

Building Hope for Tomorrow QUESTIONS & ANSWERS

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"Come close to God, and God will come close to you." James 4:8

Questions & Answers

DEBT REDUCTION QUESTIONS

Q: What does *Building Hope for Tomorrow* Hope to accomplish?

A: Core Value #4 of Lutheran Church of Hope says: Following Jesus is a growing experience. The heart of *Building Hope for Tomorrow* is to provide some unique opportunities for the faith of our congregation to grow. Throughout the campaign there will be an increased focus on groups, prayer and bible study. There will be some surprises during weekend worship services that we pray will help connect you to the heart of God. We're excited to share some Hope Stories so you can hear how God is on the move in the lives of the people who call Hope home.

As scripture reminds us, "Come close to God, and God will come close to you." James 4:8

Q: That sounds nice, Pastor Scott, but don't you really want to say, "Show me the money?!"

A: Well, I wouldn't phrase it exactly like that! There is, however, a monetary component to this campaign. As you'll see and hear throughout the campaign, Hope teaches on generosity and finances in ways that challenge stereotypes and changes perceptions a lot of people have when it comes to how churches talk about money.

The giving goals of **Building Hope for Tomorrow** are largely about debt reduction. There are some improvements we would like to make on our building to keep it as functional as possible for the sake of our mission. We are committed to spending no more than \$500,000 on those improvement. The primary objective, however, is reducing the **\$7,500,000** debt we currently have.

Q: Wait. What? \$7,500,000 of debt? How did that happen?

A: Over the years the Hope Ankeny congregation has purchased 20 acres of land (2010), constructed a 30,000+ square foot building with a worship center, nursery, classrooms, kitchen and offices (2013), added a 21,000+ square foot Youth and Family addition with a 300 seat space for weddings, Café Hope, additional classrooms and much needed gathering space (2018 & 2021) and purchased 5 additional acres on the corner of 36th and Ash St. (The Johnson Farm 2021). Through all those campaigns we have accumulated assets valued at over **\$18,000,000.**

During three previous giving campaigns Hope Ankeny has pledged just over **\$7,200,000.**

That's a lot of money! But wait there's more!

Additionally, more than **\$3,300,000** OVER pledges has been given totaling **\$10,500,000!**

Praise God!

ASSETS				
Land	\$1,800,000			
Building	\$14,200,000			
Fixed Assets	\$2,000,000			
Total Assets	\$18,000,000			

GIVING				
2013 Campaign	\$2,000,000			
2018 Campaign	\$4,200,000			
2021 Campaign	\$1,000,000			
Giving over pledges	\$3,300,000			
Total Giving	\$10,500,000			

DEBT				
External Debt	\$7,000,000			
Internal Debt	\$500,000			
Total Assets	\$7,500,000			

Q: Are you sure this is the right time for a giving campaign?

A: YES! Currently our \$7.5 million debt breaks down into a \$500,000 debt free internal loan from Hope and a \$7 million external loan. We are paying an interest rate of 2.5% on that external loan. This year our church annual budget includes \$188,000 interest payment.

In two years we have to refinance, and our interest rate may double, possibly triple. Here's one way to think about it: for every \$1,000,000 of debt we can reduce, we'll save \$50,000 (at a 5% interest rate) or \$60,000 (at 6%) a year in interest.

Another way to look at it is if we do nothing, when we refinance our annual budget could go from \$188,000 annually to \$376,000 annually or more. Our 2024 annual budget was \$1,900,000 so this alone represents a 10% increase in expenses. This would severely hinder our ability to carry out our mission.

Interest Rate	Annual Interest Payment	\$1 million paid down	Savings
2.5%	\$188,000	\$163,000	\$25,000
5%	\$376,000	\$326,000	\$50,000
6%	\$451,000	\$391,000	\$60,000
7%	\$526,000	\$456,000	\$70,000

Q: We're not paying down the principle and reducing our debt each year in our budget?

A: No. Our church has financed our debt to only pay the interest on the debt, but not principle. This reduces the amount of our annual budget we need to spend on debt, but it leaves us with the same amount of debt each year.

This giving campaign is directly dedicated to reducing that debt and preparing us for the possible dreams of the future. Preparing us for future possibilities necessitates us reducing our debt so we can be prepared for where God will direct us next!

