
Finances – The Challenge

Not Equal Burden, but Equal Sacrifice

Introduction Last week we launched our Growing by Faith series. We are very excited about what God will do for us as we grow our ministries and expand our facilities. The series folder will help us review as well as give essential information to those who may have missed last week.

WHY ARE WE THINKING ABOUT EXPANDING OUR FACILITIES NOW?

- *WE WANT TO GROW.* We want to see unbelievers come to know Christ. The Elders and want to see the distinctive mission, vision and purposes of the Chapel reach as many Christians as possible.
- *WE ARE FULL IN THE AUDITORIUM.* We are around 80% full on the average on Sunday Morning. It is difficult to grow when people feel crowded.
- *WE ARE WOEFULLY SHORT ON CLASSROOM SPACE.* We constantly have to adjust the ministry we do because of the limits of our facility.

WHAT ABOUT OPEN ARMS CHILDREN'S MINISTRY?

Concerns have been raised how the Chapel embarking on a building program will affect the home for OACM.

First, OACM is being funded by its own gifts and donations. The Chapel Elders have approved obtaining a loan to be paid for by OACM in order to build as soon as is feasible. OACM's regular committed giving is more than enough to meet the anticipated payments.

One of the builders we are working with has offered to build the home in conjunction with the church expansion. The home would be built at the same time minimizing a number of costs to OACM. This would also mean that both projects will be going up at the same time and at the same pace.

If we use a different builder or are unable to expand our facilities as we hope, we will then begin considering alternatives for construction.

I must confess that we come both trembling and trusting. We are trembling over our own inadequacies and the challenge before us. We are trusting a sovereign and mighty God whose blessing, wisdom and provision we seek.

Growing Strategically

Faith Affirmations

Confessing what we believe and affirm are expressions of our faith. Pouring over the Scripture pointed us to 4 texts from Scripture (see on page 2) and the affirmations we drew from them.

We will believe God so much that we will work hard to bring forth what we desire from Him.

We will grow in faith so much that we will increase our loving labor for people in our ministries and through our facilities.

We will ask God in faith for wisdom knowing He will give it to us.

We will model that faith for your example and encouragement.

Mission

Our mission is to see the facilities of Clearcreek Chapel expanded through careful planning, unified partnership, principled purposes, articulated values and God-honoring stewardship.

Vision

Our vision is to have a facility that will provide:

- A design that is guided by our values, principles and objectives;
- A project that demonstrates the unity and diversity of our corporate community.
- A beautiful contemporary auditorium for the worship in word and music;
- A large commons for casual, informal and formal fellowship;
- A central, well equipped nursery facility to minister effectively to both parents and children;
- An expanded, useful and flexible design for educational space;
- An expanded and efficient administrative office suite

Values

Selected values from our Chapel Mission and Vision Statement shape the trajectory of our expansion. These are included in your handout. These selected values included:

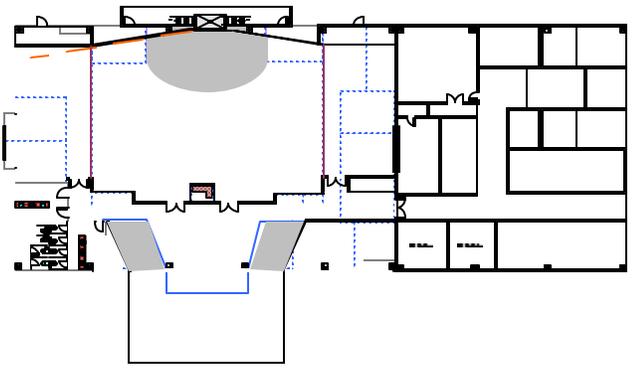
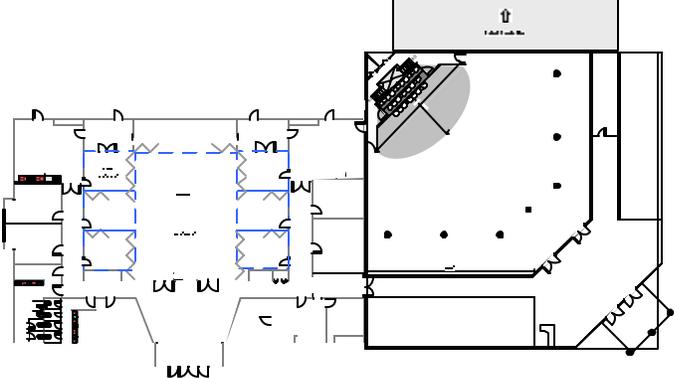
Values Relating to Spiritual Atmosphere
Values Relating to Corporate Worship
Values Relating to our Life Together
Values Relating to Church Ministry
Values Relating to Church Facilities

