

When you build...

A Guide

for congregations of

The Presbyterian Church in Canada

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Foreword

A building project is an exciting time for any congregation. One Sunday it will meet in an open field, with wooden stakes marking the perimeter of a new church, and watch as the first sod is turned. As the construction progresses, many will come by, with their cameras, so they will have a record of their new church. And it will be standing room only the day it is dedicated!

Long before that sod turning, a lot of planning and work had to be done. In most cases, it will have been done by volunteers, with varying levels of experience, but eager to help turn a dream into a reality.

This guide is for them. It won't answer all their questions, but it does contain information which other volunteers have found helpful as they went through their building programmes.

Take what is useful. If it helps solve problems, and makes the building programme run smoother, it will have served its purpose.

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About the author

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In 1983 he became Associate Secretary of the Board of World Mission, in the area of New Church Development. In 1987 the General Assembly named him General Manager of the Presbyterian Church Building Corporation, where he served until retirement in 2000.

During his time at the Board of World Mission and the Presbyterian Church Building Corporation he assisted over a hundred congregations in the planning and financing of new churches.

Chapter 1: Before you consider building

“Go up there into the Negeb, and go up into the hill country, and see what the land is like...” - Num.13.17.

A letter arrived on my desk. It was from a church over a hundred years old. Its community was growing rapidly, and so was the congregation. Space for worship and Sunday school was stretched to the limit. Something had to be done. But what? and when? and how? and how much?

Fortunate are those congregations faced with opportunities for growth. But more fortunate still are those who take the time and care to plan carefully for that growth. Before you plan on spending money do the one thing that churches, at their best, do exceptionally well - reflect on what it means to be the church of Jesus Christ. If God has called you together as a worshipping and serving community, it must have been for a purpose.

Is your church in good health?

Before you put a shovel in the ground, it is important to take a careful look at the general health of the congregation. A building project means change and uncertainty. It will involve taking risks. If the congregation isn't in good health at the beginning, the added stress of a new building can exacerbate the situation. You cannot look upon a new building as a method of uniting a divided church, or creating generosity from those whose givings have not been so in the past. Congregations which expected that a building project would be a great means of solving internal problems and getting the members working together have learned that it doesn't work that way. Healthy congregations are essential for a successful project.

Are the minister and congregation comfortable with each other, and working together as a team? Do members of the church know how to care for each other in a pastoral way? Is there a positive way of facing differences and resolving conflicts? Is worship meaningful, and well supported? Is there a spirit of generosity that sees the needs of the world and the church beyond the

congregation as equally important as the needs of the local church? If you can answer yes to the foregoing, you're ready to begin - not to build, but to plan.

Is building the only alternative?

One area to watch carefully is the pressure to build. This can come from many sources, some of which are quite legitimate. It could well be that the worship space and the Sunday school are overcrowded. The present structure may be in such poor condition that it is unsafe, and likely to be condemned. Perhaps a generous gift has come your way, eliminating all financial concerns, and making some feel it is now time to "get on with it". An enthusiastic but small group, or one or two charismatic leaders may create a sense of urgency not fully shared by the majority of the congregation.

If you have an emergency that must be faced, it is wiser to look for a short term solution, such as a second service, or renting alternate space, rather than pushing ahead before all the planning has been done. It may well be that you discover new resources in your community that you can draw upon - community halls available for youth meetings, the homes of members ideally suited for small study groups, the advantages of multiple services, the chance to cooperate with another denomination or community group. Can your present facilities be remodeled or adapted to your changing requirements?

If you follow this procedure, several results may follow. You may discover that you do not need to build at this time. You may, on the other hand, be forced to acknowledge just how severe your requirement is for additional space. The very fact you have gone through the process will be convincing to those within the congregation who doubt the need for growth. It must be confessed, however, that there may be some in any congregation who prefer to see the church remain small and intimate, because growth can be unsettling.

Is there an "instant" plan?

Be wary of the pressure to short circuit the planning process. One congregation, so taken with the planning report prepared by a neighbouring church of another denomination, agreed to adopt it as its own, and proceeded to build. When the new church was completed, they discovered a number of elements not quite suited to their needs, and a congregation that wasn't too

happy with the results. As the congregation had been denied the opportunity to work out its own plans, and learn how to work together to resolve differences, it had little sense of ownership in the finished project, and only mild interest in using and paying for the facilities.

Who will lead us?

It sometimes happens that a congregation has one or two persons whose experience and gifts in building far exceed those of the other members. All the major decisions are left to this very small group "because they know what they're doing." It may work out well, if that leadership is also sensitive to the wishes of the congregation, but it may not. No matter how gifted, a limited number of people will have a limited number of ideas. The more the whole congregation can be involved in the planning process, the more good ideas will be generated, the more support will be forthcoming, and the fewer oversights there will be.

It may also be that a few strong people in the congregation are not particularly enthusiastic about building, and will, perhaps unconsciously, use their influence to steer the congregation away from a programme that might well be necessary for its growth and development. Sometimes this is accomplished rather skillfully, by guiding the congregation into an endless process of examination and reexamination that turns up little except reasons for a further reexamination.

What you are looking for in leadership is first of all a high level of commitment to the cause of Christ in your community, a willingness to work together with other people, a leaning towards creative problem-solving, a tolerance of frustration and a sense of humour.

Is it "Christian" to build?

For a while, there was a certain amount of guilt associated with building a church. It was said that Christians ought to invest in programmes, not bricks and mortar. Some responded by not building, and trying to make do with inadequate rental facilities. The result was often a congregation that seemed to have difficulty both in growing, and in raising the extra funds to invest in

programme. Others decided to invest as little as possible in buildings, and ended up with poor facilities that soon began to require costly maintenance.

Given the realities of the Canadian climate, outdoor worship is limited to a few short months of the year. Indoor space is required. There will be a cost associated with that space, whether it is owned and maintained by the congregation, or leased from someone else. Leased property may be cheaper initially, but there are certain disadvantages. The times available may be limited to only a few hours per week. There may well be no security of lease. Some congregations have been asked to give up space on as little as a week's notice. Storage space may be limited, if available at all. And very few landlords take kindly to large signs. A school gymnasium or store front may not be the most appropriate space for a funeral or a wedding. There is also a sense in which the community, if it sees a church building, has to acknowledge that the congregation has made a commitment to minister in their midst. A church in rented facilities can be gone tomorrow.

Having said this, a church building still needs to fit certain criteria. It needs to be a place fitting for the worship of God and the service of the community. As such, it will be built upon a solid foundation, it will be inviting, and it will in some unique way witness to the grace of God in Jesus Christ. It needs to be practical, The cost will be significant, and may well challenge the stewardship of the congregation. But if it assists in the growth and outreach of a people committed to following the ways of Christ, it will be worth it.

How long will this take us?

It is almost impossible to predict how long a planning programme will take. One congregation spent several years in planning for a major relocation. Then the congregation became hesitant, and gave such a lukewarm approval to the plans that the committee felt it unwise to proceed. They went back to work, and looked at the issues that were troubling to the congregation. When they came back the next time, the congregation was ready, the vote was almost unanimous to proceed, and the congregation hasn't looked back since. But it took time to reach that point.