Q: So why wouldn't we put every penny given in this campaign toward debt reduction? Why spend up to \$500,000 on improvements to the current facility?

We believe the mission of the church has to come first. The combination of a nearly decade old facility, outdated technology and tremendous growth in children and student ministry necessitate some projects whose costs lie outside the scope of our annual budget. The completion of these projects will help us carry out our mission, reach new people, and facilitate the continued growth of the congregation.

The hope is continuing to grow while at the same time reducing debt will set us free to do what God wants us to do next.

It's the right time for Building Hope for Tomorrow!

Q: What do you think God wants us to do next?

A: Pray some more! And let me specify what I believe God wants us to be praying about.

In 2019 as part of the celebration of Hope's 25th birthday, we unveiled the **10 for 10 Vision of Hope** – 10 big goals for the next 10 years. We are currently 5 years into those 10 years. Even if we knew God wanted us to build next (we don't!) our debt would prevent us from moving forward.

Reducing our debt will set us free to respond when God says it's time. In the meantime, we pray. Pray for our congregation to give to pay down the deft. And pray for God to unveil the vision for what we could to do next – a Hope Counseling Center, a Youth Outreach Center, transitional housing for refugee families being resettled in central Iowa, a Hope Care Center where we are able to do Matthew 25 kinds of ministry ... the dreams and potential are large!

Bur remember, we can't out-dream God!

I'm convinced God will clarify those dreams during the next 5 years. I'm very excited about **Building Hope for Tomorrow**!





Q: Isn't Hope big enough already?

A: Big enough for us, or God? This is God's church, not ours or yours.

In 2010 we purchased 20 acres of property and created a master plan that included a three-phase construction process that would ultimately lead to a 1500 seat worship center and enough parking to support that. This master plan was created following a lot of prayer and study of what is happening in the Ankeny community.

A Gallup poll released March 25, 2024 shows that just three in 10 U.S. adults attend religious services regularly, If those trends are true in Ankeny with a population of 76,000, that means each week over 53,000 people in our home community are not going to church. And this does not even include the surrounding communities who many of our members call home! This community continues to grow, and so does Hope Ankeny.

We don't have the authority to stop the expansion of God's kingdom. God has blessed this church with phenomenal growth. This has happened by the grace of God and because of your deep commitment to mission. We're continually impressed by your willingness as a church to be faithful "farmers" of the harvest God provides! (Luke 10:2)

For Hope, the goal has never been about growing this congregation to a certain size – it has always been to remain faithful to God's mission and expand his Kingdom!

Make no mistake – the temptation exists to slow the growth or even look at this blessing from God and call it a burden. But, your enthusiasm, joy and ability to adapt has remained constant as Hope continues to grow – and that's impressive!

You have avoided the temptation to develop a complaining spirit or a grumpy heart. You have sacrificed your personal preferences, and many times your comfort, for the sake of mission, making room for more people to come and hear the life-changing good news of Jesus Christ. You understand and faithfully embrace the biblical definition of what it means to be a follower of Jesus ("servant," not "consumer"). You realize that it's not an acceptable or faithful option for a church that considers Christian mission a top priority to shut our doors or put a no vacancy sign on our front door.

You are a faithful church after God's own heart!

GIVING CAMPAIGN QUESTIONS

Q: What is a giving campaign?

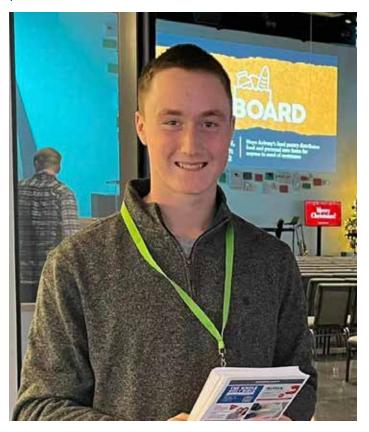
A: A giving campaign is an effective tool God has used in the past to inspire us to grow spiritually and expand the church's facilities physically. These giving campaigns have resulted in seasons of phenomenal growth and joy. A giving campaign at Hope always includes intensive prayer and Bible study; cheerful and faithful giving; intentional fellowship; inspirational worship; and a big, celebration for the entire congregation! It's a good time to be the church! (1 Corinthians 13:13; Acts 1:8; 2 Corinthians 9:7; Luke 12:33-34, 48)

Q: If we need to do a giving campaign, then why aren't we hiring a professional fundraiser, like a lot of other churches do?

