OUTLINE FOR Q & A

INFORMATION FOR POSSIBLE BUILDING PURCHASE

INTRODUCTION

- What is the vision of MBC?
- We exist to *display* God's *glory*.
- We exist to *declare* God's *truth*.
- We exist to *delight* in God's *Son*.
- We exist to *disciple* God's *people*.
- Over the past 1-2 years we have been talking and praying about church planting.
- We have not been praying for a specific area to church plant, but for the Lord to open any doors that He
 may desire for us.
- As we look to the future of MBC and the Lord's leading, we have been presented with an opportunity to purchase a church building.
- We told MBC that we would present any opportunities that were being offered and we got to a place with IRC that we needed to come and get your feedback.
- That's the purpose of this meeting, to get your feedback on the proposal to buy the church.
- There have not been any decisions made, we are in the preliminary stages now, needing your feedback and wisdom.

MOVING FORWARD

- As we think about moving forward, either with this purchase or any movement in the future, there are biblical principles that we should keep in mind.
- Our desire for our church family (including our elders) is that we would not make decisions out of fear or other nonbiblical reasons but pray and seek the Lord's guidance.
 - o This principle is not just for this moment, but for all decisions in life.

What if I don't want to move forward and stay here?

• That's OK! It's okay to want to stay at MBC if you believe that is what the Lord wants for you.

- It's okay to have a different desire than what other church members do.
- It's okay to be hesitant and not sure as well.
- This meeting is just to gather information and feedback and *hopefully* answer questions that may exist.
- If you do not want to move MBC or move with MBC does not mean there is a lack of faith in you.
- There may be legitimate reasons that exist, and we would want to explore them with you.

Moving forward when we don't have a clear path.

- There are times when we want to go forward but are just uncertain. The presence of fear or uncertainty does not mean there is a lack of presence of the Lord.
- This is shown well in Acts 16:6-10 "They passed through the Phrygian and Galatian region, having been forbidden by the Holy Spirit to speak the word in Asia; and after they came to Mysia, they were trying to go into Bithynia, and the Spirit of Jesus did not permit them; and passing by Mysia, they came down to Troas. A vision appeared to Paul in the night: a man of Macedonia was standing and appealing to him, and saying, "Come over to Macedonia and help us." When he had seen the vision, immediately we sought to go into Macedonia, concluding that God had called us to preach the gospel to them."
- Paul had plans to head west but the Holy Spirit did now allow them to do so.
 - o We don't know how He did this for Paul, but Paul knew not to go.
- Had the missionaries simply followed their original plan, they would have been in modern day Turkey.
- Instead of sticking to their original plan, the missionaries went to modern day Greece.
 - O Paul obeyed the vision. If the Macedonians needed help, then they would go to Macedonia (the northern and central parts of modern-day Greece). The Macedonian Call resulted in Paul and his companions' sailing from Troas to Neapolis, stopping for the night on the island of Samothrace. From Neapolis, they continued on to the Roman colony of Philippi, the leading city of that district of Macedonia (Acts 16:11–12). This area is still known as the gateway to Europe. Up to that point in history, the gospel had been limited to Asia, and many historians credit Paul's heeding the Macedonian Call with the spread of Christianity into Europe and the Western world.
- While there are many lessons we can learn from this narrative in Acts, one of the greatest is that we must not put our plans above what the Lord is doing.
- Interestingly, the call to Macedonia was not even a call to Philippi, but to that region.

¹ https://www.gotquestions.org/Macedonian-Call.html



- This was a huge change in the missionary's plan, but they knew they had to follow God and not what they saw to be the best path forward.
- There are also many Proverbs which speak of making decisions, both hastily and waiting too long...both may find their roots in a lack of trust in the Lord.

Whether we desire to stay or go, it's a matter of the heart.

- If one has a desire to stay or go, the same basic principles apply. There needs to be prayer and wisdom sought after, but always held loosely and giving space for the Lord work.
- Both ideas, leaving or staying, must find their roots in contentment. If one is not content with where they are now, they will not be content where they go.
- Proverbs 16:9 "The mind of man plans his way, But the LORD directs his steps."

- **Proverbs 3:5-6** "Trust in the LORD with all your heart and do not lean on your own understanding. In all your ways acknowledge Him, and He will make your paths straight."
- This one is especially applicable to our church. We have been praying and talking about church planting, adding onto our building, and simply trying to figure out what the Lord would want for us.
- We investigated an addition to our church, only to find out that it was \$16 million dollars.
- We went to two services to try and alleviate some of the space issues, but there are still issues. (see below)
 - o Each room in our building is being used for many things outside of its original intention.²
- We have been "planning our ways" and waiting for the Lord to direct.
 - o This church building was one of the ways that we saw the Lord might be directing.
- More than our comfort or our desire to have all of our questions answered, we are to *trust in the Lord with all our heart*.
- This is why the elders are praying about going down this path. If this is the path that the Lord has opened to us, we don't want to close the door because we don't understand everything.
- **But**, we also don't want to go down a path that is not what the Lord wants, that's why we ask our congregation to pray and give feedback.
- It would be irresponsible to just say "no" or "yes" without putting some effort into finding out if we are supposed to do it or not.