It may also take time to find the money. A building project normally requires an increase in givings. A careful stewardship programme may require as much time as the planning/building process itself, and normally would run in

parallel with the building programme, so that the funds needed are available when the bills are to be paid.

Some congregations have gone from the initial idea to a decision to build in less than a year. The important thing is to allow sufficient time to plan thoroughly, on the one hand, and to move at a speed that gets the project complete without unnecessarily prolonging the process. The speed at which you move will be determined by your congregation, by the preparation required, and the number of challenges you face along the way.

Getting started

The first step is to gather a group together to plan. The initiative for starting this group could come from anywhere - an individual, a leader, or perhaps a particular group in the congregation that is feeling the pressure of limited space. If you are a new congregation, it may be assumed by those who are gathering week by week in rented space that, as soon as possible, someone would start planning for a church.

This initial group should be appointed at a congregational meeting. Before that meeting is held, however, some homework needs to be done. A mandate needs to be prepared. This is a document which spells out some of the specific things this committee needs to do, what is expected to be the content of its report, and when it should report.

In different congregations this group has been given different names - the Planning Committee - the Futures Group - the Ways and Means Committee - the Long Range Planning Team. Whatever it is called, it is going to do a feasibility study.

It is most important that this group be appointed by the congregation at a full congregational meeting. Don't call a meeting for fifteen minutes after church. Set aside a good block of time, so that members have an opportunity to examine the proposal, offer suggestions to improve it, express their concerns and anxieties, and equally important, have the chance to offer their encouragement and support to the new group committed to planning for its future.

Chapter 2: The Planning Group

Note - It is assumed the congregation already has a building site. If that is not the case, please read this chapter in conjunction with Chapter Nine: The Church Site.

The planning group should be fun. Give it a clear mandate, but don't give it any money. Let it be free to wander, but reign it in with a time limit. Expect it to be imaginative and creative. Give it permission to explore all sorts of solutions, no matter how improbable they seem initially. If your church has been in the habit of doing things the same way for years and years, this might be the chance to break new ground.

There was a congregation where each committee would bring its budget to the Session for consideration. One year, the mission committee presented its budget - a nominal amount that had been unchanged for several years. The Session turned it down, and instead recommended ten times what they had asked. The committee asked why. The answer was that the Session would like them to be creative. In a little while things began to happen that had never been thought of. A pamphlet drop was organised, a study was made of the neighbourhood, and as a result a new programme for seniors started at the church.

The planning group should have the freedom to think of things that have never been thought of before, to ask questions, uninhibited by the stricture, "We've never done it that way here at St. Jude's. I don't think our people are ready for that sort of change."

The Appointment of the Planning Group

The planning group should be appointed by a congregational meeting. The need for such a group may well have originated in the Session or some committee, but it is best established by the whole congregation. There may well be debate about its need or importance, from those who are not convinced of the necessity of building on the one hand, or from those who don't wish to see time wasted on what they consider unnecessary committee work. It is a

good idea to let these concerns be aired freely. The assurance can be given that this group has no mandate to spend money, that it may not (and probably should not) be looked upon as a Building committee, and that it will be reporting back to the congregation. It will be expected to look to the future. (Some congregations have actually named this planning group the Futures committee.)

The Membership.

This committee could be any size, but no smaller than eight to ten members. Ideally, members should have several gifts. The first would be an appreciation of the nature and purpose of the church. With this should go a basic understanding of the way a congregation functions in the Presbyterian Church in Canada. The second gift should be more specific, coming from their knowledge of and experience in part of the congregation's life, whether it be the choir, or the Session, the youth group or the church school. The committee should be both representative of the congregation, and be among those in whom the congregation can have confidence.

The Terms of Reference

In appointing the Planning Group, the congregation should give clear terms of reference, as well as a deadline for reporting. The content of these terms will vary from congregation to congregation, and depend on what the specific needs are that have been identified. Typical questions that may be asked are:

- What are our congregational space needs, short term and long term?
- How do we make the best use of our present facilities?
- Should we relocate?
- Should we share facilities with another church or community group?
- Where will our community be in five or ten years?
- How much can we realistically afford?
- How do we raise or borrow the money we need?

As the Planning Group meets, the Terms of Reference will form their agenda. It should be noted that most of the issues above relate to each other. For example, the needs of the congregation will be affected by what happens in the

community in the next five to ten years. The congregation may not need a large nursery at present, but if a development of family homes is planned near the church, that could change quickly.

On the basis of the sample Terms of Reference above, the planning group would need to do three studies - a Needs Assessment, a Community Assessment, and a Resources Assessment. But before it begins, it would be wise to review the reason why they are undertaking this exercise.

The Purpose Statement

Many congregations have a purpose statement. These can be quite useful tools if they are brief, clear, and widely accepted. In a well-established congregation, it may be generally understood what the congregation is all about, but then it may not. New members, for example, may have a differing appreciation of what the church means in their lives. In new congregations, on the other hand, it can be quite an exciting exercise to bring together people from differing backgrounds, experiences, and even denominations, and ask them to work together towards an understanding of who they are as a church. The Planning Committee may be the place to begin working on such a statement, if it doesn't exist. It will be most important to let this work filter through the congregation and the various groups, so that some kind of common understanding can result. The Planning Group, by itself, would not be sufficiently large to produce a Purpose Statement for the whole congregation. Input must be solicited from beyond itself.

When there is not a common understanding of what the purpose of the church is, the likelihood of coming up with a plan that will be enthusiastically supported will be reduced. For example, if some people want a gym to attract young people, and another group feels such "frills" are unnecessary when the church really needs a better sanctuary, and a third group is convinced that making the best use of existing facilities is the only route to go, you have a problem. Part of the work of the planning group will be to put the desires of the congregation in priority. This can be most easily done when the congregation as a whole is of one mind (or nearly so!) about its purpose.

The Needs Assessment

The Planning Group may well have been appointed because a new congregation wished to build its first unit, or a specific need for additional space had been identified for an existing congregation. Perhaps everyone acknowledged that the Sunday school was overcrowded. Maybe the Fire Marshall ordered an upgrade to life safety facilities. While paying the fullest attention to what the congregation expects, the Planning Group will need to take a larger view. If the Sunday school rooms are expanded, should there be additional office space as well. Is it possible that building an addition will trigger municipal requirements to bring other parts of the building up to standard. If a small addition is made to the Sunday school space this year, will that make it easier or more difficult to expand facilities in the future.

One of the easiest ways to find out what the needs are is to ask the congregation. Prepare a questionnaire that can go to the whole congregation, or at least to a broad cross-section of it. In designing the questions try to do so in such a way that it gets beyond the obvious. If asked a straightforward question about the need for more space for the nursery, you will probably get straightforward answers - "Yes, we need more space", - "Nope, just a waste of money for the few kids we have." Instead, ask what people would like to see in the way of a new nursery. Give them permission to be creative. Once you tap into the imagination of a group of people, you might get answers stranger than you could imagine, but also, and from the most unlikely source, you might get a solution to a problem that is so simple and straightforward that you wonder why it hadn't been thought of before.