I want to highlight again the values relating to church facilities. As we think about expanding our facilities, we treasure:

- The glory and greatness of God reflected in aesthetic beauty expressed through effective structures.
- Being together in a way that supports the welcome of the unchurched and the worship of believers.
- Finding the third way between extravagant plushness and bare functional practicality.
- Careful planning that makes multi-use of space, prepares for future expansion and allows for phased in development and completion.
- A design that sustains value in the market-place implying carefulness about an overly “church” exterior.

Options

Finally, by way of review, we have two basic options before us. The Elders are in favor of option 2 and much of the discussion from you has hovered over that as well.

Option 1	Option 2
Remodel/expand current auditorium and build new educational/administrative wing.	Build new auditorium and remodel current building for educational and administrative expansion.
 <p>The floor plan for Option 1 shows a large auditorium area at the top with a stage and a balcony. Below it, a new educational/administrative wing is shown with several rooms and a central hallway. The existing building's layout is partially shown in black lines, while the new wing is outlined in blue dashed lines.</p>	 <p>The floor plan for Option 2 shows a new auditorium area at the top right with a stage and a balcony. The existing building's layout is shown in black lines, and the new educational/administrative wing is outlined in blue dashed lines, extending from the existing building.</p>

Guided Scripturally

Coming to the Scriptures to think about finances in relation to special projects like facility expansion has real challenges. The Old Testament has three major building projects – the Tabernacle, the Temple and Jerusalem after the exile. Some general principles could be derived from them, but their situations cannot and should be duplicated for us. The New Testament says nothing about facilities (buildings, land, etc.). The direction it gives for funding ministry is largely in reference to either regular proportional giving or to meeting the challenges of what we think of as missions.

Why is this? Because the movement from Old Covenant to New Covenant is one from a nation, a location, a culture, a Law System to all peoples, all places, all cultures and grace by faith as the operative principle. The Old Testament is read and applied in a Christ-centered fashion. So, God's people are not attempting to create, impose or reproduce a specific kind of culture, building or even ministry everywhere. The freedom of grace by faith enables us to wrap appropriate ministry containers around Biblical ministry purposes and strategies.

So, we who minister in the west have central facilities where we gather, dedicate time and resources to build them and launch the gospel to the world from within them. We must pay for what we do in every aspect of ministry. The Bible also gives us general principles for funding the work of God – the regular, planned, proportional giving of all of God's people and the sacrificial offerings for the advancement of the gospel (financial support of Paul's missions teams) and the meeting of catastrophic needs (Gentile offerings to help church at Jerusalem).

Therefore, we want to ponder carefully Biblical guidelines within which we must function and practical guidelines that help us to be wise.

Biblical Guidelines

Wisdom and Integrity

Proverbs 2:6-11

Two key ideas ring through out the Bible – wisdom and integrity. We must choose and act wisely. We must act with honesty and integrity. At the heart of both is truth – being truthful to ourselves and to others.

