

FREQUENTLY ASKED QUESTIONS

TELL ME MORE ABOUT THE EVEN MORE PROJECT

Q1 What is the scope of the Even More expansion project?

A Our dream goal is a \$5 million expansion to the main church campus and a renovation of the future Life Change Center building across Evans Ave. from the church. The proposed church expansion includes widening and lengthening the Worship Center to accommodate more than double the number of seats, opening up the gathering space [the church foyer] and adding comfortable seating and a large welcome desk, expanding restroom facilities for women and men, and renovating portions of the Children's Ministries area to allow for the rapid growth in this ministry.

The future Life Change Center across Evans Ave. from the church will be renovated as office space for some pastoral, ministry, and administrative staff, a gathering space for church and community events, and a resource center for those needing help with their habits, hang-ups, and hurts.

Q2 I've been coming to Calvary for only for a few months. How did we get to this point?

A For several years the Elder Board has been praying and discussing how to accommodate Calvary's rapid growth. During that time, the board considered many options and solicited input from ministry leaders, lay leaders, staff and consultants. The primary mission at all times has been Calvary's mission to change more lives forever throughout Northwest Indiana and the world.

In 2014 it became clear that expanding the present facility and acquiring and renovating the future Life Change Center across Evans Ave. from the church was the solution that would allow the church to best carry out that mission at this time. We began working with architectural consultants and started a process to gather input from the Calvary community at regular intervals. After several phases of preparation, we are ready to present a plan that meets our needs.

Q3 What is the total expansion cost?

A Our dream project, which includes everything seen on the floor plan plus renovations to the future Life Change Center, will cost approximately \$5 million. As we often say around here, we dream BIG because we have a BIG God. We are also praying big. And we are asking God's people in the Calvary community to do the same while also considering how they might give sacrificially to see more lives changed here and around the world.

Dreaming big and praying big are good things, and we are not being fanciful. Should our dreams not match our community's reality (i.e. we raise less than \$5 million), we will praise God for the gift He has given us—whatever its size. The project will be adjusted to fit the size of the gift.



Q4 Can we afford to do this project when we are committed to meeting other needs in our church, the community, and the world?

A The simple fact is that we cannot afford to NOT expand our campus. This is about people, not buildings. At present, overcrowding is hindering our outreach and our ability to serve and minister to those who need Jesus. We are making do with what we have in terms of space and facilities, but we don't want to settle for "good enough"! We want to welcome more people into our church and into a lifelong relationship with Jesus Christ. As we do that, we will find we are even better equipped to meet the needs we have already taken responsibility for meeting.

TELL ME MORE ABOUT THE GENEROSITY INITIATIVE

Q5 What is the generosity initiative and why are we doing it?

A The generosity initiative is a season in the life of our church when we consider carefully and intentionally what it means to follow Christ in the area of giving and generosity. Our ultimate vision is for everyone who comes to Calvary to be fully committed Christ-followers in every area of life and that includes the often-touchy area of finances.

While it is our prayer that God will use this season to provide resources for the campus expansion, the generosity initiative is a time of teaching and/or reminding us that God owns everything—our time, our talents, our treasures. We are simply managers. So our goal in this season is for each of us to surrender everything to Jesus Christ.

Q6 How will the expansion project be funded?

A There are four sources available to fund our expansion project.

1. Cash currently in our Building Fund.
2. Immediate cash and non-cash gifts.
3. Regular weekly or monthly gifts given over 3 years.
4. Borrowed funds, if necessary.

Q7 Will we need to borrow any money?

A The Elder Board is not opposed to borrowing a limited amount of money to ensure the project can be completed. However, our preference is to pay for the entire project through the generosity of God's people.

Q8 Do we have debt now, and how will we handle our existing debt load plus new debt for this project?

A We make monthly payments on a \$2 million loan for the previous construction of the Student Ministries Center and renovation of the gymnasium and nursery area. A healthy church can handle a debt load 2.5 times its annual income for the previous year, and our current debt load is well below that threshold. If a loan is required to complete the Even More expansion project, the Elder Board is committed to keeping the church's debt load at or below 2 times the current annual income. One of the top priorities of church leadership is a reasonable and effective 10-year plan to pay off Calvary's entire debt.

