

March 2024



Investment Intelligence

the Eder Way

Financial Forecasting

As the frosty grip of winter loosens, the Federal Reserve, our economic groundhog, emerges with predictions for the changing financial seasons in 2024. The chill of interest rate hikes, initiated in March 2022 to combat a harsh inflationary winter, seems to be thawing. The inflation rate has retreated from a biting 9.1% year-on-year in June 2022. Economists, the meteorologists of Wall Street, are adjusting their forecasts, hinting at the first cut of rates, but pushing later in 2024. Just as the arrival of spring promises new growth, these predictions bring hope of a warmer economic climate. As we transition into the summer, we look forward to seeing how these predictions pan out. Remember, just as the weather can be unpredictable, so too can the economy. At Eder we strive to educate your organization on financial climate trends through the changing of seasons.

Lindsay Cart-Turner
Operations Manager
Organizational Investing
& Deferred Gifts



6 Tips to planning a successful capital campaign

For some, the mere thought of fund raising can be daunting. Newcomers ask, where do we start or what do we do? The experienced wonder, how do we reignite our base? Whether you're a newcomer or an expert, these easy-to-follow tips will help guide you along the way.

Establish a cohesive working team to embark on your initiatives and then think about who else needs to be involved: the pastor, board members, and other pertinent individuals.

Determine your narrative. Are you an organization on the move? Do you emphasize family? Small groups? Service? Are you a beacon in the community? Are you growing?

Show what the funds will do via visual art, a diagram or statistics. Sometimes having a glimpse of the end result can help people get on board with your cause.

Present your budget but keep the presentation concise. Be clear about what you want to achieve. You don't need to give all the details, just the big picture. Try doing a narrative budget.

Think about the avenues you can use to thoughtfully convey your narrative: letters, phone calls, newsletters, personal visits, presentations during worship.

Remind people of the positive impact your organization has by actively by sharing testimonials or stories of faith from people in your community. Look for heartfelt, concrete stories.

Good Shepherd sustains chaplaincy fund through Eder Organizational Investing

Chaplaincy funds are important! When contributions are made by churches and individuals in the Northern Ohio District of the Church of the Brethren to Good Shepherd Home in Fostoria, Ohio, the money goes into the chaplaincy fund. It is then invested through Eder Organizational Investing, and the earnings help support the chaplaincy program.

With two full-time chaplains, Good Shepherd considers the program key in supporting their residents and staff. Over the years,

Good Shepherd has grown the chaplaincy fund and has used it to support a significant portion of the program without dipping into the principal. They were even able to use some of the earnings for chapel renovations 10 years ago.

According to CEO Chris Widman, Eder's investment guidance has been greatly valued over the years and Good Shepherd appreciates Eder's faith tradition. They feel with Eder, they find themselves in the company of individuals who share similar values.

Contact Director Dan Radcliff, Organizational Investing, with questions or comments.
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Eder Financial

BOLD. BALANCED. TRUSTED.

ORGANIZATIONAL INVESTING FUND PERFORMANCE REPORT

For the period ending February 29, 2024. EOII Funds net investment fees. Benchmarks gross investment fees. All returns greater than one year are annualized.

