

A. What is our present debt? When will it be paid? How do the shepherds decide what to do about debt?

The shepherds decided on the following debt philosophy in 2015 - "It is our position as an eldership that CrossBridge will not incur any additional debt. Our longterm goal is to be free of all debt."

Our present debt and payoff is below.

1. Information as of 1/1/16: Loan balance \$1,761,251
2. Current interest rate: 4.40%
3. Next loan renewal date: November 2019
4. Current payment methodology: CrossBridge pays 25% of its budgeted contribution toward debt service
5. Current required monthly payment (principal + interest) per bank: \$16,410.76
6. Current actual monthly payment: \$19,925.00 (which equates to 25% of monthly budgeted contribution)
7. Additional monthly amount paid over required: \$3,514.24 (121% of bank requirement)
8. Year debt would be repaid if paying minimum required amount: 2027
9. Year debt will be repaid at current monthly payment amount: 2024
10. If annual contribution grows by 10% and we add 10% to our current monthly payment amount (\$19,925 would grow to \$21,918), the debt would be repaid one year earlier in 2023.

At the present rate our current debt will be paid when Anna Wren Rogers graduates high school.

B. How can we move forward with property and building development when we are not meeting our present budgeted giving?

The simple answer is we should not. However the plans are in phases and require relatively small dollars (\$500,000) to provide our needs for 3 to 4 years. We are hopeful that once the congregation sees the potential of what is being planned, we will all recommit to support the church with our regular contributions. If this does not happen the congregation will have spoken and we will not proceed. We will do this "Together".

Additionally, if we are evangelizing our Jerusalem, we expect God will increase our numbers and our contribution. We walk by faith, but if God tells us that the contribution will be inadequate then we will listen and not proceed.

C. How much property do we have?

Original purchase: 24.11 Acres

Sold 7.89 Acres to apartments in back of our building

Presently own: 16.22 Acres

D. Why do we want to develop the property?

Vision: God is calling and the Holy Spirit is empowering CrossBridge to change our world through Jesus Christ by making disciples who love one another in community.

Love, Change, Together in Christ

This 16.22 Acres and the surrounding community is physically our Jerusalem. This is our way to visually evangelize this Jerusalem.

God will complete His work

Phil 1:6

“For I am sure of this very thing, that the one who began a good work in you will perfect it until the day of Christ Jesus.”

Is this the right time? We pray you will whole heartily agree this is just the right thing at just the right time.

E. When did all this start?

In 2008, additions to our facilities were investigated, but the economy and other considerations put this planning on hold.

In 2014 we began discussing the need to expand. During this process we developed the new vision and began specifically reaching out to our neighbors, especially the apartments. We also started dreaming about

*what we might do at this place to advance **Love, Change Together in Christ**. We then hired CTSM, the architect for our existing building to help us think through this. We sent out surveys, had meetings and prayed earnestly that God would show us what we should do. Most importantly we asked folks to tell us their dreams for CrossBridge. Through all of this we are convinced that the new master plan is what God has revealed for us to do.*

Yes it has taken time, but doesn't it feel like just the right time?

F. What is wrong with our present facilities? Do we really need to expand?

We need the following for our existing membership, future growth and to aide in advancing the vision.

- 1. Children's classes have an average attendance of 101.*
- 2. Youth has 75 on role and will increase this summer to 87. The biggest need is to have separate ministry for middle school and high school.*
- 3. Adults have been willing to go where ever they are asked, but are scattered over the building.*
- 4. Development of the property (16.22 Acres) offers a unique ability to evangelize our neighborhood, build more community for CrossBridge and show visually to ourselves and our neighborhood our vision.*

The Phase 2 development (\$500,000) addresses these issues. We believe with multiple services we can accommodate a membership of 800 or more with these upgrades and our present auditorium.

Phase 3A adds a multi-use facility next to our auditorium and addresses our needs for permanent adult classroom space, dining area, conference capability and an upgraded kitchen. (\$1,500,000)

Doing nothing is an option, but our experience is that we will limit our membership to 350 to 450 and our contributions to \$1,000,000 per year. The result will be limited

- funds for missions,*
- funds for additional staffing for children's, youth, and maintenance*
- facilities for outdoor activities*
- facilities for dining, classrooms, conference capability, etc.*

G. What happens in Phase 2?

Phase 2 - Property Development and Expansion (Conceptual cost \$2,000,000)

Phase 2A (Conceptual cost \$500,000) Estimated Completion 2017

- Modify Existing Building
- Develop Property
- Install Temporary Classrooms

Phase 2B (Conceptual Cost \$1,500,000) Estimated Completion 2020

- Construct upper level MultiPurpose Space
- Continued Property Development
- Remove temporary classrooms

