



Growing Our Ministry Project: Decision-making guide

An invitation from our ministers

Dear friends,

This is your invitation to a very important congregational meeting at North Bramalea. On Sunday March 30th the congregation will gather to take a number of decisions about the next steps we take in growing our ministry in Brampton.

A year ago, the congregation authorized the development of architectural plans and a financial plan for a building. The work done over the past year must now come back to the congregation so that key decisions can be taken on:

- ✍ the building design for the renovation to strengthen our ministry;
- ✍ the financial plan for building, including both expenditures and borrowing authority;
- ✍ the contractor recommended by the Design Build team;
- ✍ the architectural firm to complete the project.

God has blessed North Bramalea as a congregation with a wonderful past and with a vision for a future that will take us to new places. Most of all God has blessed us with wonderful people in this congregation. We hope you will pray and then attend the congregational meeting on the 30th of March to make sure we have the decisions that will honour God, our neighbours, and ourselves.

Norm Greene Jamie Holtom
March 19, 2008

In this flyer, you'll find a summary of the information you need to help North Bramalea make the decisions needed to move forward on our project called "Growing Our Ministry in a Growing Brampton". The information here is directly related to the decisions we need to take. On a separate sheet you will find a list of the motions for the meeting.

More detailed information will be available for those who want it at the church. You can also find it on the website: www.nbuc.on.ca. If you have more questions, speak to Peter Waisanen, Doug Smith or George Watson, whose photos are found below--just so you know who to look for.



Peter Waisanen



George Watson



Doug Smith

**Congregational Meeting
North Bramalea United Church
Sunday March 30th 3:00 pm
Purpose: Formal decisions on
additions & renovations to our
building.
Pizza party to follow.**

Deciding about the Building Design

What we were looking for in the design

Since last spring we've been dreaming about what we could do with more space. Here's a summary of the big features we came up with.

1. A sanctuary that will let us offer worship to far more people than we can now.
2. More parking spaces than we have now.
3. A lower level worship and educational centre where new leaders can hone their skills & grow in faith
4. More washrooms.
5. A bigger multi-purpose space for everything from family activities, outreach, receptions.
6. Spaces for all the mid-week ministries to meet when they need to
7. A kitchen that would meet a variety of hospitality needs
8. A real and dedicated prayer space
9. A building that opens to the community & says "Welcome" to all our neighbours.
10. A basement

And of course, there was a long list of other terrific features: a coffee bar, an indoor playground, a recording studio, and a hundred other fantastic dreams!



Motions About the Building

There will be 3 motions to deal with on the building itself. The congregation will choose:

- (1) The design option that we want to construct
- (2) The contractor to construct the building.
- (3) The architect to oversee the construction phase of the project.

The Real Options for the Building

Parker Architects delivered our dream building. Unfortunately, the contractor's price for our dreams was about \$800,000 more than our Finance Team recommended for the construction part of the project. The Design/Build and Finance teams have met with the architect and the recommended builder to reduce the price tag and to generate options. Nevertheless, a gap of between \$82,000 and \$280,000 remains, depending on the option chosen. Additional funds have been sought and begun to flow to the church.

None of the options generated is what we originally dreamed of. Most are workable. Here are the options that will be before us:

OPTION 1

Build sanctuary; but omit tiered floor, carpeting, trusses.

Build basement, but do not finish; basement not useable.

No renovations to existing building except washrooms. Gap: \$82,000.

OPTION 2

Add to Option 1: tiered floor or carpet, trusses in sanctuary.

Useable basement (furnace and lighting) other finishing by us.

No renovations to existing building except washrooms.

Gap: \$140,000

OPTION 3

Add to Option 2:

More basement finishing (e.g. Washroom)

Renovation to existing building: offices

Gap: \$210,000

OPTION 4

Add to Option 3:

Kitchen

Gap: \$280,000

Deciding about the Financial Plan

Key Assumptions in the Financial Plan

The financial assumptions built into the plan are:

1. Growing our capacity for ministry in Brampton is foundational to our service to God and to our neighbours.
2. Adding to our building makes more ministry possible and allows the congregation to grow.
3. Adding the building must not undermine our day-to-day ministry with people.
4. The financial plan is built on the rule-of-thumb that the operating budget provide no more than c. 15% of regular offerings toward debt repayment.
5. We ourselves finance this building through (a) reserves, (b) campaign pledges, and (c) borrowing from ourselves and from United Church-owned financial institutions.
6. The financial plan for paying off the mortgage depends on a second capital campaign.
7. We will borrow our mortgage from United Church-owned financial institutions because they offer the best interest rates and terms; also they have a clear stake in our success.
8. The financial plan for managing the mortgage is conservative. Congregations normally grow substantially following such a build, but this plan has deliberately minimized our dependence on such growth.

