



Carrying On The Vision

Investing in the next generation to be equipped for ministry

Ministry Building Project Q & A

Questions received since 10.22.2023 meeting

With the acknowledgement of there currently being a security issue with 5 entrances into the fellowship hall, has the security issue been addressed of having kids in a separate building than their parents? Will that make first time visitors, or even established members, reluctant to drop their kids off in another building than where they will be worshipping?

Having children in a separate building will certainly be a shift for CrossPoint and we acknowledge that this may cause some discomfort for families that we want to be sensitive to. Here are some things to note:

- Our youngest children (ages 0-3 years) will remain in the Nursery off of the Worship Center. As these children learn to be apart from their parents, we want to keep distance at a minimum in case a parent needs to be contacted.
- Our new building will have a designated family room where the service will be live streamed. Although this won't be an ideal space for all families, we hope this room will allow parents with young children, families with special needs, and families who desire to stay together to still worship and participate in-person with our church body.
- There will be limited entrance doors to the Ministry Building into a main lobby that a staff member or volunteer will be at for the entirety of the service. We will also need to increase outside greeters and overall security measures, which will be identified once building plans are solidified and construction has finished.
- CrossPoint will remain an intergenerational worship community. Although on Sunday mornings CPkids will be our main discipleship pathway for children, families are always encouraged to worship together and children will always be embraced within our greater church family!

What rooms are not utilized on Sunday mornings?

The upper room (decor storage plus classroom off the balcony landing), conference room, and music room are the only places available for meetings immediately before or after service, but after 12 PM they are all used for small groups.

Are all 3 congregations part of the pledge plan?

Yes, they are all a part of the plan and will be voting and participating within their congregations.

Is there a way to wait to sell the Euclid property site by waiting until necessary?

If we can't raise the necessary funds to build the Ministry Building through the pledge campaign and/or with a loan that the Finance Team and Council feel comfortable with, only then, will we go back to the congregation to vote to sell the land. So, yes, we will be waiting until it is necessary in order to sell the Euclid property.

We need the income. Why not a gym type addition with side rooms?

Income generating opportunities were not brought up during the comprehensive needs assessment in 2018-19. The needs assessment resulted in the church needing classroom space and office space (assuming staff would grow with growth of congregation). A gym was originally planned in Phase 2, but the needs have not supported recommending this type of use for the campus at this time.

What is required (numbers of people) to pass the vote? Is a quorum required?

By what percentage does the membership vote have to pass, is it majority?

According to the Bylaws of the church, a quorum is not required and specifically states: "The affirmative vote of the majority of those present and voting on the question shall, except where a larger vote may be required by the Council, the Church order, policy, or law, decide any question brought before that meeting."

What was the total indebtedness in 2005 when we moved into this facility? We still owe \$1,000,000.

The initial mortgage amount in 2005 was \$5MM. When solar panels were installed in 2015, that cost of over \$500k was added into a refinance of the mortgage.

Is 1 million left on the present mortgage to be paid off by 2024 December?

The remaining mortgage balance is just over \$1MM with a term maturing in December 2024. The Finance team will determine how to handle the remaining balance once we know the funds coming in from the campaign. At this point in time, no decision has been made.

Questions from 10.22.2023 open Q & A meeting

Are there any restrictions to the endowment fund?

The endowment fund is to create a long term fund for kingdom causes- the bylaws allow for distribution of 2-8% each year. It's currently down, which impacts the fund. Our balance is a little over \$400,000. It is not going to be relied on for a major contribution into the building program.

Do the household units include the Chinese and Korean congregations as well?

The household units were put together based on our main congregation. There are different numbers for the Chinese and Korean congregations in addition these numbers. The average number of adults in these congregations is 100 adults in the Chinese congregation and 70 adults in the Korean congregation. Roughly 75% of those numbers are household units.

Help us understand if we move forward, what does a pledge look like? How much are we individually asked? How is it going to be structured? 1 year? 3 year? How do we think of this on a per person or per family basis?