H. What happens in Phase 2A?

1. Move drainage ditch north to create large upper and lower grassy area.
2. Teen suite good for two stage ministry (middle school and high school)
3. Large Adult classroom downstairs converted to 4th and 5th grade
4. Addition of fire escape north end of children's hall and convert passthrough to children's classroom
5. Addition of two (2) large temporary adult classrooms at the north end of lower level with covered handicap access
6. Remove existing playground
7. Add professional preschool and elementary playground north end auditorium level.
8. Add paver patio with tables north end of auditorium level and connect with paver walkway.
9. Remove existing cry/prayer room (This will be one of the last things done. we first must have an answer for nursing moms. Though this provides significant foyer improvement other needs will prevail.)
10. Add coffee area north end of foyer
11. Repurpose existing Kitchen: create children resource closet and kitchen closet on children's end of kitchen. Build curved bench and wall to open foyer entrance and create greeting pod. Add commercial grade appliance (double oven, warming drawer unit, move ice maker to closet, etc
12. Add external storage unit North side of sanctuary.
13. Elevate A/V and upgrade system to wireless
14. First phase of trails and upgrade building and grounds maintenance

I. What happens in Phase 2B? (\$1,500,000)

This phase adds a one level multi-use building upper level.

1. A secure kitchen capable of being commercial grade.
2. Soundproof movable partitions for adult classes, at least three.
3. Conference arrangement for seminars
4. Large dining area.
5. Large gathering area
6. Removal of portable classrooms lower level
7. Continued development of trails and other outdoor venues.

J. What happens in Phase 3? (\$TBD)

This phase adds two story classroom additions in front of the multiuser addition.

K. The more property/facilities the more management and maintenance is needed. Do we have a plan for that?

1. *The simple answer is yes. The Phase 2A \$500,000 budget has money for additional maintenance. As the Lord increases our numbers and our weekly giving we will need to add staff and increase our missions budget.*
2. *The Human Resources Committee is looking at future staffing needs. Remember that this must be supported by our yearly (weekly giving). We are constrained by our present debt and our present weekly giving. We have addressed our philosophy on debt and our plan to eliminate that debt. We also believe the plans address weekly contribution.*

L. How are we planning to be faithful in our ministry to Judea, Samaria, and the ends of the earth while we invest in our Jerusalem?

Our mission budget is \$50,000. The mission team manages these dollars. An increase in weekly giving will increase the mission budget. Becoming debt free will allow much bigger increases in the mission budget.

In the interim we are focused on the maximum impact on evangelizing the world with the dollars we have.

Mission Team Response:

Last year, the Missions Ministry made the decision to focus our mission efforts on ministries which could engage the entire CrossBridge family in our goal of reaching Jerusalem, Judea, Samaria, and the ends of the earth. The desire was to not only financially support a particular ministry, but to also challenge members of our family to become partners in the ministry. This year we have budgeted approximately \$50,000 to provide financial support for Campus House, Fight 4 Life, ministry efforts with the Brook Highland apartments, and Mission Lazarus in Honduras, the largest segment of the current Missions budget. By directly engaging the CrossBridge family, the resulting increased personal involvement in these ministries has actually served to almost double dollar value of the mission funds that come directly from the annual budget.

For instance, while around \$20,000 is budgeted to support Mission Lazarus, CrossBridge members participating in this summer's trip to Honduras have contributed an additional \$27,000 so they can directly minister to both Mission Lazarus and our sister church in the village of Namasigue. And, while the monthly support that goes to Campus House is no doubt important, it really pales in comparison to the personal support and encouragement provided by dozens of CrossBridge family members who provide both meals and friendship some twenty-five times per school year. The same can be said of Fight 4 Life and the apartment ministry. While they both receive significant financial support from the Missions budget, they actually receive much more than that from the dozens of CrossBridge family members who actively engage directly in financial and spiritual support of those ministries.

As we move forward, we will continue to financially support ministry efforts in our Judea, Samaria, and the ends of the earth by continuing and, as possible, increasing that support to these four ministries. Our faithfulness to them, though, will be determined by the extent to which the CrossBridge family actively engages as participants in these and other ministry efforts.

M. How can I help?

Please pray daily that God will continue to reveal what He wants us to do at this place and specifically the physical improvements. (Change)

Pray that we will be able to touch our neighbors during this process and that they will hear and believe the message that we are here to minister to them (Love) and we want them to be part of our church family (Together).

Pray that the Lord will reveal your talents and will put a burning in you to use those talents during this time. You will be shown many ways you can help.

- *Your prayer*
- *Of course money*
- *Your personal gifts*
- *Your Leading and working on the various teams (Construction Oversight, Building, Grounds and Trails, Capital Campaign, Temporary Classrooms, Risk Management, Security, etc.)*

Pray that Satan will not be able to defeat our work. Pray that the Lord will protect our efforts.

N. When can we start?

We first need the family to say Amen. “Together”

If we can raise enough early funds we could possibly move the drainage ditch this year and set the temporary classrooms. Much has to be done, working with Shelby County Planning Commission and our neighbors to get the temporaries approved. We will hire a construction manager and go through the process of bidding all the work and developing a schedule. It is important to plan well.

What work will happen first?

1. *Remove existing playground*
2. *Move drainage ditch and prepare for temporary classrooms*
3. *Get Shelby county approval for temporary classrooms*
4. *Add Fire escape and fire doors off children hall.*
5. *Add paver patio*
6. *Install temporary classrooms*
7. *Modify youth suite*
8. *Modify kitchen*
9. *Remove prayer room*
10. *Add coffee bar.*
11. *Upgrade and elevate A/V*