When you do ask a congregation for input, several things happen. First of all, you may run the risk of getting responses you don't like. If that is the case, it may indicate that you have failed to respond to your mandate, that what you have come up with is not what the congregation expected. The congregation may have responded negatively because they felt they were caught by surprise, or are not used to such a consultative process. It might indicate that time will be needed for ideas to take root and develop. The more discussion that takes place, the more likely there is to be a meeting of minds. And the more that takes place, the better. When members of the congregation feel they are part of the planning process, they develop a strong sense of ownership in what is taking place.

Another result may be that you get ideas that are just not feasible. Someone may remember a special feature of a church from another time or place, and fervently desire to see their new church have a bell tower, or a magnificent

pipe organ, or a hall large enough to hold a basketball tournament. Such ideas will need to be treated with great sensitivity, especially if the funds you have can only be spread so far. It may also be that the ideas have merit, but will need to be put lower on the priority list. “Maybe we can think seriously about the pipe organ once we have built and paid for the new sanctuary and classrooms”.

One of the greatest benefits of the consultative process is that it helps to build ownership. The more people think about and discuss the issues around a new building or expansion, the more likely they are to feel a part of the process. They will imagine themselves sitting in the new sanctuary, or using the new classrooms. And the more they feel a part of the project, the more willing they will be to contribute generously when the time comes.

In any case, the benefit of frequent consultation with the congregation, especially the ones who will be using the specific areas in question, far outweighs any negative fallout.

Alternative Solutions

Although the Planning Group has been appointed to look at the future needs of the congregation, with an eye to a new building or addition, it should begin by questioning this assumption. It should ask itself if there is not more than one solution to the needs of the congregation.

If the worship area is the only part of the church that is crowded, it might be wise to recommend a trial period of an additional service. If there is pressure to build a hall for church dinners, perhaps a study could be done of the likely utilisation of such a space over a year, and then see if there is rental space in the community that could be available at a lower cost than a new addition. If space is needed for small weekday group meetings, why not consider the homes of the members. An inventory of the present building would also be a worthwhile exercise. One group may have been using a particular room for a number of years, but its membership has declined. Its space could be better used to meet a growing need in another area of the congregation’s ministry. It may be this is the time to consider amalgamation with a neighbouring congregation. All these suggestions could well create anxieties within the congregation, so they will need to be raised with great sensitivity. But this is the time, before money is spent, to make certain that the congregation is

making the best stewardship of its present resources, and will continue to do so well into the future.

The Community Assessment

The church, we believe, is there for the benefit of others. If that is the case, the congregation needs to know the community which extends beyond its doors. This is important for two reasons. First, so the church will have an understanding of those it wishes to serve, and secondly, to identify those changes in the community which may have an impact on the future strategy of the congregation.

There are not many places in Canada where the community remains the same over a period as brief as one generation. Upon examination, it can be quite a surprise to discover just how much the old neighbourhood that you thought you knew so well has been changing. Further, it may already be on the verge of significant change that could have a direct effect on the future of the congregation. A highway may be on the drawing boards that will bisect the community, making access to the church increasingly difficult. A major housing development could be in the plans. A large employer might be ready to close operations, or to expand them. It is important for a congregation to know its particular community.

If your church is a regional congregation, serving a large urban community, or if you worship in a specific language, and draw your members from a wide area, it is still important for you to examine your community, although you may well look at different data, specific to your situation.

No matter what kind of congregation you are dealing with, you will want to discover the following concerning the area you serve.

1. Where do our present members live, and how has this shifted over the past years?

It can be a useful exercise to plot this information on a map, or several maps. You might find that what began as a congregation within easy walking distance of the church is now much more widely scattered. You might find that the centre of the congregation has shifted several kilometers in one direction, drawn perhaps to a new housing development. You may also find that the

neighbourhood where you are located has changed demographic, ethnic or economic background. You may need to face the fact that the congregation of twenty five years ago, where all the members lived close by, and children could walk to the church after school for junior choir or Scouts has been replaced with a neighbourhood of seniors and retired people, not likely to form either junior choirs or Scout troops!

2. What is our community really like?

There are a number of ways of discovering the nature of your community. Statistics Canada publishes a wealth of information on each part of Canada. Using this information, you can study the neighbourhoods served by your church over a period of years, and see how they have changed. You can find the religious background, and compare it to what it was five, ten, thirty years previously. One congregation, believing its community was composed largely of nonbelievers, was surprised to discover just the opposite to be the case. The community had a strong Christian core, albeit largely non-practicing. It also discovered that, as a community, it had a much higher concentration of single parents than other parts of its city. You can also find the breakdown of housing. One congregation, surrounded by low rental public housing, was surprised to discover the large number of single family owner-occupied homes in their area.

Depending on your community, the municipal Social Services department might also be a helpful resource. Are there large numbers of children left on their own after school? Are there many seniors who would appreciate social contact? What do the people in your area need that the church now offers, or might offer in the future?

Another valuable source of information is the municipal planning department. From here you should be able to obtain population growth estimates for the years ahead. You will also be able to discover any projected zoning changes that might affect your church. For example, that large piece of property that was assumed to be for housing might now be designated agricultural or industrial, with no likelihood of housing until well into the future, if ever. Or it might be that the land set aside for single family homes is now likely to be used for condominiums targeted for the empty-nesters.

What you are seeking for in this study is as much accurate information as possible about your community. You want to know what it is really like now,

and what its needs are today. You also want to know what the future holds. If you plan to invest a large amount in a building, you want to know that where that building is, and what it is used for, will be appropriate well into the future.

The Financial Assessment

Compared to the previous assessments, estimating the financial resources of your congregation is a little more complicated. Part of the reason for this is that the resources are not necessarily in evidence. While you may have a good idea of how much extra space you need for all the children in the nursery, you have no idea how much the members of the church might be able or willing to contribute to make that happen. You will have to ask them. But the timing of that request, and the manner in which it is done could mean a flat rejection on the one hand, or a generosity beyond expectation on the other. Since you are just in the planning stage, it would be premature to organise a stewardship campaign. But still you need some idea of the potential of the congregation. Let's see how you can resolve this matter.

The assumption here is that the congregation is in good health, as described in chapter one, and that it looks forward to your report with anticipation. It is asking you to offer guidance on how it can achieve a goal in which it already has a great deal of ownership.

The first place to look for funds is from within the congregation. Are there trust or designated funds which have been or could be designated for this purpose? Are there guidelines for their use? In many congregations, bequests have been made, sometimes even for the purpose of future expansion, which remain dormant for a number of years, as the time was not appropriate for expansion until now.

Trust funds can raise a number of issues. In the first place, there may be some who feel they ought never to be touched, but remain invested, using at most some of the interest generated. There is the fear that if they are used, nothing will be able to replace them, and the congregation may end up in financial difficulty.