There is no assessment per household that we've come up with. This is a personal decision based on each family's budget. The pledge campaign is intended to be over 3 years, so you would be asked to make a commitment to make a certain amount payable per month over 36 months. The more cash we have in hand, the faster we can make decisions to move forward. We all want to be generous, but it will need the entire team to work toward this amount. The finance team recognizes if we have less than 6.5 million dollars pledged, a decision will need to be made about mortgage, funds needed, etc. There is unknown at this point but the pledges are an important part of moving forward.

The property/building drawings say "to be finalized", but are they finalized yet? If we vote on funding this project, are we also going to be able to vote on the drawings?

Drawings so far are conceptual by shape and discussed rooms based on usage. It isn't the final walls, doors, or partitions. We will likely have the cross shape of hallways but other finalizations have not been made. We covet your feedback about proposed changes as we finalize the drawings. We have thought of some details, but not all details. The way construction drawings work is first a conceptual phase (what we have currently), then move on to a schematic phase, design development phase, and construction document phase. Many meetings would take place with an architect before finalizing plans.

We have a rough dollar figure on books, but no final plans. I'm assuming the total amount can fluctuate. Are there any plans to incorporate within the final design of the facility the possibility of hybrid classrooms (wifi capability, resources piped in, participation of non-present members in classrooms)?

Each room will have audio visual capabilities, TVS, other equipment. The first floor conceptually will have a family room concept that would allow young families worship together and service would be streamed in. And yes, it is a ballpark number, but we would hope to lower the cost once plans get finalized.

This building looks like something for our covenant children. Is there thought given to specific ways 20% of this building can be made available outside our congregation to our community?

Yes, there is. We do that today already by hosting the city of Chino summer camp, which is community-oriented and throughout the summer we have children everywhere! The city would take advantage of this building too. Cub Scouts are also utilizing the facility. Footprints, a child-loss organization, meets in our building. Adrians World, an organization for special needs children, also hosts two large events each year in our building and outdoors. We have a number of organizations that already use our space and when we have the additional space, we'd be open to other ways the community could utilize that facility as well.

It is wonderful to open our facility to outside groups, but is this income-generating? Do they pay to use our facility?

Those groups mentioned are not income-producing and at this point it is not intended to be for rental income.

Follow up on outside groups using campus/this building...does this enter our design considerations regarding access by whom, to whom, facility monitoring, the possibility of small children segregated from adults? Is this all being taken into account for design?

This building has not undergone as much scrutiny as the first design in 2019, but we intend to carry over the same design function as the former building did. The plan is for all of the access to be card-key electric opening. We would be aware of who is in/out and accessing the building at all times. As far as security of children, we wrestled with having kids in 2 different places on campus. We've benefited from a large nursery/Fellowship Hall, but even when we planned the other building we faced the same challenge to make the choice to put children in a different building. We have made the decision to maintain the smallest of children in this same current building. The older groups we feel are appropriate to be in the newer building with appropriate security measures.

The 2.9 acres is the property alongside Euclid. It is zoned for multi-unit residential. Who has to make a change for that code change?

The prospective buyer would need to make a request for a zone change if it was going to be made into something different than it's zoned for. The city would not entertain a zone change without knowledge of what it is going to be zoned to. (Letter of intent, plans prepared, presented to city, city approval for zone change). Unless we had a specific use it would be a difficult, and potentially 2-year process.

Question regarding membership, non-membership-is the vote for non-members simply to gauge what they're thinking about supporting the project, while members' vote actually count toward the motion?

That is correct. The church bylaws require that it is a vote of members, but we know that we have a number of regular attenders and we are looking for their input on this as well. This is intended to be a solution for all of us so we welcome the input, but the vote for proceeding must be based on membership.

Do the Korean and Chinese congregations also have members?

Yes, they are also included in the membership process and have their own process. They will be voting in the same way we are on the same Sunday.