This Proverb helps us much to prize wisdom and integrity as we think about expanding. Wisdom is given by God (v.6-7). It guards our paths and our purity (v.8-11). So we will be poised and will be in pursuit of wisdom (v.1-4) coming to fear the Lord and to know Him (v.5).

The Lord encourages us with this from Proverbs 24:14; ‘Know that wisdom is such to your soul; if you find it, there will be a future, and your hope will not be cut off.’ [ESV]

What will wisdom look like as it is lived out in the New Covenant? James tells us in James 3:13-18.

Who is wise and understanding among you? By his good conduct let him show his works in the meekness of wisdom. ¹⁴ But if you have bitter jealousy and selfish ambition in your hearts, do not boast and be false to the truth. ¹⁵ This is not the wisdom that comes down from above, but is earthly, unspiritual, demonic. ¹⁶ For where jealousy and selfish ambition exist, there will be disorder and every vile practice. ¹⁷ But the wisdom from above is first

pure, then peaceable, gentle, open to reason, full of mercy and good fruits, impartial and sincere. ¹⁸ And a harvest of righteousness is sown in peace by those who make peace. [ESV]

So, Godly wisdom is not proud, bitter, jealous, selfishly ambitious, disorderly, divisive, earthly and unspiritual. God's wisdom is pure (holy), peaceable, gentle, reasonable, tender toward others, full of mercy and good results, impartial and genuine. This is what we will seek after from God by faith.

Stewardship with Borrowing

1 Corinthians 4:2

The Bible also has much to say about how we get, give and spend our money. It is one of the two clearest symptoms of the heart and heart issues. It reveals peoples loves, treasures, masters and idols.

Stewardship is required of all, from individuals to the rulers. Wise and frugal uses of resources, managing risk, storing up for the future and gaining in order to give are some of the core Biblical values. Overarching all of these is trusting the power and providence of God, affirming our dependence through prayer and sacrificing self for the sake of the Kingdom.

One of the key questions comes to the principle of borrowing money. Debt is a big issue with many people. Some Christian's interpretation or application of the Bible leads them to rule out the borrowing of money altogether. I do not have time to answer all the texts that are marched out to justify this position.

First, many verses talk about debt as a form of bondage using the slave/master language. These verses describe the relationship between the lender and the borrower, but they do not make the lending or borrowing evil. We are reacting to our modern views of slavery and imposing them back on the Bible. The Christian has to evaluate the details of that relationship and choose wisely.

The use of Romans 13:8 which says, "Owe no one anything except to love one another" is a misuse of the text. Paul is not here saying, "Never incur debt." His reference is to the not paying of what is owed (bills, debts, obligations, taxes) including the perpetual debt of love for others. What is actually condemned here is not paying your debts and bills.

The Old Testament regulated lending and borrowing, but did not forbid it. Usury, the exacting of exuberant interest or the charging of interest to the poor in distress was forbidden. Israel was to lend to the nations, but not borrow from them (Deut. 28:12). The righteous are commended for lending (Psalm 37:16) and the wicked for borrowing and not paying back (not just borrowing) (Psalm 37:21)

Therefore, borrowing is not sinful in and of itself. Most of you agree with that – most of you have borrowed money to buy a home or a car.

Our Book of Faith and Order has the following statement about Financial Non-indebtedness: *It is the intention of the Chapel to finance its growth as God provides and not to incur indebtedness beyond accounts payable.*

What does this mean for our project? When the Elders modified this statement to its present form in the Book of Faith and Order, the aim was to announce an intention to avoid debt, not to articulate a policy of never incurring debt. If that is what we intended, then that is what we would have said. We wanted to maintain a poise of not defaulting to debt as the way to move forward. We know the burden debt can create. We also are hesitant to shoulder debt.

What about just saving the money until we have enough to build? Our goal is around **\$850,000**. Here is what happens then.