A: Our experience at Hope has taught us that we very much prefer homemade giving campaigns rather than attempting to adapt a fundraising company's methods to our context. Plus, we're saving about \$100,000 by doing it ourselves.

Q: How many volunteers will it take to make this giving campaign work?

A: Approximately 300! No kidding. So please help if you can!



Q: How does a giving campaign work? What should I expect?

A: You can expect to be surprised if you're preparing for a high-pressure, slick and polished effort to get you to part with more money than you really want to give!

It's a pretty simple process ... there are basically four stages of **Building Hope for Tomorrow**.

1. Building Hope for Tomorrow Info Meetings

- Saturdays November 9 and 16 and Sundays November 10 and 17.

In order to help you pray about your participation in **Building Hope for Tomorrow** we want to share the vision for this campaign and answer questions you may have.

You'll be invited to attend an Info Meeting. Now, before you run away screaming, rest assured these have nothing to do with making a sales pitch. Info Meetings will happen in The Reservoir at Hope Ankeny following the 5:00pm Saturday service or the 11:00am Sunday service.

We promise not to ask for money or even talk about how much a person should give.

Instead, we'll get you at a table with some people from Hope Ankeny you may not have seen in a while or ever. We'll explain why we are doing the campaign and walk you through campaign materials. Volunteers from the **Building Hope for Tomorrow** campaign team will be on hand to answer any questions you might have.

That's it! Simple. Easy. Fun. Painless. Meet some people, share some stories, eat a great meal, ask some questions and get some answers. We'll even cook and do the dishes for you!

2. Building Hope for Tomorrow Worship, Prayer and

Bible Study: The Christian fundamentals of prayer and getting into God's Word through worship, study, prayer (link to prayer guide) and daily devotions will serve as the foundation of the campaign. You'll be hearing much more about this most important stage of the process as we go!

3. Building Hope for Tomorrow Celebration Night:

You're invited to Hope Ankeny for a party with the entire church family (kids are welcome, too) on **Wednesday November 20, from 5:30–7:00 pm.**

The night will include lots of inspiring music, stories of Hope, food, fellowship and a ton of fun! It definitely will not be about money on this night. No one will ask you to make your pledge at the end of the celebration. It's just an all-out, Spirit-filled party with your church family (there's a time for everything, including "laughter" – Ecclesiastes 3:4)!

4. Building Hope for Tomorrow Offering: Throughout the campaign we'll be talking about Bible Based Giving (link to bible based page), we'll be asking you to pray and listen, and we'll ask you to respond to God's call, with thankful and joy-filled hearts, through a one-time special offering and/or a three-year giving commitment from January 2025 – December 2028.

Some of you may hear God clearly speak to you on Day One of the campaign. For others, it may take until the final day of the campaign to know what God is asking of you. When the time is right for you to give, simply follow **this link (link to our website)** to a digital pledge card, fill it out, and you're good to go. If you prefer a paper pledge card, those are available at the church. Simply stop by the **Building Hope for Tomorrow** table and one of our campaign team members will get a pledge card and envelope to you!

Q: Isn't a giving campaign just a sneaky way of doing a fundraiser, but calling it something else?

A: Actually, there's a significant difference: Fundraisers typically include established methods, sales or gimmicks to encourage people to give more, offering recognition and/or rewards for those who do. That's appropriate for a nonprofit organization trying to raise money, but not for a church trying to teach people a Bible-based model for giving as a matter of faith and spiritual discipline.

Giving campaigns at Hope do not include pressure tactics or gimmicks. You won't get your name engraved on a plaque if you give a lot of money. We give offerings at church for God's glory, not our own. During **Building Hope for Tomorrow**, you simply will be asked to pray about what God wants to do through you to accomplish his will for this church. Then, you will be invited to trust God enough to take a leap of faith and give whatever he lays on your heart to give ... not to be recognized or honored by other people, but to honor God!