If we go through with an approval on the motion, we're going to be looking at a year to two years to break ground? Or a year to two years for a completed building?

If the pledge campaign comes up with the majority of money, we can also look at what it would cost with a construction loan in the meantime and what we can cover with the building fund. But there are many variables that we can't say with certainty what we need to move forward. We would like to get more to minimize interest payments/further delays. Once we've gone through the pledge campaign the finance team and consistory would meet to decide on plan, path, and decisions moving forward. If approved, we would have the plans within 6 months, so we could see breaking ground within the year depending on funding.

Initial Questions (published 10.20.2023)

Administrative Questions

1. How was the average 760 number of Sunday attendance calculated for all three congregations? Was it bodies in a seat, which could include adults and children?

The average was for all 3 congregations (men, women, and children) that are in the building (worship center, CPkids, and CPLittles) on a Sunday morning. It does not include online attenders.

2. How many household/family units does CrossPoint have?

CrossPoint currently has approximately 335 household units that are considered to be members or regular attenders.

3. What is an estimated number of households potentially contributing to this campaign?

CrossPoint currently has 254 household units that give on a regular basis. We did not perform a feasibility study to ask how many households are planning to contribute. We will be sharing the vision campaign with all those who attend CrossPoint, past members, and the families whose children attend our Wednesday night ministries.

Financial Questions

4. Is the endowment fund being considered for this project?

The endowment fund has not been considered for this project as there is a restriction for the amount of funds for withdrawal.

5. If we end up selling the 2.9 acres, and the total funds received from that sale plus the funds raised from the congregation exceeds the total cost for the project, what will happen to the excess funds?

In the unlikely event this would happen, the funds would remain in the building fund and be available for future building and maintenance needs.

6. What is the CrossPoint policy on debt accrual?

There is not a formal debt accrual policy, however, the leadership at CrossPoint has a history of being financially conservative regarding debt. We don't ever want to jeopardize God's work because of excessive debt.

7. If this campaign is passed and the pledges are processed with the intent to use plan #1, but we cannot finance this campaign on pledges alone, will we have further conversations and voting on moving forward with plan #2 or #3?

The vote on Voting Sunday, November 5th, is a vote to move forward with Plan #1 or Plan #2. If approved and the pledges do not cover the cost, the Finance Team and Consistory will decide

how much debt is prudent for plan #2, if any, and how much would be excessive and a risk to our ministries and staff. If neither of those plans are viable, because of lack of the necessary funds required to build the building, then we will go back to the congregation to vote on Plan #3, the sale of the 2.9 acres.

8. Has the building committee and finance team considered and researched the percentage of members or attenders who leave a church when a building campaign is introduced?

No research has been done on that topic, however, we will not move forward with the building program unless we are convinced that the CrossPoint church body is behind the project. God has blessed us with the need for classroom space and we are responding to that need with prayer, research, and counsel as to the wisest way to move forward. We'll continue to move forward as God leads and provides for us, and let Him work in the hearts and lives of His people.

9. How will the general budget be affected if we need to rely on it for plan #2?

We will continue to monitor our budget and financial position as we move forward through the building process. The Finance Team and Consistory will decide how much debt is prudent, if any, and how much would be excessive and a risk to our ministries and staff.

10. With the location and makeup of the church members and attenders now, have we considered the giving campaign and its effect on the budget of other current ministries within the church? Will we have to sacrifice some other ministry work to keep up with the general budget while collecting for the building project? For example: missions is a ministry that relies heavily on a donation base.

We are blessed with many gracious and generous people who are members and attenders of CrossPoint Church. We understand that some will be able to give more than others based on their stage of life and how God has blessed them. We are asking that pledges for the Ministry Building be made over and above existing giving so that it doesn't affect current ministry programs including missions. We also realize this may be more difficult for some than for others. We ask that people give as God blesses and in accordance to how He leads them to give. We will do our part to plan, pray, budget and seek wise counsel, but ultimately, we're relying on God to fund this project.