Target Amount	850,000.00
Borrow Rate	6.5%
Savings Rate	3.0%
Building Inflation Rate	5.0%
Over Last 5	15.0%

Years	5	10	15	20	30
Payment	\$16,631.23	\$9,651.58	\$7,404.41	\$6,337.37	\$5,372.58
Borrow	\$ 997,873.56	\$ 1,158,189.37	\$ 1,332,794.27	\$ 1,520,969.20	\$ 1,934,128.15
Save	\$1,075,154.09	\$1,348,725.21	\$1,680,599.45	\$2,080,571.78	\$3,130,799.48
Cost to Build	\$1,090,854.88	\$1,399,958.07	\$1,796,648.34	\$2,305,744.24	\$3,797,582.67
Borrow Now vs Build Later	(\$92,981.32)	(\$241,768.71)	(\$463,854.07)	(\$784,775.05)	(\$1,863,454.52)
Save to Build Later	(\$15,700.79)	(\$51,232.86)	(\$116,048.90)	(\$225,172.47)	(\$666,783.18)

If we borrow now and pay back on time, the building is cheaper than waiting to build. If we save the payment amount each month, we never have enough to actually build. *THE COST TO WAIT IS GREATER THAN THE COST TO BORROW.*

Therefore, we want to be able to expand without incurring debt. We will not incur debt if God through people gives us what it takes to expand. But we also believe that God will provide either up-front or through an on-going commitment over time.

Partnering in Faith**Philippians 4:14-20**

As we focus on expanding by faith as it relates to finances, we are encouraged in our giving by this text. Paul is here rejoicing in the sacrificial gift sent him by the church at Philippi. He revels in its sacrificial character – what it costs them and how it ascends to God.

As we apply this to us, here are five key words that capture the underlying principles:

Partnership**(v.14-16)**

The ministry of giving to advance the kingdom is a partnership. It is working together to supply needs. It is a way that every single person can be involved in the growing and going of the ministry.

Your giving is a partnership in the expansion of the ministry.

Product**(v.17-18a)**

The ministry of giving produces two important results: it meets needs and it reaps rewards. Paul's consistent metaphor is that it is an investment in that it returns an interest. Your giving not only makes ministry expansion possible, but will bring a return in practical ways.

Your giving is an investment that enables ministry and reaps reward.

Pleasing**(v.18)**

The ministry of giving is sweet smelling incense that is pleasing to God. Notice that it is not just approval, but delight. God not only accepts your offering, but relishes and enjoys it.

Your giving is a perfume that delights God.

Promise**(v.19)**

The ministry of giving qualifies you to be a recipient of God's provision. Many Christians want to claim this verse while not meeting the conditions that have gone before. Their giving pleased God and God will provide for them out of His riches. One thing our giving does is loosen our hold on our riches and expresses dependence on God's

Your giving is a qualification for God's providing promise.

Praise**(v.20)**

The ministry of giving brings glory to God as the source, sustainer and recipient of our sacrifice. When we give sacrificially, then glory must be given to God. The object of love becomes the object of our praise. We will extol what we believe to be excellent.

Your giving is praise to God.

Equal sacrifice, not equal burden**2 Corinthians 8-9**

This brings me to the very important principle given us by Paul. He is writing encouraging – well actually, exhorting, humiliating and threatening the folks at Corinth to carry through with their promise. Here is covenanted giving – pledges or promises – to give substantially to assist the church in Jerusalem. He is now concerned that after all his bragging about their substantial prom-

ise, they are not going to carry through. He is so concerned that he is sending a delegation ahead to be sure that the promise is fulfilled.

There are lots of principles that can be drawn from these two chapters (8 -9). While I will not give a detailed exposition, let me extract some principles from the flow of the text. I pray your heart is poised to receive and respond, not resist, God's Word.

Generous giving is by grace (8:2-7)

Paul knows that grace is flowing in the Macedonian churches. How? In the midst of extreme affliction, joy and poverty overflow in a wealth of generosity. They gave proportionally (according to their means) and sacrificially (above their means). Grace causes them to beg (imagine that!) for the opportunity to give. Further, they gave themselves wholly to God first and then gave their money.