Another aspect of trust funds is that they can be a disincentive to generous giving. If a good portion of the funds needed to operate the congregation come

from trust revenue, then the need to give through offerings is diminished. This can be particularly critical if the congregation, in place of raising funds for its building programme, relies on trust funds for a down payment, only to discover it must not only replace the lost revenue from the trust, but in addition raise the funds needed to service the debt incurred with the new building.

Some congregations have wondered whether or not the necessary funds could be raised through community fund-raising events. This too is a risky way to proceed. It requires a great deal of energy to organise the number and scope of fund-raising events necessary to raise the substantial amounts of capital required for a building. It often happens that the stamina of the volunteers runs out before all the funds have been raised. To depend on fund raising in order to service a mortgage is also quite risky. While raising funds for a building that is yet to be built can create a level of excitement, to try and raise funds to pay off debt is far less appealing. Major fund raising can have the same drawback as trust funds. The level of weekly offerings will decline if people feel that fund-raising will meet their church's needs. If they have contributed substantial funds to a particular event, they may have less to contribute on Sunday.

Another avenue is the proposed new building itself. Someone might suggest it be rented out, and in that way raise the money to pay off the mortgage. It is wise to do a cost-benefit study on this. What would happen if you were classified as a revenue-producing venture and lost your tax exempt status? What will be the increased costs for maintenance, security and utilities? How much of the space you require for your own programme will need to be given up? It is a sad situation, and it has happened, where a congregation built an addition, relying on rentals to cover the debt, to discover two things. The space they could have used for new and creative programmes was already being used by the renter. And the congregation, feeling that rentals would cover the cost of the debt servicing, adjusted its givings downward to the point where the congregation had no alternative but to rent out more space in order to cover its costs. A little bit of extra revenue through rentals can be quite seductive.

The most effective way of raising the necessary funds, and the one most consistent with our faith is the committed givings of the people of the church. Where a congregation has developed good stewardship practices, you will find members looking for opportunities to give. You will also find a certain regularity in the giving pattern.

There are two sides of course to stewardship. If people are asked to give sacrificially, it is important that those who do the asking also exercise a stewardship in the spending of the funds, so that each dollar raised is invested in those things that will best further the work of the church.

It is the consistency of regular giving over a number of years that will enable a congregation to raise capital and, should it need to borrow, to retire its indebtedness on a regular basis. More than one church has done so away ahead of schedule, due to their consistent stewardship.

How much could a congregation raise for a new building? It is not possible to offer more than a guideline. However, with a well planned programme, an amount equivalent to two and a half to four times the annual budget is not unrealistic, over a three year period. The three year period seems to be about optimum. Any shorter, and the congregation sometimes finds it difficult to adjust to the raised givings level. Any longer, and the end goal of a new building begins to lose momentum. A good time to start the capital funds campaign is when the congregation has adopted the recommendations of the Planning Group, and is ready to appoint a Building Committee.

There are several advantages to having a thorough stewardship programme running parallel with the building programme. First of all, funds will be raised in cash that will not need to be borrowed. Secondly, a pattern of giving will develop. Members will have increased their givings by an “over and above” amount for the new building. When the three year pledge period is over, a portion of that increased giving will remain. Personal income may have risen, as well as a renewed interest in the work of the church. Combined with the need to support the new building, many people continue to give at an increased level over their past pattern. Even though it is not likely they will continue to give at the “over and above” level, it is more than likely that they will not go back to what they were giving before the campaign started.

On the assumption that a thorough stewardship programme, aimed at raising the funds to support both the congregation’s regular ministry and outreach and its building plans will take place, there are several ways to proceed. One approach is to use the resources available from Church Offices. Contact with the person responsible for stewardship will be helpful, no matter how the congregation eventually decides to proceed. Another approach is to use the services of a professional church fund raiser. If this decision is made, it is wise to interview both the fund raiser you wish to consider, and representatives of

nearby congregations who have used fund raisers. In many cases, the organizational skills of a fund raiser can help the congregation avoid pitfalls, and direct its efforts effectively towards its goal.

One resource which should be treated with a great deal of caution is internal cost-cutting. While there may be items in the budget that are no longer necessary and can be eliminated without harm, there are others that cannot. It is not wise to ask staff to take cuts to finance the project, or reduce the congregation's commitment to mission and outreach. If there are major expenses that are known to be looming on the horizon, such as a new furnace in the older building, they are best factored in, so that they don't create a crisis at the most inopportune moment during the building programme. It must be remembered that there will likely be increased operating costs after the building is completed, so cutting to the bone ahead of time may not be wise in the long run.

The Report to the Congregation

Your committee will have spent many months, sifting through a great deal of information, considering many options, accepting some alternatives and rejecting others. What you do with that information is now critical. It must be shared with the congregation in a manner which will be easy to grasp and hopefully support enthusiastically.

Your report should be detailed. It should outline the process that you followed, and give the background to the recommendations you will make. If there are issues that are likely to raise concerns, you need to explain the rationale for choosing the option that you recommend. Your recommendations themselves should be clear. You should indicate what you feel needs to be built, in priority order, and a realistic budget range. It will be up to the Building Committee to do the detail work. Your report will say, for example, that a nursery is required to accommodate a certain number of children, a worship area to seat so many worshippers at a single service or at multiple services, if that is the way your planning has evolved. You will also indicate a figure that it is likely to cost. It is always difficult to come up with an exact figure. If you have an idea of the space you will require, and the costs of construction in your area, you can give a fairly realistic range.

There might be merit in distributing your report well ahead of the congregational meeting that will consider it. A series of informal meetings might then be arranged, when members of the church could come and hear what you have to say, and ask questions. Then, when the meeting of the congregation is held to approve your recommendations, you will have a well-informed congregation, ready to accept your recommendations, and move on to the next step - the Building Committee.

Chapter 3: The Building Committee (1)

In this chapter we will look at some of the guidelines for this committee. Specific areas such as the choice of an architect, the building budget, or the approval process will be dealt with in other chapters.

Selecting and Appointing the Committee

Membership on the Building Committee should be chosen with great care. You are looking for people who have a clear vision of the nature of the church, the confidence of the congregation, the ability to work together as a team, and a good deal of practical common sense. You do not necessarily need specialised expertise, although persons with a background in construction, finance or planning can often be a benefit.

The primary requirement, though, is an understanding of the purpose of the Church. Members should be supportive of the work of the Planning Group, knowledgeable about the process it went through, and willing to be guided by the results it achieved. While it is not necessary that members of the Planning Group become members of the Building Committee, some overlap might be useful. It has worked in different ways in different congregations. In one instance, the congregation was so pleased with the Planning Group report that it named the same members to the Building Committee. In another, the Building Committee was composed of entirely different people. Both worked out well, because in the second instance, the members chosen for the Building Committee saw their work as the next step, flowing directly from the planning process.

