



**Houston Missional
Real Estate Fund**

CHARITABLE INVESTING WITH HMREF

For many Christian donors, charitable giving is both generosity and strategic Kingdom stewardship. The Houston Missional Real Estate Fund (HMREF) offers a unique opportunity to align charitable resources with lasting impact by providing stable real estate solutions for ministries. Through the [Impact Foundation](#) and a Donor-Advised Fund (DAF) at the [National Christian Foundation](#) (NCF), donors can use charitable capital—not personal investment dollars—to participate in mission-driven investments. In this model, charitable gifts function like investment capital, generating returns that flow back into the donor’s charitable fund and can be granted again, multiplying ministry impact over time.

This summary outlines the simple pathway and value of using the Impact Foundation as the charitable investment vehicle for HMREF.

Step One: Open a Donor-Advised Fund at NCF

The first step is opening a DAF with NCF, if you do not already have one.

Your DAF becomes a base account for all charitable dollars you wish to deploy—including those used for charitable investments like HMREF.

Step Two: Recommend an Investment Through the Impact Foundation

Once your DAF is funded, recommend a grant to the Impact Foundation to create your charitable investment fund. Charitable dollars in this fund are then available for mission-driven investing.

The investment recommendation into HMREF is submitted through this Impact Foundation fund.

Step Three: Impact Foundation Invests in HMREF

Impact Foundation then deploys funds into HMREF on your behalf.

Once invested, your dollars are fully charitable. Financial returns flow back into your DAF and you may then grant those returns to ministries or reinvest them in future impact opportunities.

The Value of using the Impact Foundation for HMREF:

Compounding Generosity

Under this approach a single charitable gift produces recurring impact.

Multiply Kingdom Impact

Investments create ongoing returns for ministry.

Stewardship & Strategy

Marries biblical stewardship with smart financial support for ministry real estate needs.

Flexibility & Simplicity

A streamlined, compliant process with administrative work handled for you.

Tax Efficiency

Upfront tax benefits; returns remain charitable for future giving.

Aligned with Mission

Strengthens ministries so they can focus on Gospel work.