

## Why start another capital campaign?

God has blessed our congregation with a large campus containing numerous buildings utilized as offices, a preschool, school, gym, fellowship hall, and sanctuary. As part of maintaining and updating these facilities, the congregation incurred substantial mortgage debt that is starting to hold back the growth that we see for our ministry going forward. While our ministry is flourishing in many ways, including full enrollment in the preschool and a school population that is continuing to grow, and we have the funds to meet our current needs, the mortgage limits our ability as a congregation to grow by restricting our ability to allocate funds to other more productive uses.

### What is our goal?

To expand our ministry by better allocating our financial resources, which will enable us to continue making disciples. Our financial goal is to raise \$1.6M to retire the current mortgage, with a stretch goal of \$2M, with these funds being collected over three years. It is important to note that these funds represent extra giving, above and beyond our current giving levels. Based on LCEF historical data, considering our current giving patterns, this goal is readily achievable. With your support, we can be free to grow, both in the number of people touched by our ministry and in our own personal relationship with Christ.

### What happens if our goal is surpassed?

Once the mortgage is retired, we have specifically set a stretch goal where these additional funds can be allocated, including hiring a second pastor to prepare for a pastoral transition, deal with deferred maintenance to our facilities (bathrooms remodel, preschool cabinetry, roofing repairs, painting, etc.), and have the financial footing to pay our teachers and other staff wages consistent with District recommendations.

### What happens if we fall short of our goal?

Although we have every confidence that God is already moving in our midst and that we will be aided by the Holy Spirit, if what God has in store for us is different than our plans, all funds provided as part of this effort will go towards reducing the principal on the current mortgage.





## If we don't meet our goal, is the church going to refinance the mortgage and then pay less on the ongoing mortgage or take money out of the mortgage so that we find ourselves further in debt in the future?

That is not the intent of this ministry expansion campaign. If we fall short of our goal, which God will hopefully prevent, the funds will still be used to pay down the existing mortgage. This will have the benefit of making the church's existing mortgage more manageable and allow us to allocate more funds to active ministry rather than funding the mortgage in our annual budgets. Although we cannot predict the future, and we cannot speak for what future Leadership Boards or the congregation may decide to do at future congregational meetings, one of the points of this expansion campaign is to educate the congregation about the impact that financial decisions made long ago can have on church decisions made in the present.

## How will we know that the funds go to reducing the mortgage?

Regular reporting to the congregation will ensure transparency and accurate reporting. All funds collected as part of this ministry expansion campaign will be made on a monthly basis in order to put these above-and-beyond contributions to immediate use by reducing the interest payments currently being made by the church.

# When will this ministry expansion campaign begin?

The campaign will officially kick off on September 8, 2024, with an official campaign launch Sunday. We will celebrate the commitments made by the congregation at a special Unity Service held on Sunday, November 17, 2024, with a projected commitment period of three years. Donations will be recorded by a limited number of members to ensure confidentiality, with reporting being made to each member on at least an annual basis to hold us all accountable. Donations are welcome at any time, and new members of our congregation will be invited to participate.

## Can I change my commitment?

Absolutely. We understand that circumstances may change over the three years of this campaign. Should the need arise to change your commitment, we invite you to prayerfully consider that change and then submit a revised commitment card with your decreased or increased pledge so that we can continue to accurately track and reflect our progress as a congregation.



## How do I make sure my gift goes to the right place when giving online?

Contributions marked with the notation "Free to Grow" will be allocated to this ministry expansion campaign and kept separate from the congregation's regular giving. Make a note of "Free To Grow" in the memo line of checks and online donations in order to ensure appropriate categorization by the financial administrator.

### How do we make sure our regular giving does not decrease?

All ministry campaign literature will reiterate that the funds allocated to this campaign should be above and beyond current giving levels. All sermon messages and announcements made related to this campaign will likewise remind members that the funds designated as "Free to Grow" should be special gifts, above and beyond members' current levels of giving.

# Why is it important for all families to participate in the Free To Grow ministry expansion campaign?

Every person, every talent, every prayer, every monetary donation, and volunteer gift of time is important. This campaign's success depends on everyone's dedication, and each of us brings our special gifts to the congregation. Whether that gift is in time, prayer, or finances, each will bring us closer to our goal of expanding our ministry. This is not about equal giving but equal sacrifice. You are invited to be in prayerful consideration regarding your own personal contribution that can be made to this three-year effort.

### Will anyone tell me what I need to give?

No. Every member is encouraged to reflect and pray on how God and the Holy Spirit is leading you in your journey over this three year campaign process. We believe that as we each continue to grow in our relationship with Jesus, that this growth will be evident in all aspects of your life, including in your giving to the church.



## How do we prevent our church from incurring a future mortgage?

The previous Building To Bless campaign successfully transformed our gym and campus spaces into a more modern and aesthetically pleasing facility, and all funds received went to this intended facility's improvement use. Hence, we are on the right track to be good stewards of our expansive facilities. We also have an entirely new leadership team since these historical debts were incurred over many years, and should the Holy Spirit move the congregation to embark on an additional mission, we anticipate holding a separate capital campaign to fund any presently unanticipated future ministry programs.

### What ways can I contribute?

Your time, your treasure, and your talent are what we are collectively after as part of this Free To Grow campaign. Your participation in this campaign, in whatever form that takes, is important and welcome to this collective cause. We believe that your participation in this campaign will not only improve our ministry here at Abiding Savior, but improve your relationship in your daily walk with God.

### What if I cannot contribute now?

The Free To Grow campaign is organized around a three-year fulfillment period. Although we will seek 100% participation from the congregation at our Celebration Service when this campaign officially kicks off, and that participation can take many forms if you are not presently financially able to contribute, we would encourage you to be in prayerful consideration of your level of financial support and add in that financial component at a later date when you can do so. We believe that God will continue to work in your life and the life of this congregation during the entire three years of this campaign and beyond.

## How often will funds be used to pay down the mortgage?

Funds designated for the Free To Grow campaign will be promptly used to pay down the mortgage, at least on a monthly basis. If a large donation is received, payments will likely be made more frequent than monthly in order to avoid additional accruing interest. The intent of this campaign is not to accrue funds while interest continues to add up, so funds donated to this campaign will promptly be put to their designated use.