DOES THE BUILDING PHYSICALLY FIT THE NEED FOR OUR CHURCH?³

- Looking objectively at the facts only, our need is classroom space which the new church has ample space.
- When we look at the physical needs of our church, we are out of space.
- We have space for about 100 more adults to join our church if we stay at 2 services.
- With those 100 adults are going to come kids.
- Even if they bring 50 kids with them, we don't have space for them as many of them have already outgrown their current classrooms. Here are some objective facts that we are currently facing at MBC:
 - o K-2nd grade (~20 students in the 2nd service)
 - o 3rd-5th grade (~16 students)
 - Jr. High (~16 students)
 - High School (~16 students)
- We also don't have space for new moms.

² Except for Gay's and Matt's office. They are the lucky few...

³ This was already presented in the original announcement.

- **For example**, Bob's office is also the middle school youth room on Sunday mornings. They can have anywhere from 15-22 kids in there.
- The TES room in UL1 gets used for TES, Wednesday night Theology, Home School Co-op, membership class, Sunday morning kids' class and various other meetings on Sunday.
- While there is nothing wrong with using rooms for more than one thing, it is a good sign that we are out of space and have been diligently praying to the Lord for what to do.

QUESTIONS WE HAVE RECEIVED.

- It's important to point out that at the onset of these answers, we don't have answers for every question that has been or may be posed. That's impossible.
- As we seek to walk by faith, questions and situations come up which we can navigate at that time.

Aren't there enough churches in that area?

- In the direct area of the church campus there are over 250,000 people.
- This means that if there were 10 "solid" churches in the area that each have 10,000 members, there would be 150,000 people without a church.
- Furthermore, if this is the place that the Lord's leading, we should follow.

Were we even looking to go to that area?⁴

- No, we were not looking to that area, but we heard the church was available. We did go to the church initially and walk through it.
- We didn't hear anything for about a year or so and Todd texted the place and found out it was for sale.

Would we keep our building in Comstock Park?

- While this is an option, as far as we know, we are not thinking of selling our church in Comstock Park.
- We have **not talked** to a realtor about selling it but there has been discussion about selling pieces of our land. We have roughly 40 acres that we take care of now and a house (youth building).
- We have a great legacy here of over 60 years.
- We would want to see this ministry grow by the people reaching out to their neighbors, sharing the gospel and seeing the church grow here.

⁴ This was already presented at the original announcement.

How much money do we need?

- There are some factors which go into this.
- As stated in the proposal, the property was appraised a year ago at \$2.87 million.
- We would expect we would need to make an offer in the range of \$2-3 million with 4-5 competitors.
- We are aware of some larger sized donations, one up to \$500,000.
- We know that the estimated costs for yearly maintenance are about \$5K/monthly.
- Considering the bank limits the loan amount based on our budget history and giving statements, as well as our actual capability, we would not borrow more than \$2 million at this time.
- Our loan would be at or around 7%, terms are TBD, a down payment of 25% of the loan is required, and monthly payments would range from 8-18k monthly (\$1-2 million respectively) depending on actual rates and terms.
- **Example A**: Purchase price of \$1.7m, 700k down, 7.25% over a 20-year period: that \$1 million loan would amount to \$7,903 monthly payments, and \$200-460k interest paid depending on our payoff speed.
- **Example B**: Purchase price of \$2m, 600k down, 7.25% over a 20-year period: that \$1.4million loan would amount to \$11,065 monthly payments, and \$300-600k interest paid depending on our payoff speed.
- Example C: Purchase price of \$2.5m, 700k down, 7.25% over a 20-year period: that \$1.8 million loan would amount to \$14,227 monthly payments, and \$380-800k interest paid depending on our payoff speed
- We don't want our ministries to be hamstrung by a loan, so we really hope to see a much lower number.

How would a church plant work while keeping our existing building?

- Option one is for everyone to move to the new building with the intention of sending a team back to MBC to continue the ministry.
 - O This would happen when a leadership team is in place that could oversee the MBC.
- Option two is for a majority of people to move over to the new church and a contingent stay at MBC.
 - We would then livestream the teaching back into MBC but have a leadership team here to shepherd the church.
 - When that leadership team was ready to fully take over, the livestreaming would stop, and they
 would take over the church at full capacity.

