



Mountainview Capital Campaign

November 1, 2023

Dear Friends of Mountainview,

As a Council, we are excited and nervous to announce the launch of our Capital Campaign for the Church, a visionary project that will enable us to serve God and our community for this generation and the next. This endeavor has been mentioned a few times in some casual ways and we now wish to make it an official campaign. The goal is to raise \$700,000.00 above our yearly ministry promise (operating budget) over the next three years.

WHY NOW?

We were beginning the planning stages already back in January 2020 for a Fall Drive that year. At that time, it was 20 years ago that this church facility was built with a clear goal to pay the mortgage off by 2020. The COVID pandemic hit, and it was decided to rest for a while as a result. We understand that the timing may still feel off for some of you because of economic pressures such as the uncertainty of mortgage renewals, cost of housing, Christian education costs, fixed incomes, poor return on investments, difficult and unpredictable business environment, job insecurities, etc., just to name a few. We also recognize that others have been blessed with good investment results, inheritance gifts, good business results and career advancements. So, in other words, we are a family and in this church community we have a great mixed bag of financial stresses and financial blessings. At the end of the day, we believe that everything we have is indeed from the Lord for us to do His will here on earth. Currently that may mean buckling down and providing for your family, it may mean you now are able to give extra toward our Ministry Promise (budget) and this campaign. The reality is... there is never a good time to conduct a capital campaign. Which means that now is as good a time as any!

WHAT IS THE PURPOSE?

1. Our facility is getting older and requires some major capital projects over the next 5 years. The hope is to build up our capital reserve fund so that those upgrades can be paid for without going into debt. See the chart on page 3 for actual and forecasted capital expenses. Why? To ensure the safety and comfort of our church facilities and position us for the next 20-25 years of ministry in a debt-free environment.
2. To eliminate our mortgage, which is now \$295,000.00 at an interest rate of 5.95%. This will free up more resources for our ministries and missions and allow us to focus on ministry rather than facility by reducing our financial burden.

A story.

At our prayer potluck this past Sunday, October 29, the prayer team leaders taught us to do a prayer walk right inside our church building. We were encouraged to walk the building and to pray individually and specifically for the things we noticed. After that we shared our thoughts in small groups. I was amazed at what was shared and prayed for.

Often, I am asked "What is our vision?" Yes, we have a short vision statement which says we are "a community of believers being transformed by the love of Jesus, bringing hope, healing, and good news in a broken world." But what I realized and what became abundantly clear is this... Mountainview is involved in and with many ministries from our own internal programs to dynamic participation in local programs and ministries. This is the case not



only in Grimsby but across the Niagara region. In addition, we are very supportive of far-reaching ministries throughout our world supporting missionaries, mission and serve trips, church start ups, disaster relief, and so much more. We truly are living out our mission to Go, Grow and Glorify!

LET'S DREAM FOR A MOMENT

Would it not be great if the line from our yearly ministry promise that covers our mortgage and capital expenses could be removed -- and instead, add a new line called "Ministry Dreams?" Give all our congregants the opportunity to come with ideas and strategies to further the kingdom cause in creative ways? A Youth Center to support kids from the local high school? A mini bus to use for transportation of our elderly, Serve trips, outings for small groups? Yearly international mission trips and mission support? Support for local homeless people in more meaningful ways? Prayer Garden? Support local Serve projects? Give more to ministry shares? Etc... (These are just some ideas.)

As reformed Christians, we believe in the concept of Christian stewardship. This begins with the understanding that everything we have, all of who we are, comes from God. If that's the case, then it becomes imperative for us to be in communication with God to determine how to use the resources entrusted to us. Prayerfully consider making a contribution and/or pledge to this campaign, above and beyond your regular giving to our yearly church Ministry Promise (budget).

As the Apostle Paul wrote in 2 Corinthians 9:7, "Each of you should give what you have decided in your heart to give, not reluctantly or under compulsion, for God loves a cheerful giver." And as Jesus said in Luke 6:38, "Give, and it will be given to you. A good measure, pressed down, shaken together and running over, will be poured into your lap. For with the measure you use, it will be measured to you."

Mother Theresa was quoted as saying, "It's not how much we give but how much love we put into giving."

We thank you for your faithful support of our church's yearly Ministry Promise and our mission to "Go, Grow & Glorify". May God bless you abundantly as you prayerfully consider a gift.

In His Service,

A handwritten signature in blue ink, appearing to read "P.J. Vermeer", is written over a blue oval-shaped scribble.

P.J. Vermeer
Board & Council Chair
The Capital Campaign Committee

P.S. Enclosed with this letter is a pledge card that you can fill out and return to us by email, mail or in person. You can also send an email or a text to myself vermeerpj@outlook.com or our Treasurer, Stephanie Hayden, treasurer@mountainviewcrc.org. We will keep your information confidential but will let your elder or deacon know that you have responded. Please indicate the amount and frequency of your pledge over the next 3 years. Please also include your preferred payment method. Thank you for your commitment to Mountainview!

An Elder or a Deacon will follow up with those of you we have not heard from by March 31, 2024. They would be more than happy to pick up your pledge or cheque if you prefer.