WHAT IS THE TIMELINE FOR THIS GENEROSITY INITIATIVE?

Q9 What is the timeline for the generosity initiative?

A **March & April** We are sharing the Even More vision in Life Groups and at small open house-style events. Calvary Students and Calvary Kids will hear about generosity in age-appropriate ways. We want everyone to be able to ask any questions they have about the expansion project and the generosity initiative.

May We are asking everyone in the Calvary community to think and pray about committing to the project so that together we can see even more lives changed in NWI and around the world. In May we are encouraging our church family to fill out and return sealed confidential Commitment Cards on Sunday mornings.

June On June 5, we will announce the total commitment made by God's people to the Even More project. Then it's time to celebrate together! We will celebrate what God has done through us in raising resources and, more importantly, what He has done in each of our hearts.

Q10 Where can I get a Commitment Card?

A Commitment Cards are available in the Even More book given to Life Groups during the personal visit from a church leader and at Even More events. Commitment Cards are also available at Guest Services on Sunday mornings or from the church office during regular business hours.

Q11 When and where should I submit my Commitment Card?

A Most commitments will be made during our worship services in May. Return your sealed confidential Commitment Card to the Calvary Church office by mail or hand delivery, or put it in the offering plate during Sunday morning services. Also, you can give it to any of our staff if you prefer to do that.

Q12 Why do I need to make my commitment in writing?

A The total amount committed for the project will be used to forecast future income and to establish a realistic construction budget and timeline.

Q13 Why is my name requested on the Commitment Card?

A We assume that if you make a commitment in good faith, relying on God to help you meet it, you will complete it without any further contact from church leaders. However, there are some very practical reasons for having names on the Commitment Cards.

1. **Avoid Confusion.** Sometimes there may be confusion when interpreting a Commitment Card. Having a name allows the person tabulating the commitments to get the issue clarified before reporting totals to the Calvary community.
2. **Loan Requirements.** We will likely need to apply for what is called a bridge-loan from a lender. A bridge-loan provides ready money to begin a construction project, but the amount of the loan is based on what the church's members and attenders have committed to provide for the project. Anonymous Commitment Cards are less positive to the lender.



3. **People Forget.** Over the course of a three-year timeframe, a few people will forget what was written on their Commitment Card or misplace the information. Without names on the cards, it is impossible for us to remind someone who asks what their commitment was.
4. **Commitment Validation.** We need to know the commitment is valid. Without names, we have no way of knowing if a commitment is knowingly committed by an individual or family who intends to follow through.

Q14 How will the commitments be reported and recorded?

A Your sealed confidential Commitment Card will be received and recorded in a designated fund for the Even More project. The total dollar amount committed to the project will be announced to the Calvary community on June 5.

Q15 Will my commitment be made public?

A No. Your commitment is a private matter between you and God. We will not make personal commitments a matter of public knowledge at any time or in any form.

Q16 If I should fall behind, will the church take steps to make me pay?

A No. Your commitment is voluntary and so we will take no action to collect. We ask that you pray and seek God's guidance as to what He would have you commit to Him. If you should need to revise your commitment at any time in the 3-year period following the generosity initiative, please let our Executive Pastor, Al Lackey, know so that adjustment can be made to our projected income for the project.

Q17 When am I to start giving toward my commitment?

A We anticipate giving toward the Even More commitments will begin in early June when we announce the total amount committed to the project. However, many people in our church family have already begun honoring their commitments based upon the timing they designated on their Commitment Cards and according to their income schedules.

Q18 Will I have opportunity to revise my commitment?

A Certainly. This is a commitment between you and God. Should it become necessary for you to revise it, we do ask that you communicate the revision to our Executive Pastor, Al Lackey, so that the projected income for the project can be adjusted.

HOW DO I MAKE A COMMITMENT TO THE GENEROSITY INITIATIVE FOR THE EVEN MORE PROJECT?

Q19 How does my commitment change lives?