For the period ending February 29, 2024	Current Month	3 Months	1 Year	3 Years	5 Years	10 Years
SHORT TERM						
Short-Term Fund	0.3	1.3	5.2	2.0	1.7	1.2
<i>ICE BofA 6-Month Treasury Bill Index</i>	0.4	1.3	5.3	2.4	2.1	1.5
COMMUNITY DEVELOPMENT						
Community Development Investment Fund ¹	-0.3	1.4	3.5	-0.4	0.6	1.1
<i>No Benchmark</i>	—	—	—	—	—	—
FIXED INCOME						
Bond Fund	-1.3	2.3	4.6	-2.9	1.1	1.9
<i>Bloomberg U.S. Government/Credit Bond Index</i>	-1.4	2.0	3.7	-3.1	0.9	1.6
Treasury Inflation-Protected Securities Fund ²	-0.7	1.2	2.4	-0.7	2.5	2.1
<i>Bloomberg U.S. Treasury Inflation-Linked Bond Index</i>	-1.1	1.8	2.5	-0.9	2.7	2.1
Bank Loans Fund ²	0.7	3.3	10.2	4.5	4.3	—
<i>S&P/LSTA U.S. Leveraged Loan 100 Index</i>	1.1	3.4	11.5	5.4	5.0	—
High Yield Bond Fund ²	0.0	3.9	11.0	2.8	4.9	4.5
<i>Bloomberg U.S. Corporate High Yield Bond Index</i>	0.3	4.0	11.0	1.8	4.2	4.3
Global Aggregate Fixed Income Fund ^{2,3}	—	—	—	—	—	—
<i>Bloomberg Global Aggregate Index</i>	—	—	—	—	—	—
DOMESTIC EQUITY						
Domestic Stock Value Fund	—	—	—	—	—	—
<i>Russell 1000 Value Index</i>	—	—	—	—	—	—
Domestic Stock Large Cap Core Index Fund ⁴	5.3	12.2	30.2	12.3	15.0	—
<i>S&P 500 Index</i>	5.3	12.0	30.5	11.9	14.8	—
Domestic Stock Mid Cap Fund	4.9	10.0	14.3	9.8	10.7	6.9
<i>Russell Midcap Index</i>	5.6	12.1	15.5	5.5	10.3	9.5
Domestic Stock Growth Fund	7.3	16.8	43.4	11.8	15.5	12.3
<i>Russell 1000 Growth Index</i>	6.8	14.3	45.9	12.5	18.8	15.7
Domestic Stock Fund	4.9	11.4	22.3	9.3	12.4	9.2
<i>S&P 500 Index</i>	5.3	12.0	30.5	11.9	14.8	12.7
Small Cap Fund	5.7	12.0	23.3	11.9	15.9	16.0
<i>Russell 2000 Index</i>	5.7	14.0	10.0	-0.9	6.9	7.1
INTERNATIONAL EQUITY						
International Stock Core Fund	1.6	5.9	6.4	-2.4	4.6	3.4
<i>MSCI EAFE Index</i>	1.8	7.9	14.4	4.4	6.8	4.4
Emerging Markets Stock Fund ²	1.3	1.9	4.6	-5.0	-0.7	1.8
<i>MSCI Emerging Markets Index</i>	4.8	3.8	8.7	-6.3	1.9	3.0
ALTERNATIVE INVESTMENTS						
Commodities-Based Fund ²	-2.3	-4.1	-3.5	5.6	7.5	-1.4
<i>Bloomberg Commodity Total Return Index</i>	-1.5	-3.7	-3.9	7.2	5.7	-1.8
Public Real Estate Fund ²	-1.1	3.5	0.4	-2.0	0.2	2.4
<i>S&P Developed Property Index</i>	-0.2	5.3	3.1	0.1	1.4	4.1
Multi-Strategy Hedge Fund ^{2,3}	—	—	—	—	—	—
Global Inflation Protection Fund ²	0.2	3.8	5.9	1.7	5.0	—
<i>Bloomberg U.S. TIPS 1-10 Year Index + 2%</i>	-0.7	2.0	5.7	2.6	5.1	—
EQUITY AND FIXED INCOME						
Balanced Fund	2.4	7.8	15.1	4.4	8.2	6.5
<i>Blended Balanced Index ⁵</i>	2.7	7.9	19.2	5.9	9.4	8.4
TACTICAL FUNDS (ADDITIONAL FEES APPLY)						
Conservative Fund ^{2,3}	—	—	—	—	—	—
<i>Blended Conservative Index ⁶</i>	—	—	—	—	—	—
Income Fund ²	0.5	4.8	9.6	0.6	4.4	—
<i>Blended Income Index ⁶</i>	1.0	5.4	11.4	1.1	5.0	—
EVI Income Fund	0.6	4.9	9.8	0.6	4.8	—
<i>Blended EVI Income Index ⁶</i>	1.0	5.4	11.4	1.1	5.1	—
Income & Growth Fund ²	1.4	5.9	12.1	2.3	6.1	5.2
<i>Blended Income & Growth Index ⁶</i>	1.9	6.7	14.5	2.8	6.7	5.7
EVI Income & Growth Fund	1.5	6.2	12.4	2.4	6.5	—
<i>Blended EVI Income & Growth Index ⁶</i>	1.9	6.7	14.5	2.8	6.7	—
Growth Fund ²	2.2	7.0	14.5	3.8	7.2	5.9
<i>Blended Growth Index ⁶</i>	2.8	8.0	17.4	4.3	8.0	6.6
EVI Growth Fund	2.3	7.3	14.8	4.1	8.2	—
<i>Blended EVI Growth Index ⁶</i>	2.8	8.0	17.4	4.3	8.1	—
Aggressive Growth Fund ²	3.1	8.3	17.2	5.4	8.4	6.5
<i>Blended Aggressive Growth Index ⁶</i>	3.7	9.3	20.6	5.9	9.3	7.4
EVI Aggressive Growth Fund	3.2	8.6	17.5	5.8	9.8	—
<i>Blended EVI Aggressive Growth Index ⁶</i>	3.7	9.3	20.6	5.9	9.6	—
U.S. INFLATION						
<i>Consumer Price Index (January 2024) ⁷</i>	0.5	0.2	3.1	5.6	4.1	2.8

¹CDIF interest accrues on a daily basis. ²These investment funds may not meet Eder Values Investing guidelines because they are invested in mutual funds. All other investment funds must meet Eder Values Investing guidelines. ³No assets invested in this fund. ⁴Expected to match benchmark gross of fees. Typically, will not match benchmark net of fees and due to required cash position. ⁵Weighted average of the S&P 500 Index (60 percent) and the Bloomberg Barclays U.S. Capital Government/Credit Bond Index (40 percent). ⁶Changed January 1, 2021. 3-year, 5-year, and 10-year blended new with old benchmarks. ⁷Most recent data available. CPI data are from the Consumer Price Index for All Urban Consumers. All items are not seasonally weighted.