It must be noted that the Planning Group has quite a different mandate from the Building Committee. The former can be to some extent disparate and free-ranging, with ideas coming from all corners, a place for dreamers to dream dreams, and innovative ideas to be tested out. The Building Committee, on the other hand, will likely be smaller - around nine is a good size, but will be dealing with a more specific mandate - to take the results of the Planning Group, as approved by the congregation, and turn them into a reality.

Who should appoint the Building Committee? As it will be undertaking a project on behalf of the congregation, the appropriate group to do the appointing is the congregation, likely at a meeting when the report of the Planning Group is adopted, or soon after. One of the recommendations of the Planning Group might well be the appointment of a Building Committee. One possible approach is to form a nominating committee to select perhaps two thirds of the membership, leaving the congregational meeting the option of appointing several additional members. Try to avoid too large a group. It is nice to be able to crowd around a table to view plans, with every member getting a chance to see the drawings.

The report of the Planning Group will have contained quite specific recommendations about the building programme, and these will offer guidance both to the membership required, and what the Committee will need to do.

The Role of the Building Committee

One would assume by the name that the role of this committee is to get a building up. While that is quite true, it will find itself doing much more planning than it might have anticipated. By the time the building plans have been approved by the congregation, and the contract has been let, a major part of this committee's work will have been achieved. And that will have been before a shovel has gone into the ground.

At the first meeting of the committee there will probably be mixed feelings. There will be an air of anticipation and excitement. There will also be a sense of being overwhelmed by the magnitude of the project. While it is true that much will have to be accomplished, there are two things to keep in mind. The first is that the project can be subdivided into smaller segments, each of which will be manageable. Secondly, there will be the realisation that you are doing something well worth doing, and the end product will help your church in its witness to the community. In its simplest terms, there are only three things you need to do - find the money, develop the plans, and get the project built on time and within budget!

It is possible that differences may arise as you begin your work. What you would like to have may not be what you can afford. Remember that the congregation appointed you because they had confidence in you. The expectation is that you will wrestle with the issues before you, not letting go until you have the most creative solution possible. More than one

congregation, with limited funds that were used creatively, has found itself with a building far better than expected. This was because of the way the Committee faced each challenge, not willing to accept anything less than the best possible solution.

The first thing the committee needs to realise is that it is not its job to design the church. If it begins by starting to draw plans, incorporating most likely memories from churches the members have known, it will be wasting its time. Your previous churches may have had nice steeples, and a cavernous basement where you played floor hockey. But your goal is not to replicate something from the past, but instead to build something for the future.

So where do you begin? The answer is quite simple. You take what the planning committee has done, digest it, and then implement it. If it has done its work well, you will have an excellent starting point. You may find that, for financial or other reasons, you have to adapt what they have prepared. But in faithfulness to the work they have done, and realising that what they achieved has been approved by the congregation, your work will be to see what is required to turn the dream into reality.

In essence, the Building Committee is the bridge between the congregation and the architect and contractor. The congregation has made two major decisions. The first is to approve a building project. The second is to commit to raise the funds to pay for it. You will recommend an architect to prepare the drawings needed to accomplish the first (the building) under the constraint of the second (the budget). The contractor then must turn those drawings into reality, on time and on budget.

The Importance of Record Keeping

It is important that, right from the very first meeting, a pattern is established. In contrast to the Planning Group, which was dealing with many ideas that needed to be distilled into a final report on which the congregation could act, the Building Committee is dealing with hard data and rigid budget constraints. Perhaps even more important than the person who convenes this committee is the person or persons named to keep the records in order. Every meeting, no matter how informal, should have minutes taken. Copies should go to each member as soon after the meeting as practicable, and the contents of the minutes reviewed and corrected at the next meeting. As well as minutes, it

would be helpful to have someone on the committee with the ability to translate the decisions of the committee into a flow chart, so that each member could see what needed to be done and when it needed to be accomplished.

The purpose of record-keeping is two-fold. First, it will be necessary for the committee's own work. When items are overlooked, or confusions arise, it is helpful to look back and see exactly what the decisions were that were agreed upon. When many issues need to be dealt with in a short time, it is only too easy to overlook some detail, or to forget what was finally decided. The second and equally important reason for record-keeping is the future requirements of the church. All items related to warranties and guarantees need to be kept. Future maintenance of the building will be simplified if a record is available of what materials were used, and how they need to be cared for. And, when the time comes to make alterations or additions to the building, the availability of the working drawings is invaluable. Many a congregation planning an expansion has discovered that no one kept the drawings in a safe place, and find it costly to proceed. It is so much more helpful if you can check a set of plans to find where a sewer line goes, what wiring is buried where, how certain walls were built, and the like. One church, for example, had a whole section of an exterior wall built in such a manner that it could easily be broken through for expansion of one of the rooms. To the eye, there was no evidence that this action had been taken.

With the full working drawings should be included the site plan. Also, it would be an excellent idea to ask someone to take several photographs of significant items during the construction, and keep them with the records.

Preparing a Mandate

Once you get down to work, one of the most important things you are going to do is prepare a document that will list with a great deal of thoroughness what you want in your building. This document is often called a mandate. When you talk with an architect, you cannot expect him or her to know automatically what your congregation is like and what its needs are. The clearer you can describe your requirements and your resources, the easier it is for the architect to provide you with what you require. You cannot assume that your experience of the church is the same as others. In one instance a congregation engaged a gifted architect of a different religious background.

When he produced the first sketches, everyone was pleased until someone asked where the Sunday school would meet. The architect had come from a tradition that didn't include Sunday school, and so he hadn't provide for it. The committee had acted on the assumption that everyone knew churches needed Sunday school space, so no one had thought it necessary to mention it. This document should be descriptive of who you are as a congregation, where you see your future leading you, and what facilities you will require to minister effectively. Perhaps the easiest way to describe what is involved in a Mandate is to ask you now to refer to Appendix "1", where a sample is provided. This is only a sample. The one you prepare will reflect your specific needs.

The preparation of such a document can bring a great deal of clarity to your work as a committee. It will become invaluable for a number of reasons. First, for your committee's understanding of what it is doing. Then for the information of the congregation. And finally, for the guidance of the architect.

The matter of confidentiality

There will be times when items of a confidential nature may arise. For example, you may interview a contractor who is a good friend of a member of the congregation and then decide another candidate better meets your criteria. You can explain the process you followed in making your choice but need not go into detail. A member of the congregation may wish to make a substantial gift, on the understanding that it be kept confidential. If you decide to accept the gift - and there are no troubling strings attached - it would be appropriate to respect the request for anonymity.

However, for the most part, secrecy should not be an issue. In fact, the very opposite. As representatives of the owner (the congregation), you need to keep the members well informed of your progress. They will be interested in how you are progressing, and how they may be involved. In one congregation, the Building Committee met in secrecy for a year, saying they felt it most important to maintain confidentiality. The congregation never knew what they were doing. When they finally reported, the congregation showed little enthusiasm for what they had achieved, and needed convincing to support it. They had produced an excellent design, but had failed to allow the congregation to build ownership in it. One other congregation, where the Committee made regular reports, found that support, in all ways, including financial, just kept building as the process went along. When construction costs rose due to

unforeseen delays, in order to meet the budget, a basement area that had been set aside for the youth had to be cut. When this was reported to the congregation, their response was to raise the extra funds required. This was due in no small part to the confidence the congregation had in its Building Committee, and the fact the Committee had been open, transparent and communicative all through the process.