11. What consideration did the committee pay to the current economy? To the possibility of war in Israel?

We are aware of the state of the current economy, the many economic forecasts, and the conflict in Israel. We're praying that the conflict would end soon and that God would be glorified in the process. At the same time, we have a God-given need to fill at CrossPoint in the form of classroom space that would allow us to educate and disciple more kids and adults for the Kingdom. So, we're moving forward as God leads until He points us in a new direction.

12. Please define the phrase "necessary funds are available" in the motion.

The necessary funds, as determined by the Finance Team and Consistory, are the funds that are needed to start and finish construction of the new building. We are currently working with estimates

from the architect, but once we have completed plans and get bids from contractors those numbers will vary somewhat.

Land Questions

13. If we don't sell the 2.9 acres, what are some possible outcomes if the city forces us to develop it?

I know of no situation where the city would force us to develop the property.

14. How much buildable land exists in the northern property, assuming we cannot build within the power line easements?

A total of 7.89 acres is buildable in the northern property. If the 2.9 acres along Euclid is sold, then the buildable remainder would be 5.25 acres.

15. What is the approximate value of the 2.9 acres and how much would the sale of the property reduce the estimated total for the building project?

The current approximate value is \$3M-\$5M. We would use 100% of whatever funds we net out of the sale of the land to reduce the total building cost.

16. What is the zoning for the 2.9 acres?

The zoning for the 2.9 acres is R-14 for multi-unit residential.

17. What rent could we get compared to the price we could get today?

Currently we are getting \$10,000 per month for the land. That lease expires at the end of this year and our agreement with the City of Chino also expires at the end of this year. We hope to get both renewed for one more year, but we know the city will not permit us to lease the property for trailer storage on a long term basis. It's hard to say how much we would get to lease the land to someone else as leasing land is very unpredictable. We believe the land is worth anywhere from \$3M-\$5M on a sale basis.

Building Questions

18. How do kids/parents access the southern portions of the first floor classrooms if the partitions are extended?

All access into classrooms will be from the main hallways. Partitions may be extended if classes need to be split into two groups and doorways into these split areas will be utilized for emergency egress (exit) only. Some of these types of access details will be worked out as design progresses with the architect.

19. The stairways to the second floor seem like they are not located for efficient second floor access. Could one of the stairways be located near the elevator?

Updated 10.27.2023

This is a great suggestion and will be shared with the architect and refined as design progresses.

20. Will the building require us to add more parking?

No, it will not require it, even though we have more room for parking as we grow.

Timeline Questions

21. If this campaign is passed, and we begin to collect funds, what is the timeline for the building project?

The approximate timeline would be 18 months—6 months for plans and approvals, 12 months for construction.

22. How much of the 6.75 million needs to be in hand before we can start to build?

As to how much of the \$6.75M needs to be in hand before we start construction, the answer is not so simple. In part, it depends how much of those funds are in the form of pledges and how much is in cash. And, are those 1, 2, or 3 year building pledge commitments? The Finance Team and Consistory will ultimately evaluate our financial condition and decide the prudent time to move forward with construction. In part, the criteria will be based on when they are convinced that we can pay for the entire building project without risk to our existing ministries and staff.

Mission and Vision Questions

23. With the statistic that was provided of the Chino Valley community growing by 40% in the next 20 years, and the completion of the building project, one could then assume CrossPoint will also continue to grow significantly. How are we addressing, with this growth, the need for more staff, ministry leaders, and centralized administrative offices which are not a part of this building plan and are currently also in need of addressing? Will we then need to campaign to build on more offices, etc. to meet the different growing ministries and needs of the congregation? How much will this cost?

Forty percent growth over the next 20 years would put us at (approximately) 1060 people on a Sunday morning (based on the 760 average Sunday statistic now). We believe the proposed building in addition to the existing facilities would handle that kind of growth. What we don't know and can't anticipate is if we grow at a greater rate. If that occurs then we would add additional services as needed.