A God will use the combined gifts we give as individuals and families to grow His church, extend a helping hand in the community, and spread the gospel farther than we could ever hope to do alone. In giving to His work, you are making a permanent investment in the lives of other people. Those gifts will flourish and bear fruit as God blesses the faithfulness of each of us.

Q20 Am I expected to give a certain amount of money to the generosity initiative?

A No. After asking God for guidance in the decision, each person will decide his/her commitment. The goal is not equal gifts but rather equal sacrifice.

Q21 What is expected of me and my family in the generosity initiative?

A Every family is being asked to pray about its commitment. No one will be pressured, and nothing will be published. We want everyone in the Calvary community to pray about what they believe God would have them do. If God owns everything and we are simply managers, then we believe that God will provide everything we need to effectively do His work as we are obedient to Him.

Q22 Can we make one commitment for our entire family?

A Yes. Since we want to cultivate generosity in our church as well as a sense of God's ownership of all things, we encourage families to participate together in giving. Think of this as an opportunity to disciple your kids and teach them the value and joy of generosity. Our students and children are not just the future of the church; they are part of the church right now. We want them to feel like they are part of the generosity initiative and, by extension, part of the church family.

Q23 I tithe to the general fund and feel like that is all I can do. Am I wrong?

A Only you and God can decide how much you can give. This initiative has been designed so that everyone can give something no matter the size of the gift. Our goal is equal sacrifice, not equal gifts. If each one does as God directs, we will raise exactly as much as He intends.

Q24 Can I divide my present giving between the general fund and the generosity initiative?

A We encourage you to make your commitment over and above any other giving to our church. The present ministries and missions we support still need to be fully funded. We ask that you not transfer current giving to the generosity initiative.



Q25 Will God help me make a commitment which seems beyond my means right now?

A Making a commitment that you know is unrealistic might be detrimental to you and to the church. However, sometimes a commitment that seems beyond reach is actually more doable than you originally thought. Priorities may need to be rearranged in order for you to participate at a sacrificial level. So while we don't want you to "bite off more than you can chew," so to speak, our church leaders and pastors will tell you from experience that something amazing happens when you make a commitment that requires some sacrifice on your part and trust God to help you meet it.

Q26 Do I have flexibility in making my financial commitment?

A Yes. There are three general kinds of giving.

1. Immediate gifts from accumulated cash.
2. Regular weekly or monthly gifts of a specified amount over 3 years.
3. Non-cash assets such as property, stocks, bonds, etc.

If you would like more information about giving non-cash gifts, contact Executive Pastor Al Lackey (al@calvaryweb.net).

Q27 May I give assets other than cash?

A Yes. There may be tax advantages to giving assets other than cash. Executive Pastor Al Lackey (al@calvaryweb.net) will be happy to discuss this with you, or you may choose to consult with your personal tax advisor.

Q28 My budget is pretty tight. How can I be generous?

A As excitement for this project has been building, people have shared creative ways they are preparing to give to Even More over and above their regular giving.

- Some people are delaying a major purchase and continuing to use what they have.
- Others are scaling back spending in one or two areas (eating out is one example).
- There are people planning to direct work bonuses or tax refunds to the project.
- A few people are planning to re-direct payments after they pay off a loan or bill.
- Some people are selling unused items.
- And others are giving from assets like stocks, bonds, IRAs, and life insurance.

Q29 Can I designate my gift to a specific area of the expansion project?

A Until the campaign is completed, we will not know what revisions (if any) need to be made, how much we may need to borrow, or what extras can be added. For those reasons we ask that you not limit your gift by designating its use to a particular portion of the project.

Q30 When will we know the outcome of the generosity initiative?

A On June 5, we will present a total commitment from the Calvary family and celebrate what God done through us.

▶ WHAT HAPPENS DURING CONSTRUCTION?

Q31 How long from when the generosity initiative wraps up to when construction begins?

A Our *desire* is to begin work on the future Life Change Center in late 2016 and the main campus construction in early 2017. However, we are waiting until our generosity initiative is complete to carefully plan out the construction phase. We will continue to communicate with our church family often so that you know what is happening and when.