Chapter 4: The Building Committee (2)

In this chapter we will look at the relation to the congregation's operating budget, and see the steps involved in established a working budget for the Building Committee.

In this chapter we will deal with aspects as wide ranging as the congregational budget, capital fund raising and the construction budget. They are being dealt with in this one chapter because all need to be integrated into a whole. The Building Committee needs to be as concerned about the congregational mission budget as of the cost of sewer lines. The success of the capital fund raising programme will also affect both the regular budget of the congregation and the building programme.

There are three major aspects to consider:

1. Ongoing Congregational Financial Requirements
2. Obtaining Capital Funds
3. Building a Project Budget

Items 2 and 3 will make changes in the financial life of the congregation, which in many instances will be quite significant. They will be dealt with in a subsequent chapter.

Ongoing Congregational Financial Requirements

A building programme is normally an infrequent event in the life of a congregation. It may happen every 20 years or so; it may never have happened in living memory of the present membership. On the other hand, there are programmes that have always occurred on a weekly basis, and will no doubt continue to do so. These require financial support. The building needs to be heated, the office needs to be staffed, Sunday school supplies need to be purchased, and the telephone and light bills need to be paid. All these expenses occurred long before the building programme began, and will continue long afterwards. What effect will the building programme have on the weekly offering? What costs will change when the new building is completed, and will the money be available to pay them?

Let's look first at the income side. The regular operating expenses need to be paid. As mentioned in the chapter on the Planning Group, if the congregation's finances are not in a healthy state before the building programme is undertaken, then it is wise to set aside any thought of a programme until that issue has been addressed. At the time of the capital funds campaign, it is necessary to make sure that both the extra funds needed for a building and the ongoing requirements are included in the information that goes to the congregation. It should be clear to the members of the church that they are not being asked to shift their givings from the regular budget to the building campaign; they are being asked to support both.

By the way, the fear that asking people to give to a building programme will in itself cause a decrease in regular support has not proven to be the case. In almost all instances, support for the local work of the congregation and its outreach programmes has increased, provided the capital funds programme has been carried out in a manner that invites generosity.

The second aspect is the impact of the building programme on congregational expenses. These could be major, if additional staff is contemplated. What will be required in terms of additional maintenance, utilities, and insurance? Will an old heating system need to be replaced (a normal congregational expense) when larger facilities place extra demands on its capacity? It is important that the Building Committee work closely with the group responsible for the congregational budget, so that there are no surprises when the project is complete.

This chapter assumes that the Planning Committee, having completed a thorough study of the actual and potential resources of the congregation has provided it with a fairly accurate assessment of what it can afford. It is also assumed that a capital fund-raising programme has been approved and is well under way. As a Building Committee you will have several known factors and a number of unknowns. It is important that, instead of working on assumptions of what funds will actually be raised, or guesses of what the building might cost, the Committee has information that is completely reliable before it recommends any commitments that will obligate the congregation in any way.

Let's look at this issue from two aspects. The first is, when will the needed money be available? The second is, how can expenditures be controlled in order to get the best value for the investment.

Obtaining Capital funds

It is assumed that the Building Committee is not the group responsible for raising the funds. It is advisable to give this responsibility to another part of the congregation. However, capital financing is considered in Chapter 7, entitled: "Financing the Project."

Building a Project Budget

As a committee you will be authorizing payment of considerable sums of money - probably hundreds of thousands of dollars, possibly even a million or two. Those moneys may have come about largely by the long term commitment of dedicated members of the congregation who wish to see their church's ministry grow and prosper. You have a pretty serious responsibility to see that their contributions are well spent.

The first place to begin is by establishing a budget. You have been given a figure from the congregation of what it feels it can afford, and you have an eye on the fund raising committee to see how close their efforts are coming to reaching that total. You realise that if the funds raised are not sufficient to cover all the costs, money may need to be borrowed. It is likely that all this has been covered by congregational action. They will have set a fund raising target and a maximum amount to be borrowed.

In the budget you will have soft costs and hard costs. Here is what that means. Hard costs actually buy you something. A brick wall, a roof, or a sewer pipe is a hard cost. A building permit, a soil test, architectural fees or an environmental assessment is a soft cost. It has to be paid, but it doesn't add any space to the building. Depending on your situation, soft costs can be considerable, and need to be factored in. If you have a budget of \$800,000.00, considerably less than that amount may be available for actual construction costs. Or it might be that the municipality places restrictions that add to the costs. For example, you may have planned for a gravel parking. If the municipality says that your parking area must be paved, and include storm sewers, curbs and street lights before they will grant you a building permit, you then have little choice but to add the extra cost to your budget, and try to make economies elsewhere, raise more money, or reduce the size you had

hoped to build. (Some municipal decisions you may be able to appeal, and reach a compromise that both parties can live with.)

Within the budget include every item that you can possibly imagine that you will require. Price the number of trees and shrubs that will need to be planted, the new lawnmower to cut the larger lawn, the nursery furniture, the extra office desk, the curtains on the front door. Walk through each room in your proposed building, imagine what would be required to furnish it adequately, and add it to the list. Once you have done this, you may realise two things. First of all, that you already have items which can be used in the new building. You could recruit volunteers to help refurbish items so that they seem like new. Or you might find that people in the church would be happy to donate a tree or a shrub. You might wish to make it possible for people to give major items as memorial gifts. Just one caution here. As the acceptance of memorial gifts is the right of the Session, you might wish to act with them in the approving of items. Some churches have been given gifts which bordered on the eccentric, or were not appropriate for the design of the project. You may need a piano, but not one that requires costly repair to make it playable.

In this budget you will need a line for contingency. At the beginning, consider setting this at about 10%. As your plans become more settled, and you have a clearer picture of what your costs are going to be, it might be possible to reduce this amount. But don't be in a hurry to do so. One church, nearing completion, was told to install an automatic fire alarm system at a cost of \$5,000.00. Failure to do so would mean that no occupancy permit would be granted, and the building could not be used.

The Building Treasurer

If you have a congregational treasurer, do you really need to have a separate one for the building programme? Yes and no. What you definitely need is a separate set of books. A great deal of confusion can arise if moneys aren't recorded separately. Transfers can get made from one account to another, and unless a proper record is kept, confusion can arise only too easily. As you get further into the project, the demands of the building programme, in addition to those on the regular work of the church treasurer, can become onerous. The best solution is a separate bank account, a separate set of books, and a separate treasurer. However you work it out, it is important that the Building Committee has regular and accurate financial information. It must know if it

has the funds available to authorize expenditures, and it must know how closely it is to being on budget.

How much quality can you afford?