Q: If it's that simple, then why not just tell us what we need and see what happens? Why bother with all the work it takes to put together a giving campaign?

A: There are times we've wondered the same thing! However, while telling people what we need financially might be enough to accomplish our giving goals, it would not allow us to fulfill our gathering and growing goals. It is our sincere hope that in the process of this faith journey called **Building Hope for Tomorrow** you will learn to give cheerfully and connect in a deeper way to God, to one another and to the vision God has so clearly laid before us as a church. These gathering and growing goals are at least as important as the giving goals, and they won't happen unless we set aside several weeks to get it done.

Q: What's the significance of the giving campaign theme: *Building Hope for Tomorrow*?

A: Our theme passage for this campaign comes from 2 Kings 3. Through the prophet Elisha, God asks the armies of Israel and Judah to dig ditches in the wilderness and then God fills them with water to provide for them and ultimately win a victory.

This campaign is about digging ditches today (reducing our church debt) so that God can do something amazing through our church in the future. What we do during this campaign is all about **Building Hope for Tomorrow**!



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Q: You've written about goals in the previous responses. What exactly are the details surrounding the three primary goals for *Building Hope for Tomorrow?*

A: The goals of **Building Hope for Tomorrow** are for every person in the Hope family to:

1. GATHER:

Worship Weekly

INSPIRATION: Worship is a spiritual exercise for the body of Christ; a time for intimacy with God, healing for hurt, sanctuary from chaos, water for dry bones and spiritual food for the soul; a Holy Spirit hangout hospital for sinners, a place of renewal and holy ground.

Attend a Building Hope for Tomorrow Info Meeting

CONNECTION: To communicate the vision and goals of *Building Hope for Tomorrow* and to give the people of Hope an opportunity to connect with one another.

• Party at the *Building Hope for Tomorrow* Celebration Wednesday Nov. 20 from 5:30 to 7:00 pm at Hope Ankeny

CELEBRATION: To give thanks to God for our abundant blessings at Hope and dream together about the future; a full-blown family reunion for every person with a connection to Hope; a taste of heaven!

2. GROW:

Develop a Daily Prayer Routine

CONVERSATION: Develop more effective communication patterns and a deeper bond between you and God. Make good use of the daily devotional guide. Attend prayer opportunities. Commit to pray daily for the campaign. Prayerfully ask God to guide your giving.

• Dive into the Bible

REVELATION: Experience life-changing freedom as you immerse yourself in the living Word of God.

3. GIVE:

Discover the Joy of Cheerful Giving

LIBERATION: Find freedom in guilt-free, pressurefree giving; not under compulsion, but cheerfully, generously and freely! Understand that everything we have belongs to God. Pray. Wait for God to answer. Give as a matter of God's revelation, not human reason. Give with a sense of God's timing for the eternal impact of our gifts.

• Bring an Offering to God through *Building Hope* for *Tomorrow*

MISSION: For the sake of fulfilling Lutheran Church of Hope's mission to "reach out to the world around us and share the everlasting love of Jesus Christ." In addition to regular general fund offerings, offer a one-time gift and/ or a three-year commitment to **Building Hope for Tomorrow.**



Q: More specifically, what are the financial goals for *Building Hope for Tomorrow*?

A: Here's a closer look at the actual numbers, as well as how much we can build at three different levels of giving.

COMMUNITY OUTREACH – Building Improvements and Debt Reduction

Building Hope for Tomorrow is a campaign to free us up to go where God wants us to go in the future. That freedom will come as we reduce our debt today. At the same time, our 10-year old building could use some improvements that would enable us to better carry out the mission of Hope.

We are committed to spending no more than \$500,000 on these improvements which include:

- Enhanced audio/visual capabilities to more effectively support Hope's missionthrough a remodel of the Worship Center.
- Replace our 10-year-old projector with an LED wall
- Redesign the acoustics of the Worship Center after altering its original design to accommodate more seating
- Remove the North wall plane and remodel the stage flooring to provide a larger stage without losing seating capacity

- Acoustic treatment of the Harbor classrooms
- Outdoor playground for the Hope preschool and the larger community
- Finished gathering area in the lower level inside the Student Entrance. Built-in arcade, intentional booths and furniture for small groups and community building, built-in check point computers for HopeKids, PowerLife, Ignition and discipleship classes for adults.

