

_____

Preferred Mailing Address (if different): _____

_____

_____

Telephone: _____ **Email**: _____

SSN or Taxpayer ID: _____ **Date of Birth**: _____

Relationship to Owner: _____

☐ Co-Owner is a minor, and primary Owner is acting as a Custodian for Co-Owner. Interest will be reported to the Internal Revenue Service using the minor's SSN.

2b. Information for Trusts: *(if applicable)*

☐ If the Applicant is a trust, please attach a copy of the written trust agreement or certificate of trust showing the name and date of the trust, name and authority of the trustee, and the taxpayer identification number.

Total Assets: *(choose one)*

☐ <$1 million ☐ $1 million to $5 million ☐ $5 million to $10 million ☐ >$10 million.

---

3. PLACE OF PAYMENT: *Please provide the address/account where we should direct interest and/or principal payments.*

☐ Use Address in Principal State of Residence (above)
☐ Use Preferred Mailing Address (above)
☐ Electronic payment as follows:

Bank Name:_____
Routing No.:_____
Account No.:_____
Account Type:_____

Note: You must complete the Electronic Payment if you have selected above for accrued interest to be paid to you semi-annually.

---

4. BENEFICIARY DESIGNATION (<u>OPTIONAL</u>):

Upon my death, I designate that my ownership interest in the Certificate shall be transferred to the following:

☐ The following individual or organization:

Name:_____
Address:_____
City/State/ZIP:_____
Phone:_____

Please attach and sign a separate sheet to designate more than one beneficiary.

TERMS OF INVESTMENT

1. Representations and Warranties. The Applicant represents, warrants, and agrees as follows:

(a) The Applicant, if an individual, is a resident of the state identified in this Application and is 18 years of age or older.

(b) The Applicant has received and reviewed a copy of the Offering Circular, including any documents that are incorporated into and made part of the Offering Circular, which summarizes the terms, risks and other information regarding the Certificates. The Certificates have the terms as set forth in the Offering Circular. The Applicant has been provided the opportunity to (i) ask questions and receive satisfactory answers concerning the terms and conditions of the offering and (ii) obtain additional information in order to evaluate the merits and risks of an investment in the Certificates. No statement or other information that is contrary to the information contained in the Offering Circular has been given or made by or on behalf of the Issuer to the Applicant.

(c) The Applicant understands that the Certificates are not registered under the Securities Act of 1933, as amended, may not be registered under state securities laws and may be offered and sold in reliance upon exemptions from state registration. No federal, state, local or foreign securities commission, regulatory authority or agency has recommended or passed upon the merit or value of the Certificates, made any finding or determination as to the fairness of this investment, determined the accuracy, adequacy, truthfulness or completeness of the Offering Circular, or approved, disapproved or endorsed the offering of Certificates. The Certificates are not insured by the Federal Insurance Corporation (FDIC), Securities Investor Protection Corporation (SIPC) or any other state or federal agency or regulated institution. The Applicant is able to bear the risk of loss of its investment in the Certificates.

(d) The Certificates will be issued in book-entry form as uncertificated securities to be held and recorded in the book entry-only system maintained by the Issuer. After purchase of any Certificate, the Applicant will not receive a physical Certificate, but will receive a registration confirmation acknowledging payment for the Certificate. The Certificate will be registered in book entry-only form by the Issuer.

(e) The Applicant is, and was prior to receipt of the Offering Circular, a member of the class of Eligible Investors as described in the Offering Circular. The Applicant recognizes that the Certificates will be subject to certain restrictions on transferability and resale as described in the Offering Circular.

(f) If the Applicant is a trust, corporation, or other entity, the undersigned is duly authorized to purchase the Note and execute this Application on behalf of such entity. The Applicant authorizes the Issuer to act upon the instructions and directions of any authorized signer in all matters, including renewals, reinvestments, redemptions, and transfer requests.