As stewards of the congregation's resources, you will have to make a number of decisions. In doing so, you will be surprised at the number of options before you. You will need to decide if you wish to build something that will last for a century, or if you want to get the maximum space for the dollars you have. A couple of examples. A church that had been built over a hundred years ago needed a new roof. To replace it with the original slate would be expensive, but it would last another hundred years. To use cheaper materials would give a much shorter life span. As the expense of the scaffolding to install the slate was the most costly part of the project, it was decided the extra money was worth it, in order to avoid the cost of scaffolding twenty five years down the road. Another church discovered that it had paid the price for top quality solid core hardwood doors on a basement storage room, when a paint grade door at one quarter the cost would have been more than adequate. At the other extreme, another church purchased the most economical residential style doors, only to discover they would not stand up to the wear and tear imposed on them, and in a short while needed replacement. The price of what you put in the building is only part of the cost. You need to factor in its cost over its projected life, to see whether it is more economical to use better quality materials, or whether the lower priced item will be quite adequate for what it will be used for.

The Cash Flow Plan

At some point you are going to be authorising bills for payment. It is important that when you do so, there is money in the bank to cover them. You will need to have a cash flow plan that estimates when your expenses will be incurred, and matches it with your funds. Your congregation may have had a successful fund raising campaign, and pledged \$500,000.00 over the next three years. It can be expected that at least 95% of those pledges will be realised in cash over that three year period. If you are under construction before that three years period is up, you will not have all the cash you need. It will come, but if it is coming next year, and your contractor wishes to be paid this year, you have a problem. Even more serious is the case where the congregation plans to relocate and finance a project by selling an old building. Church buildings may take some time to sell, and it would be unwise to commit to spending the

money from that sale until you have it in hand. You may be able to obtain bridge financing, but have you included the cost of the extra maintenance on the old building and the interest costs on the bridge loan?

If you are borrowing funds, you must make sure that all the approvals have been granted well ahead of the time you need to draw down the loan. Approvals can take time, and cannot always be rushed to meet your particular deadline. You will not be able to access your funds until all the mortgage documents and promissory notes have been signed, registered, and held to the satisfaction of the lender.

Your cash flow plan should show you where your money is coming from, and when you will need to spend it.

The Congregational Approval

You have reached a milestone. Your design requirements have been given to an architect who has produced a plan that exceeds your expectations. You have negotiated with a contractor for a price that is within your budget. You have worked closely with the fund raising committee and can demonstrate through your cash flow plan that the money you need to pay the bills will be available as the bills arrive. By regular reports you have not only kept the congregation informed, but you have also heard their comments and suggestions and incorporated them in your work.

Now it is time to prepare a presentation for the congregation that will give them all the information they need in order to make the decision to approve your work, and to authorize the congregational trustees to sign the contract to build. Much, but not all of your work is done.

Chapter 5: The Building Committee (3)

In this section we will examine what happens during the construction phase, and how to bring the work of the committee to a fitting completion.

How will you build?

The congregation has approved the project and the financing. You have authority to proceed. How are you going to go about it? There are numerous ways, but let's look at four of them.

You could call for public tenders. Any contractor who wished to could then submit a bid. On a small project you might receive no bids at all; on a large one you might have a surprising number, many of whom you might not recognize.

You could work with your architect to create a small list of potential contractors who would then be invited to tender. The advantage here is that by creating your own list, you are doing a prescreening. You would hardly invite a contractor whose work has not proven satisfactory on other projects in your community.

You could assume the responsibility of being the contractor yourself, and hire a project manager. You would then take the risk of cost overruns upon yourself, and also reap the benefits of any economies.

Or, on a very small project, you could even do it yourself!

Your Liability

Whatever route you choose to take, one factor must never be overlooked. There are risks, for which you require insurance. What would happen if the contractor went bankrupt? Could the sub-trades who had not been paid come to you and expect payment? What if you decide to become your own contractor, and there is a serious accident on the site and workers, or even your own volunteers, are injured or killed? No matter how you decide that the construction will be done, it is critically important that you assure yourself that work will proceed in a safe manner, and that insurance is in place to cover any potential liability.

Also, that the money you invest in the building actually goes to cover the cost of construction.

As requirements will vary widely, and as provincial legislation can change, it is hard to be specific in a general document such as this. The important message is that you are aware of the potential risks, and you obtain the best advice on how to protect the congregation's interest

The Contract

You have come to a meeting with the architect for the opening of the bids. There may be a surprise waiting. First, not all those who were invited to bid decided to do so. That isn't unusual. Secondly, one or two have suggested a few changes. That will need to be discussed. But worst of all, even the lowest tender is higher than you thought. At this point, it is not unusual to feel a little discouraged. But that should not last too long. On the advice of your architect, it is likely that one of the bidders seems to offer possibilities. Then it is time to negotiate. There may be items that can be eliminated without significant loss to the project. Something as simple as the change of a brand of window, or a minor redesign to a heating system, or reconsideration of floor materials, or the elimination of work that could be done by volunteers might bring the price into line. We spoke earlier about setting aside a contingency of 10%. It might be time to reduce that to a lower percentage, and use the balance for the contract.

Allowances

Instead of a fixed price for some items in the budget, there may be what is called allowances. For example, the contractor might allow \$15,000.00 for light fixtures. You then have some choice in what goes in. If it comes to less than \$15,000.00, you have a saving. If you choose more expensive fixtures, then the contractor will pay the budgeted amount, and you will be responsible for anything over and above. Take a close look to see if the figures are reasonable. One contractor allowed \$500.00 to connect to a sewer, a quite reasonable amount under normal circumstances. However, when work started, it was discovered that beneath the surface there was a layer of rock that needed to be blasted through. The cost was considerably higher than \$500.00!

Signing the Contract

When you have worked the price and terms down to what your budget will allow, you will receive a contract for signing. Your architect will review it for you. If you want other professional advice before signing, now is the time to arrange that. When you are satisfied, it is time to request a congregational meeting. This meeting will do two things. It will approve entering into the contract, and it will authorize the trustees of the church to sign the contract on behalf of the congregation. If you are in a province where legislation requires congregational incorporation, then it will be the officers who sign. In any case, it is not the Building Committee that signs.

There is one important condition. Under no circumstances should any documents be signed until you know you have the money to pay in full. If you are paying part cash, that cash should be in the bank so you could write a cheque immediately. If you are borrowing to pay part, you need to have met all the conditions of the loan, and have in your hand a document that says you have been approved, and that the funds are available to be drawn down. Resist any temptation to go ahead without the funding in place. It can be persuasive when someone wants to get an early start before things get busy, or wants to be able to pour concrete before freeze up. But resist the temptation!

Paying the Contractor

The assumption in this chapter is that you are working through the project with your architect. If that is not the case, you will have to adjust what follows according to your situation. Once the contract has been signed, the contractor will provide you with a schedule of when he expects to start, and when he expects various parts of the work to be completed. With these will be a price of what that component will cost. Earlier on we spoke of a cash flow plan, when you estimated the availability of your cash. Now you will need to work on the plan from the other side, that is., the cash flow out. The standard practice would be to pay cash as long as you have money on hand. Then you would use any low interest loans you have. Make sure you have informed the lender well ahead of when you will require the funds. Finally, you would use your most expensive loan money, normally from the bank.