Capital Fund		Budget year
Budget	\$ 20,000	2022/23
EllisDon	\$ 19,344	2022/23
Budget	\$ 50,000	2023/24
EllisDon	\$ 116,064	2023/24
Budget	\$ 50,000	2024/25
EllisDon	\$ 96,720	2024/25
Budget	\$ 50,000	2025/26
Budget	\$ 50,000	2026/27
Budget	\$ 50,000	2027/28
Budget	\$ 50,000	2028/29
Total Income	\$ 552,128	
Expenses		
Mortgage	\$ 290,000	2023/24
HVAC	\$ 227,000	2023/24
Gym Floor	\$ 30,000	2023/24
HVAC	\$ 80,000	2024/25
Upgrades	\$ 41,128	2025/26
HVAC	\$ 84,000	2025/26
Parking Lot	\$ 500,000	2028/29
Total Expenses	\$ 1,252,128	
Capital Campaign		
Goal	\$ 700,000	

The Capital Campaign will run from November 1 to March 31, 2024 with the goal to eliminate the mortgage left on our building, pay for the immediate need of heating, ventilation and air conditioning (HVAC) replacement, and replace the gym floor. We also know there will be other expenses like re-carpeting and painting (shown as Upgrades). A goal has been set at \$700,000.

Why \$700,000? This is the difference between the expected income over the next six years and the expected expenses over the next six years. We have not allocated any expenses in our Ministry Promise (Operating Budget) for the mortgage assuming it will be paid off. We currently owe \$295,000 at 5.95% interest. We will save \$17,552 this year on interest payments and \$50,000 in mortgage payments thereby reducing that portion of our facilities Management budget. We added \$30,000 to our Capital Fund for a total of \$50,000 so that we can build up our capital fund along with the money we will receive from EllisDon for the use of our parking lot for it's employees while the West Lincoln Hospital is being built. This then should pay for the parking lot in 5 years.

There will be other expenses that come up, but these are the major foreseen capital expenses at this time for the next 5 to 6 years. Our Facilities Team works on updating a 5-year forecast on a yearly basis.

Here is an example of a recent surprise expense. Our water heater broke down last week and cost \$7,000.00 to replace. We all know, stuff happens. So, we plan and then adjust accordingly.

FREQUENTLY ASKED QUESTIONS:

What is the money needed for?

- Pay off our mortgage to fulfill a promise we made 24 years ago.
- Pay for the major capital expenses we are now incurring and will occur over the next 5 to 6 years with an aging facility without going into debt.

What is the church's Mission & Vision?

- Mountainview's Mission: Empowered by the Holy Spirit, we will GLORIFY God in prayer and worship, GROW in relationship with God and each other, and GO, sharing Christ's love in words and actions.
- Mountainview's Vision: A community of believers being transformed by the love of Jesus, bringing hope, healing and good news, in a broken world.

We are in no position to give at this time but feel guilty if we don't contribute. What do we do?

- We gracefully understand your situation. We ask that you gracefully accept what others can give at this time. We do ask that you give \$10.00 to indicate that you are in agreement with what we are doing. There is no room for guilt in this campaign.

Are we working with a professional fundraising company to conduct this campaign?

- No, we are not. It was felt that the added expense was not warranted.

Do you have a recommended amount that is expected from me?

- We are not asking anyone for specific amounts. But please be aware that this campaign requires an average of \$2,645.00 (\$882.00 per year for the 3 year pledge) from each donor or family.
- We expect gifts of up to \$100,000.00 and as low as \$10.00.

The cost of living is killing us right now. Why are you putting this pressure on us?

- We understand that you might not be in a position to participate in this campaign. Please allow others the opportunity to offer grace through their gifts. We are all in this together!
- We do ask that you give \$10.00 specifically for this campaign as an indicator that you support what we are doing.

What if we don't reach the \$700,000 goal?

- We adjust our short term and long-range plans accordingly.
- Worst case scenario... we increase our debt load and add that line item back into our yearly ministry promise (budget). It was taken out this year with the belief that our goal would be met and the debt would be eliminated.

The chart does not make sense. We will need more than the \$700,000 to pay for everything. How does that work?

- We have \$50,000 in our Ministry Promises (yearly budget) that is put into the Capital Fund. This will bring in around \$250,000 over the next 5 years
- As well, we have a licence agreement with Ellis Don, the builder constructing the hospital, for the use of our parking lot for the next couple of years. This is estimated to bring in around \$235,000.

SOME CLOSING THOUGHTS

Some of you may not be able to give right now. Perhaps someday that will change and your opportunity to give will come. Pray about that. Listen to the Holy Spirit's guidance.

Some of you may have held back in your giving to Mountainview for various reasons. Maybe now is the time to rectify that. Talk to someone, an elder, a pastor, a friend. Pray about it. Listen to the Holy Spirit's guidance.

Some of you might feel like others are not "pulling their weight" towards our Ministry Promise (Operating Budget). Pray about it. Then focus on what you can do. Listen to the Holy Spirit's guidance.

Some of you give to many really good causes on a regular basis. You might look at your church as just another cause. Maybe now is a good time to support your church with an extra donation to this campaign. Pray about it. Listen to the Holy Spirit's guidance.

Some of you have a storehouse of money. Now may be a good time to share from that financial portfolio. After all, you won't need it in Heaven. Pray about it. Listen to the Holy Spirit's guidance.

Paul wrote to the Corinthians thousands of years ago, "Together may we all learn to excel in the grace of giving".

Let's give with grace and receive with grace!

PJ