2. Acceptance. The Issuer may, in its sole discretion, determine whether to accept this Application. Acceptance will be given to the Applicant by the Issuer's delivery of a confirmation of issuance of the Certificate to the Applicant. If so accepted, this Application (i) will be binding upon the Applicant's heirs, successors, legal representatives and assigns, (ii) may not be canceled, terminated or revoked by the Applicant, except as provided under applicable law, and (iii) will be governed by and construed in accordance with the laws of the State of Texas (without giving effect to any choice of law or conflict of law rules or provisions that would cause the application of the laws of any jurisdiction other than the State of Texas). If this Application is not accepted by the Issuer, this Application will be null and void and of no further force and effect, and no party shall have any rights against any other party hereunder.

3. Successors. Except as otherwise provided herein, this Application and all of the terms and provisions hereof shall be binding upon and inure to the benefit of the parties and their respective heirs, executors, administrators, successors, trustees and legal representatives. If the Applicant is more than one person, the obligation of the Applicant shall be joint and several and the acknowledgements, representations, warranties, covenants, and agreements herein contained shall be deemed to be made by and be binding upon each such person and such person's heirs, executors, administrators, successors, trustees and legal representatives.

4. Survival. The acknowledgements, representations, warranties, covenants, and agreements herein contained shall survive the acceptance of this Application and the issuance of the Note to the Applicant.

5. No Waiver. No provision of this Application shall be deemed to have been waived, unless such waiver is contained in a written notice given to the party claiming such waiver has occurred, and no such waiver shall be deemed to be a waiver of any other or further obligation or liability of the party or parties in whose favor the waiver was given.

Under penalty of perjury, the Applicant further certifies that: (1) the taxpayer identification number (TIN) indicated on this Application is correct, (2) Applicant is not subject to backup withholding, and (3) each Applicant is a U.S. citizen or a U.S. resident alien. If the correct TIN is not supplied, principal and interest payments may be subject to backup withholding.

The Applicant hereby executes this Application as of the date specified below.

FOR INDIVIDUAL INVESTORS:

_____ _____
(Print Name) (Signature)
Date: _____

(If jointly held, also complete below for joint noteholder, or tenant in common)

_____ _____
(Print Name) (Signature)
Date: _____

FOR INDIVIDUAL INVESTORS WHO DESIGNATE SOMEONE OTHER THAN SPOUSE AS PRIMARY BENEFICIARY:

Spousal Consent to beneficiary designation: *(AZ, CA, ID, LA, NV, NM, TX, WA and WI residents only) If you are married, reside in a community property or marital property state (listed above) and designate someone other than your spouse as your sole primary beneficiary, your spouse must sign below.*

I am the spouse of the Applicant named above. I give to the Applicant any interest I have in the Note. Therefore, I agree to my spouse's naming of a primary beneficiary other than myself. I acknowledge that I have received a fair and reasonable disclosure of my spouse's property and financial obligations. I also acknowledge that I shall have no claim whatsoever against the Issuer for any payment to my spouse's named beneficiary(ies).

Signature:_____ **Date**:_____ **Spouse of**:_____

FOR ENTITIES:

_____
Print Name of Entity

_____
Print Name of Contact

_____ Date: _____

_____ _____
Authorized person on the account Email and phone

_____ _____
Authorized person on the account Email and phone

_____ _____
Authorized person on the account Email and phone

FOR INVESTORS LOCATED IN ALABAMA, ARIZONA, ARKANSAS, CALIFORNIA, IDAHO, INDIANA, KENTUCKY, MICHIGAN, MISSOURI, OHIO, PENNSYLVANIA, TENNESSEE AND WASHINGTON:

This Offering is available only to those persons or entities who are, prior to the receipt of the Offering Circular, one of the following: (i) entities within a Wesleyan or Methodist Church connectional system; (ii) entities which trace their origin to the Wesleyan Episcopal movement of the 18th century; (iii) members of, contributors to (including previous investors), or participants in the Issuer, a church with roots in the Wesleyan Episcopal movement, their connectional units or any program, activity or organization which constitutes a part of or sharing a programmatic relationship with such organization, or the family members of, or entities controlled by, any such members, contributors or participants; and (iv) successors in interest to any of the foregoing. The Issuer may determine in its discretion that a prospective investor or transferee does not meet one of the foregoing definitions and reserves the right to refuse to offer or sell any Certificate to any person or entity.