VICTORY GOAL: \$2,500,000

(all the above plus \$2,000,000 of debt reduction)

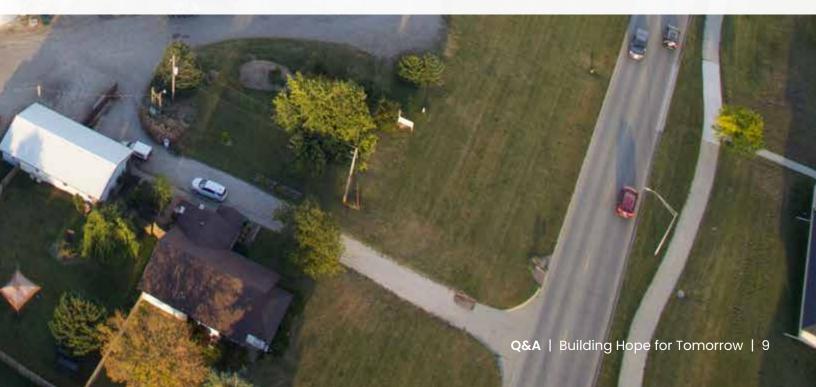
DREAM GOAL: \$4,000,000

(all the above plus \$3,500,000 of debt reduction)

MIRACLE GOAL: \$8,000,000

(all the above plus BURN THE MORTGAGE!)





Q: What happens if we don't meet our giving goals?

A: We will praise God for all the ways God showed up during the campaign. There's really nothing to lose! Seriously. As a church we're going to invest more time in prayer, bible study, community, and worship. Our faith will grow strong and that's a win for our church.

Q: What about our regular offerings? Do we stop giving those so we can give to the *Building Hope for Tomorrow* fund?

A: At Hope we seldom teach about Bible-based giving. A giving campaign is one of the times we do. The ongoing ministries of this church need to be funded. We'll talk to you throughout the campaign about prayerfully considering your giving to the general fund of the church. Over and above that on-going giving to Hope, we'll ask you to prayerfully consider giving to the new **Building Hope for Tomorrow** fund. We don't want to sacrifice one fund for the sake of another.

Q: Could any of the money I give to *Building Hope for Tomorrow* ever be used for the church's General Fund expenses?

A: No. The church has a policy on this issue. Every penny you give to **Building Hope for Tomorrow** will go to the building fund. None of what you give to **Building Hope for Tomorrow** can ever be used for general fund ministry expenses.

This is particularly important as it relates to interest on the mortgage. When you give to a building fund, you expect those funds to be used for the building! This is why we are committed to never using building funds to pay for interest on a mortgage. The primary way we plan to pay down the principle on our mortgage is through this giving campaign.

Q: OK, so what's the bottom-line ... how much should I give? What's the average gift that each household needs to offer in order to accomplish our goal?

A: Sorry, but we won't tell you what to give, because we don't know the answer. Only God does. We're not even going to suggest an amount. And, we hope you don't decide what to give based on some reasonable calculation, factoring in what you gave last time plus or minus an income change. Nor some other formula for coming up with a number that has nothing to do with what God wants; we want you to discover the joy and freedom of giving God's way ... and that won't happen if you let a human being tell you what to give.

Q: So how am I supposed to know what to give?

A: It's not complicated. It's a matter of faith ...God's revelation, not human reason!

STEP #1: PRAY. Ask God this simple question:

"What do you want to do through me to accomplish your will for this church?"

STEP #2: LISTEN TO GOD. Keep asking until you "hear" God's answer. If you don't get anything – in other words, if you don't get a pretty strong indication in your heart, soul, or mind as you pray each day throughout this campaign – then quiet your life until you can. Be still. Listen. God will write a number on your heart, soul, or mind (Psalm 46:10).

STEP #3: TAKE A LEAP OF FAITH. Trust God enough to do whatever he calls you to do, believing that he will provide the means to make it happen (2 Corinthians 9:6-11). Now you're giving as a matter of faith – and thus, experiencing the joy and freedom of Bible-based giving without anyone telling you, other than God, what to give! Enjoy the feeling!







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