Q32 How long will construction take?

A We cannot be certain at this time but we expect it could take 9-12 months. We will announce updates and post them here as we draw closer to having a firm schedule. It is our hope that the entire project on the main campus can be completed all at once to shorten the total construction time, but we await the recommendation of our own Building Committee and the architectural firm we have hired.

Q33 Will we have to meet offsite during the construction?

A It is possible that we will meet off-site during construction. There are a number of churches that meet in rented spaces like schools as a regular practice, and we are already talking with them about how to make the situation work for us on a short-term basis.

It is also possible that we could phase the construction so that we can remain in our building during most or all of the construction. This is not an ideal scenario as it will slow work considerably as crews tear down equipment on Friday and put it back up on Monday so that we can meet on Sunday, but it is an option.

It remains to be seen what, if any, adjustments we will have to make for mid-week ministries and meetings. As we get closer to a confirmed construction schedule, we will be working with ministry leaders to make appropriate decisions for each mid-week group.

Q34 Will the construction be completed in phases?

It is our hope that the entire construction project on the church building can be completed all at once to shorten the total construction time and keep costs down. The goal of the Building Committee and the Elder Board is to minimize the impact of construction on our church family as much as is reasonably possible.



I HAVE A QUESTION ABOUT THE EXPANDED CHURCH FACILITY OR THE FUTURE LIFE CHANGE CENTER

Q35 Are the floor plans finalized?

A Floor plans and renderings (the drawings you see on Even More print materials) are ideas, rough sketches that help us think through how our church could look in the future. The next step is for our Building Committee to work with our architects and interior designers as they develop detailed construction blueprints. Everything from storage rooms to light switches, bathroom facilities to emergency sprinklers will be considered and properly located.

Q 36 How many people will we have room for on Sunday morning after the project is complete?

A The expanded Worship Center will have 800 seats, more than double our current number. We will be able to comfortably return to two services for a while and accommodate the 1500 adults and children who have been coming to our Sunday morning services. As our growth shows no sign of slowing, should it become necessary to add a 3rd service again to accommodate the new people joining our fellowship, we will happily do so.

Q37 If we are going to have more people coming to the church, how will we accommodate additional cars in the parking lot?

A Our parking situation is actually quite good for a church of our size. We have an excellent relationship with T. J. Middle School next door and so have complete access to their stadium parking lot on Sunday mornings. There is plenty of room there for additional parking. In addition, the future Life Change Center has 70 parking spots.

Q38 Is the footprint of the church building changing?

A In a few areas, yes. We will add on to the west end of the Worship Center (the side that faces Roosevelt Rd.) to expand the stage and add preparation and storage rooms behind it. And we will add on to the south wall of the Children's Ministries area to increase the number of classrooms. There is sufficient ground to make both of these additions without taking up any of the parking lot.

All other work will be interior, including removing the walls and rooms on the north and south sides of the Worship Center to expand it.

Q39 The floor plan shows children's classrooms in the gym. Will the gym still be a gym?

A Yes. The innovative portable classrooms we have set up in the gym are for Sundays, but for most of the week, the gym is still a gym.



▶ LOOKING AHEAD BEYOND 2020

Q40 What happens if we grow beyond 2500 people attending on Sunday morning?

A The Elder Board is thinking and planning 5 to 7 years ahead based on our current and projected rate of growth. Honestly, it's unwise to think much further than that. The current expansion project will meet our immediate and future needs for some time. Beyond that, we have time to consider the best next step, whether that is planting a church in a nearby community, developing a multi-site or video venue strategy, or creating another solution that welcomes more people whose lives are changed forever by a relationship with Jesus Christ.

Q41 I have more questions. How can I find out more?

A If you are part of a Life Group at Calvary, your group will be receiving a personal visit from a church leader, who will discuss the project and generosity initiative and answer questions. Also during April, there will be open house-style events for those not yet in a Life Group, where the same information will be available and your questions can be answered. Finally, you can email evenmore@calvaryweb.net. Before you email, please scan the list of FAQs above to be sure your question has not already been answered here.

