

# Community Christian Church

## Journey West Q & A

March 4, 2012

**Q** - What is the future plan/timeline?

**A** - No new facility will be built until the mortgage is paid off. In the interim, there are four intermediate objectives.

- Pay off the sewer note by June 1<sup>st</sup>, 2013.
- Sell the north parcel using some different methods as necessary
- Retire the land note as quickly as possible
- Continue to see more people make Community their home

**Q** - Why do we need to move to a new property?

**A**- Our current property and facilities face several limitations. Ministry experts tell us it takes one acre of land for every 125 people for programming and worship. Parking trends indicate we need one parking spot for every 2.5 people in attendance. Given those statistics, we are at a point both in land and parking that limits our ability to grow beyond current attendance levels. Our sanctuary, including a rather uncomfortable balcony, will seat approximately 400 people. We added a 3rd worship service to accommodate growth but we are still somewhat hampered by parking. The purchase of adjacent property to expand our facilities is not a viable option for several reasons. We are land-locked now. One of our three parking areas is across a busy street. Young children and students must cross that street, many times at night, in order to participate in our programs. This creates an unsafe environment. Whenever we discuss adding new classes or groups, there is a constant struggle to find enough space to satisfy our space needs/desires. We also face great difficulties in accommodating individuals with wheelchairs or other mobility issues. Our building, constructed in the 1950s and 1960s, has two floors on five different levels. This facility just wasn't constructed with those kinds of issues in mind. Our entrances are not well marked, nor easy to find to a first-time guest.

**Q** - Why was the sewer installed 5 years ago instead of waiting until we are ready to build?

**A** - In order to make the north parcel as attractive as possible for sale, it was advisable to have sewer access placed on it. Since drawings, plans and other documents had to be prepared and submitted to the county it was also cheaper to bring sewer access to both parcels at once.

**Q** - Why are we doing this campaign now when many families are struggling as it is?

**A** - Enough funds need to be raised to pay off the sewer note by June 1<sup>st</sup> of 2013. Refinancing this note will cost an extreme amount of interest since the amortization schedule would start all over again. We realize not everyone will be able to participate in this phase of Journey West. However, we also know that by people making a short term sacrifice, this debt can be eliminated by the June 2013 deadline thereby saving the church from paying more interest.

**Q** - What is a suggested commitment amount or percentage?

**A** - Each family/individual will need to prayerfully consider what they might be able to give over 18 months from the resources God has blessed them with. Different amounts will be realized based on income and the leading of the Lord.

**Q** - If I am giving to Can You Imagine (CYI) should I continue to do so?

**A** - Yes. We would encourage everyone currently giving to CYI to continue. If you can also start contributing to Journey West, that would be a great help to the church. However, we realize this might not be possible for everyone.

**Q** - If I am giving to the Connecting Place (CP) should I continue to do so?

**A** - If you currently give to the CP we would encourage you to transfer those gifts to the Journey West effort. The Connecting Place is not a current bill or debt that we must pay. Those funds came from an account we had in savings, so gifts to the CP were just to replace the funds used for construction. Journey West is being used to pay down an actual debt that we have to pay each month along with interest.

**Q** - Why didn't we make this all part of the church budget at some point?

**A** - Capital campaigns and building programs are not typically made a part of the annual church budget. Because the loans are usually paid off in a short amount of time and cover large amounts of money, it really throws off the normal operating budget of a church to just make it one more part of the budget. Adding any large scale debt to a church operating budget or general fund means land payments will take precedent (because it is monies we owe each month to a lender) over ministries. The tendency is to pay bills and relax or cut ministries when there is a financial shortfall.

The main idea is that we want to honor the Lord by not being in debt. We want to pay off our debt as quickly as possible, and not carry a long-term mortgage like you might have on a home. Many churches try to eliminate large debts over a relatively short period of time such as 3 to 7 years.