Therefore, Paul commands (v.7) the Corinthians to excel in this act of grace as well. Their pattern becomes a precept for others. So, I say to all of us, "See to it that we excel in this act of grace as well."

Your giving will be generous when enabled by grace.

Sacrificial giving proves love (8:8-9)

Here Paul shifts to their motivation for giving – not command but love. Sacrifice is proof of genuine love. Thus, the Lord's giving up all His riches to become poor and enriching us is brought forward as an example of love proven by sacrificial giving. While we ought to give as a matter of obedience, that obedience is to be motivated by love.

Your giving shows the genuineness of your love.

Proportional giving is equitable (8:10-15)

Rather than explain all this, just let me summarize by the heading for this whole section. The point in giving is not equal burden, but rather equal sacrifice. So, we will not ask every family to give an extra \$10 or \$100 a month. Rather, each family see what percent they can sacrificially give. Then, calculate the dollar amount and commit to it. We would love to see every family increase their giving by 1% to 5%. This will mean some will be able to give an additional \$25 a month, others \$1,000 and a few will choose to give up much and do even more.

Your giving is equal sacrifice, but not equal burden.

Offerings must be handled honorably (8:16-24)

Briefly, Paul here demonstrates the absolute necessity of handling money honestly. How sad when God's people give sacrificially only to have it wasted in sloppy handling or dishonest misuse or extravagant waste. We must be honest, accountable and frugal with what you sacrificially give.

Your giving will be handled honorably.

Covenant giving (pledges) are Biblical (9:1-5)

It is obvious that the church has pledged or promised an amount to give and that Paul expects them to meet their pledge, as God provides. While we decry the ungodly methods used by many religious groups and churches, we also will be faithful to the Bible. The misuse of a Biblical strategy should not cause us to abandon it, but to be Biblical in our use of it.

Your giving may be pledged and fulfilled.

Generous giving relies on God's provision (9:6-10)

Here is God's principle and promise – He is the source and supply of all that you promise to give. We are not talking about so-called “faith promise giving.” We are talking about trusting and believing in a gracious, all-supplying God who desires to show Himself powerful on behalf of His people. He supplies so that the harvest of your righteousness is great.

Your giving will rely on God's supplying.

Sacrificial giving produces gratitude (9:11-15)

When God supplies and Christians give faithfully and sacrificially, what gratitude and thanksgiving are felt! There is an ever-spreading of that witness to God's grace and enabling supply that spreads widely. It is not an admiration of the people giving, but an awe of the surpassing grace.

Your giving will overflow with thanksgiving.

You will be enriched in every way for all your generosity, which through us will produce thanksgiving to God. ¹² For the ministry of this service is not only supplying the needs of the saints, but is also overflowing in many thanksgivings to God. 2 Cor. 9:11-12 [ESV]

Practical Implementations

How do we then plan to move forward?

General Fund Budgeting

We intend to budget for the Facility Expansion as an item in the general budget. We do not plan to have a separate Building Fund which is unbudgeted. So, once we know what you have committed and what we intend to do, we will put it in the budget and expect God to supply and you to give.

Covenant Commitment for Giving

We intend to ask for a covenant commitment from you. This will be a pledge, a promise to God that you intend to keep trusting that He will supply. The total that you commit to will be a minimum for the expansion funding.

Setting Aside with Borrowing

We will set aside the amount budgeted every month beginning in September. If we have to get a note, we will use this amount to pay it.

Giving Sacrificially

The Elders have asked Roger Craft to lead the Expansion Funding Team. We see his expertise in accounting and experience as CFO of Campus Crusade as God's providential provision of a gifted man to us at this time. He will be working alongside of Tom Wiggershaus, who is our Finance Team Leader. Tad Dieringer is leading our Facility Expansion Team and is working alongside of Terry Engle, our Facility Manager.