Yes, growth could also potentially mean more staff. If a new ministry building is completed it would open up some smaller classrooms off the fellowship hall that could potentially be converted to staff offices. It is our desire to keep the staff located in close proximity to one another to make sure our overall ministry is cohesive.

We have also discussed adding on to the East Portion of the Fellowship Hall (where the prayer garden is currently located) which would allow us to build additional staff offices and another large

space which could be used for Sunday worship by the Korean congregation as well as other groups needing space during the week. The cost of the East Addition would be approximately \$1.5 to \$2 million.

We have a Personnel Team who is tasked with supporting our current staff as well as discerning staff needs for the future and the costs associated with those needs.

24. What is the growth trajectory of the Chinese and Korean congregations, and how does that factor into the proposed building?

The Chinese congregation is growing rapidly as Pastor Charlie began five years ago with fifteen people. They are currently at 140 people (including children). The previous building plan included dedicated Sunday worship space for the Chinese congregation, but those plans are approximately triple the cost of the current ministry proposal. In conversation with Pastor Charlie and his leadership team, they feel it is best to remain in the Student Center and add services as needed.

The Chinese congregation is looking to grow its congregation to two services as it continues to win people to Christ. The proposed building would enable them to host Sunday school classes, various small groups, and perhaps even a youth service for the Chinese-speaking concurrent with their main services.

Regarding the Korean congregation, their attendance is 60-70 each Sunday. They are not growing as rapidly because of their focus on college students who tend to leave the area once they graduate. With the addition of the new building they could continue to use the Fellowship Hall on Sundays (even if they wanted to worship at the same time as the other two congregations) and the new building could facilitate Sunday school for children from all three congregations. If we build the East Addition in the future, we would be able to utilize the Fellowship Hall for coffee and lunches after services when desired. In either scenario there is plenty of room for them to continue to grow.

25. Has CrossPoint's leadership discussed what size of church we aspire to be? The Worship Center was built to seat 1,500, and the desire was to have multiple services. Lord-willing, how large of a congregation are we shooting for? 2,000? 5,000? 10,000? Would we consider planting a new church after reaching a certain size?

The leadership of the church is not seeking any particular size of congregation. Rather, our focus is to be faithful to the Lord and He will provide the size He desires. However, given the size of our property and worship facility, it is our belief the Lord will continue to grow our three congregations and utilize the space that is available.

Our leaders are always open to planting churches as a way to grow the Kingdom of God! It is a great strategy for reaching more people in the community. This has not been an active topic of discussion given the continued worship space available. The plan for the current building project is to better match the size of our available classrooms to the size of our current worship space. This was and continues to be a need the leadership and congregation realized when we first moved to this facility. The buildings currently on our campus were always Phase One, with Phase Two the building of additional classrooms.

We continue to evaluate our current ministries and what new ministries we will need in the future on an ongoing basis.

26. Since about half of our GEMS, and over a third of our Cadets are from other churches, will we be asking those families to participate in the fundraising for this new building?

If the motion is approved, we would invite all of our Children's Ministry families to engage in the fundraising efforts. Both Wednesday and Sunday families will benefit from this potential building and we'd love for them to partner with us in the vision.

This would happen within our regular monthly email communications, special communications for these families, and would include an update on the current state of ministries, explanation of fundraising efforts, and a link to the vision webpage for next steps.

27. Much of the urgency of this project is due to space shortage for Wednesday night children's programming. We have capped GEMS attendance and have a handful of girls on a waitlist to join. Are the girls who are on the GEMS waitlist members of CrossPoint, another church, or no church? If they are from CrossPoint or no church, have we asked any of the GEMS families who belong to another church to let these girls take their spot?

The number of girls on our current waitlist is 3. 2 out of those 3 girls/families call CrossPoint their home church, although they are not members. The other girl attends another local church. We have not asked GEMS families who belong to another church to let these girls take their spot, as we haven't had a history of prioritizing only CrossPoint families within our ministries.