Motions about the Financial Plan

There will be 2 motions to deal with on the financial plan

(1) The total amount to be spent to build, depending on the design option the congregation selects.

(2) The amount of funds to be borrowed from 2 United Church financial institutions.

See the enclosed sheet for the wording of these motions.

Costs of the Options & Financing

THE COST OF THE OPTIONS

The Finance Team and the Design/Build Team have recommended that the construction cost of the new sanctuary and renovations be kept to a maximum of \$2,415,000 to make the debt repayment manageable. The remaining architect's fees, furnishings, legal fees, permits and development charges will cost approximately \$462,000 in addition, for a total of \$2,877,000. The additional cost of the option chosen would be added to that total.

Here is what the project would cost, based on the different options before us:

	Base cost	Gap	Total
Option 1:	\$2,877,000 +	82,000 =	\$2,949,000
Option 2:	\$2,877,000 +	140,000 =	\$3,007,000
Option 3:	\$2,877,000 +	210,000 =	\$3,077,000
Option 4:	\$2,877,000 +	280,000 =	\$3,147,000

At the March 30th meeting, the congregation will have information on additional funds contributed to bridge the gap for these options.

HOW WE WILL PAY FOR THE PROJECT

Mortgages: TUCC & UCC	2,227,000
Campaign pledges 07/08	556,000
Cash Reserve Funds	241,000
Faith Bonds	39,000
Fundraising 08	5,000
From Operating 08	10,000

Sub-TOTAL 3,078,000*

Plus additional funds donated to March 30 for the options above.

Notes on Financial Plan

1. The total amount of fund available is higher than the amount needed for the build because it includes funds allocated by the congregation for hiring a third minister and GST costs, which will be paid and rebated.

2. In 2007 the congregation authorized an expenditure of up to \$3.2 million for the total project. \$120,000 of that amount is designated to pay for hiring a third minister. Over to page 4

Notes on Finances cont'd

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3. The Financial Plan involves 2 mortgages from church financial institutions. These loans may be repaid early; however, in this plan the church would require a special gift to do that.

4. The Toronto United Church Council, the major lender, has authorized a loan of \$2.1 million. In this financial plan, NBUC will limit its loan to \$1.9 million.

5. There are, of course, long-term costs from a mortgage. A spreadsheet of the financial management plan over the long-term is available at the church.

6. The financial plan assumes a second capital campaign in 2009 to pay down the mortgage.

7. The operating budget will contribute only 15% of regular offerings to mortgage payments, the amount recommended in North American literature on church mortgages.

Managing the Transition

Questions have arisen about how we'll manage our life as a congregation with all the construction going on. Here's what we know at this point

1. When will construction begin & end?

Construction should start in April. The construction should take 8 months.

2. How will we manage on Sunday morning?

We'll use our existing building until the new sanctuary is completed. Then we'll move our operations into the new part of the property and operate there until the renovations are completed.

Managing the Transition cont'd

3. What about parking on a Sunday?

We should be able to use half of our existing parking spaces. Our plan is to arrange for additional spots in the mall next door. If this leaves us short, we will need to do street parking.

4. Will we ALL have to enter through that small door at the back?

The "front door" will be boarded up for safety reasons. In addition to the back door, we plan to use the sanctuary emergency exit doors.

5. What about weddings and funerals?

We will use our current sanctuary until the new one is completed.

6. Will our ongoing mid-week ministries be able to continue?

Yes. We will hold orientation meetings with leaders of mid-week groups this spring to think through how we can manage those ministries during renovations. All of us will need to be flexible for a few months.

7. Will the Carnival go forward?

Yes. Since most of the Carnival takes place in the park behind us, we shouldn't have a problem. We may need to move some activities that currently take place in our parking lot into the park.

8. Will it be dangerous? How will the contractor separate people from the work site?

No. The contractor is required by law to make it safe. The Ministry of Labour will inspect the site.

9. How will we know what is happening each week?

We plan to appoint a volunteer project manager who will be the communications link between the contractor and the church. We will have a regular e-mail system for updates to leaders, as well as regular updates relevant to the whole congregation. Where possible, this information will also be on the website.