What is all this going to mean for you?

Present Status

Briefly, let me bring you up-to-date as to what God has done through you this year.

Stability in Finances

We began the year with serious concerns over our financial health. We determined to set aside \$8,000 dollars to shore up our cash flow. We changed our requisition process and granted no capital purchases. We kept the budget as close to 0% growth as possible.

By God's grace, as of August 1st we have over \$65,000 in the bank and your giving is at a rate that will be \$30,000 or about 9% more than we budgeted for. We also see a major and good shift in the equity of our giving. 4 years ago, 20% of the congregation gave 80% of the general fund giving. That has now shifted to be 44% are now giving 80%.

Planning in Budgeting

We are currently developing the budget for the 2004-2005 ministry year. The Finance Team has given the proposed budget to the Elders. We went through it last Tuesday and will finalize it, the Lord willing, on the 17th.

We are attempting to increase the budget as little as possible. The primary increase is in staff and in some important ministries like Outreach. Using the current giving as the target, we still have some as a start on the Facility Expansion.

Proposed Strategy

How do we propose to move forward?

Commitment to Give

Next Sunday, we will ask for a specific commitment to give.

WE WILL ANNOUNCE THE COMMITMENT FROM ELDERS. The elders are on notice to evaluate their finances, stir up their faith, identify where they will cut personal expenses and establish what they will give. We will total that up and announce it to you on next Sunday as an encouragement to your own giving by faith.

WE WILL CALL FOR A COMMITMENT FROM YOU. .Again let me emphasize that we want equal sacrifice, not equal burden. We want each of you to give accord-

ing to your means (proportionally) and above your means (sacrificially). Every widow's mite will count and be significant. Because God sees it as significant when given from a heart of love and grace, then you should and we will.

This week, with these Biblical principles in mind, we encourage you ask God for wisdom in prayer. Build up your faith – your belief and trust in God – by re-reading and meditating on these Scriptures and principles. Evaluate your personal budget and see what you can cut, change or maybe even sell (I am serious about this being *sacrificial*). Determine what percent or dollar amount you will promise God to give. Be sure that this is above and beyond your present proportional giving. Come next Sunday begging for the opportunity to participate.

No matter what the amount is, the greatness of the sacrifice is all that really matters. Give God praise and glory for His grace in that sacrifice. From the widow's mite to the rich man's much, we will thank God for all He supplies.

Establish Expansion Budget

What you commit to give will commence in September as we operate under the new budget. We will set aside the budgeted amount for Facility Expansion every month – remember, this is what we expect God will supply and what you will give.

If God supplies through your giving so that we have the whole amount up front, then we will be able to expand without a note. Otherwise, we will secure a loan for the payment amount you have committed to. Once the construction loan converts to a mortgage, we will also convert the account to Facility Expansion Mortgage and meet our payments.

Seek Project Affirmation

We will go to the builders with the amount we believe God will supply, have them design a building and give us a cost projection. Built into that will be our own equity labor – the part of the expansion that we will do in order to reduce the cost. Once we have floor plan, an elevation drawing and a final cost, we will bring this to you for your affirmation. Our target for all this is the first Sunday of October.

Your bulletin contains the Covenant Commitment Card. Please take it home, ponder on the Scriptures and principles, pray for wisdom and decide what God would have you do. **Conclusion**

Here are the principles that shape your giving.

Your giving is a partnership in the expansion of the ministry.

Your giving is an investment that enables ministry and reaps reward.

Your giving is a perfume that delights God.

Your giving is a qualification for God's providing promise.

Your giving is praise to God.

Your giving will be generous when enabled by grace.

Your giving shows the genuineness of your love.

Your giving is equal sacrifice, but not equal burden.

Your giving will be handled honorably.

Your giving may be pledged and fulfilled.

Your giving will rely on God's supplying.

Your giving will overflow with thanksgiving.

May give you each of you the grace to give sacrificially for the sake of the kingdom.