If you are located in of one of these states, please check the correct box:

❒ **We meet the above requirement.**

❒ **We do not meet the above requirement.**

NOTICE TO INVESTORS FROM PENNSYLVANIA: Withdrawal of Purchase by Investor

If you have accepted an offer to purchase these securities made pursuant to an Offering Circular which contains a notice explaining your right to withdraw your acceptance pursuant to section 207(m) of the Pennsylvania Securities Act of 1972 (70 P.S. section 1-207(m)), you may elect, within two business days after the first time you have received this notice and an Offering Circular, to withdraw from your purchase agreement and receive a full refund of all monies paid by you. Your withdrawal will be without any further liability to any person. To accomplish this withdrawal, a letter should be sent to the issuer indicating your intention to withdraw. Such letter should be sent and postmarked prior to the end of the aforementioned second business day. It is prudent to send it by certified mail, return receipt requested, to ensure that it is received and also to evidence the time when it was mailed. Should you make this request orally, you should ask for written confirmation that your request has been received. Letters are to be forwarded to the Issuer at 11709 Boulder Lane, Suite 220, Austin, TX 78726.

Redeeming and Rolling Over Certificates

Except as to residents of Arkansas, California, Georgia, Kentucky, Louisiana, Ohio, Oregon, South Carolina, and Washington, if a holder of a maturing Term Certificate does not give the Issuer written instructions to redeem it, that Term Certificate will automatically be renewed or “rolled over” into a like Term Certificate at the prevailing interest rate paid on the same Term Certificate as that being rolled over. The rate of interest that the Issuer pays on the Term Certificate issued as a result of the roll-over may be less than the rate of interest paid on the maturing Term Certificate.

Upon the maturity of a Term Certificate held by residents of Arkansas, California, Georgia, Kentucky, Louisiana, Oregon, and South Carolina, the Issuer will pay the principal and accrued interest balance of the Certificate upon written instruction to the Issuer to redeem it. Alternatively, the holder may exchange the maturing Term Certificate for a new Term Certificate then offered by the Issuer upon written instruction to the Issuer and a delivery of a new signed Application. Until written instructions and new Application are received by the Issuer, the matured Certificate will become an account payable of the Issuer, earning interest at the rate then offered by the Issuer on Flexible Investment Certificates, until a new Application has been received. The Issuer will continue to attempt to contact the holder after the maturity of a Certificate and assist the holder in completing the necessary steps either to purchase a new Certificate or obtain repayment of the matured Certificate. If the Issuer is unable to reach you, the matured Certificate will be handled in accordance with applicable law, including the rules of escheat.

For residents of the State of Washington, Term Certificates will not be automatically renewed at maturity. Unless the Issuer receives a written instruction from the holder of a maturing Term Certificate to exchange the Certificate for a new Term Certificate or Flexible Investment Certificate, along with new signed Application to the Issuer, the holder will be paid at the maturity of the Term Certificate the full principal and accrued interest balance of the Certificate. If the Issuer does not receive written instructions from the holder regarding the maturing Term Certificate and is unable to reach you to repay the principal and accrued interest, the Certificate will be handled in accordance with applicable law, including the rules of escheat.

The rate of interest that the Issuer pays on the Certificate issued as a result of any “roll-over” of a maturing Term Certificate may be less than the rate of interest paid on this Certificate. If, at the Maturity Date, the Issuer is not permitted to sell its Certificates in the state where the holder resides, the Issuer will redeem this Certificate and send the principal and interest due on the Certificate to the holder.

There is no right to early redemption of a Term Certificate. The Issuer retains the right to reject any request for

early redemption. For Certificates that are redeemed prior to their maturity, the Issuer will generally pay the principal in five (5) equal annual installments (except as to residents of certain states), and will charge an early redemption penalty. The early withdrawal penalty will be four (4) months' interest on the principal amount withdrawn; or the entire interest accrued on the Certificate if the Certificate has been issued for a period less than four (4) months. The Issuer reserves the discretionary right to change the early withdrawal penalty.

The penalty will be charged first against any interest then in the account and then from the principal. This early withdrawal penalty will be waived if: (i) the account owner dies or is declared incompetent, or (ii) if the account is an IRA account and the request for withdrawal is made within seven days of establishing the IRA account in which event the entire amount will be returned without payment of interest.