The Holdback

When the architect approves a bill for payment, he may not approve the full amount. A part of it, say 15%, would be held back. This is to make sure that the contractor has satisfied all his subcontractors. An unsatisfied subcontractor

could put a lien on your property, which you would then have to pay, even if you had already paid the contractor. The possibility of liens runs out in a while, and at that point the architect, assured that there could be no liens, will authorize the payment of the funds that had been held back.

Change Orders

Your building is well under way, and someone wonders if maybe a wall could be moved to make the nursery a little larger. The contractor assures you that that can be done, and he gives a price to make the change. It seems a little high, but you decide to do it. If this happens too often, you will quickly discover that any contingency you had is gone. The time to make changes is before a brick has been laid, or a piece of wood cut. When you have the architect's drawings before you, examine them with care. Pretend you are walking in the building. Ask questions, such as: Where would I hang my coat? Where is the light switch? Are the washrooms convenient? Where can the wheelchair go? You can make changes at that stage of your programme with a stroke of a pencil, and at no cost.

The Unexpected

Do not be surprised if something unexpected happens. The soil tests did not indicate a problem, but there it is, and the foundation will need to be strengthened. The fire code has changed, and you require extra fire rating on the kitchen walls. These things can happen. Hopefully, you haven't used all your contingency on change orders. It may be possible to negotiate a less costly solution to the problem. If the congregation has been kept fully informed as you moved through the project, and seen the way you have faithfully endeavoured to manage the costs, you might discover the extra funds you need will be available. This has happened in a number of cases. Hopefully, you will not have to face this.

The Contact

The Committee should endeavour to work through one person in dealing with the architect and contractor. It is seldom helpful if too many people are involved, because of the risk of misunderstandings or poor communications. However, that contact person will no doubt keep the Committee fully informed.

The Transition

You have reached the end, but not quite. The bills have been paid, the Presbytery came and dedicated the new facility. The congregation, more than happy with what you achieved, has thanked you. But before you turn out the light and close the door, there is some paperwork to be done.

The Final Report

Your committee should prepare a full report for your congregation's annual meeting. This will be both a historic record and a reference for the future. It will include the full financial statements.

Your Records

We spoke at the beginning of the importance of the Committee secretary. The minutes should be kept in two places. The first would be a safe place where they can't get lost or misplaced. With them should be included a set of the working drawings. These minutes and drawings should be considered archival material, and not left to chance in a bottom drawer somewhere. They could be invaluable in the future.

The second set of minutes and drawings should go to the committee that will take over the responsibility for the maintenance of the building. With those records should also be included the set of photographs taken during the project. No doubt there were guarantees with the new furnace, the name of the roofer, maintenance instructions for the alarm system and the like. As a help for the Maintenance committee, why not prepare a small maintenance manual that covers any new items installed in the building.

The other item that will need to be transferred is the financial details. It is likely that there will be a little unfinished business. The last payment to the contractor may have been made, but there will perhaps be a holdback. If there was some work that the architect was not satisfied with and hadn't approved, there could be some months before matters are resolved. There may be a balance left in the Building Fund, there may be outstanding refunds from the GST or provincial sales tax. All this information should be passed on to the Finance committee.

When all this has been completed, you can relax, enjoy the results of your work, and look forward to the next project.

Chapter 6: The Architect

Take heed now; for the LORD hath chosen thee to build an house for the sanctuary - 1Chr. 28:10

Is an architect necessary?

Often the first question to be asked is whether or not the congregation really needs an architect. If the project is rather small and straightforward, and no architect was required when the original church was built a hundred years ago, why bother now?

There are two main reasons. The first is that a church is classified as a public assembly building, and in most provinces the law requires an architect for such a building. There may be certain instances where this is not the case. These will vary from province to province, and are usually limited to fairly minor renovations or additions.

The second and more fundamental reason to use an architect is for the benefits that can accrue. While it is true that it costs money to engage an architect, it is also true that a good architect, working under clear guidance from the congregation, will very often produce a building with features beyond what the congregation had hoped to obtain. The building may be no larger than anticipated, but by such things as a creative approach to the internal layout, the choice of materials, or experience with local resources, the congregation may end up with a more attractive and useable building than they expected.

Sometimes the question is asked whether or not you need a church architect. It is true that some firms do specialize in designing churches, although this is not as common as it once used to be. However, if you give the architect good direction, you will find that any who has mastered the art of designing will be quite satisfactory.

The Mandate

This sounds rather ominous, but is in fact quite straightforward. A mandate is a document in which you have encapsulated all your planning to date. It is

descriptive of your congregation, where it has come from, and where it hopes to go in the future. Your purpose as a church is made clear, and the type of programmes presently in place, and those you see in your future. You will describe the demographics of your congregation and community, and how these may be changing. If you have existing facilities, you will describe them, and how they are being used. You will not present the architect with plans or sketches that you have drawn up, and expect him to follow them. The reason you engage an architect is for their creative ability, and you don't necessarily want to set limits on that ability. You will also provide a detailed estimate of your minimum space requirements, and the maximum dollar figure that you can afford. In preparing this document, do not make any assumptions. One church did so, assuming that everyone knew a church included space for a Sunday school. However, the architect had come from a tradition where that was not the case, and so his preliminary drawings made no provision for it! What you want to achieve with this document is as complete a picture as possible for the architect, so that the preliminary drawings, when prepared, will come close to your space requirements, and within your budget. You want the architect to spend time on creative work, not having to try and guess what you actually want, or trying to puzzle how to provide the space you ask for on a budget that can't accommodate it. A sample mandate may be found in Appendix "1"

What to expect from an architect

Perhaps we should begin by suggesting what not to expect. The architect should not be expected to do your planning for you, or have to extract information from you. It is not helpful to meet with an architect before your committee has a clear idea of what your requirements are, and have the congregation's approval to proceed with them. In a meeting where members of the committee have differing ideas of what to expect, it can only produce confusion for the architect. Unless you have an unlimited source of funds, the architect should not be expected to do your budgeting for you.

The first part of the architect's work, after having met with you, and got a picture of what your requirements are, will be the preparation of the preliminary sketches. Don't expect him or her to prepare several sets for you to choose your favourite. That could end with a building committee or even a congregation quite divided! He may show alternate arrangements within a plan, or how extra features could be added if the budget permitted. But normally only one plan would be provided. When the architect presents the sketches to the

building committee, it is important that the committee asks for the rationale for his/her recommendations.

A number of architects have noted that building committees and congregations wish to be more involved in the process. Some have been involving in such events as planning workshops, so that the committee and the congregation learn what is required to create a meaningful worship space. This would be an excellent way to build congregational ownership in the whole project.

How to find and select an architect

There are a number of ways to find an architect. There is probably a listing in the yellow pages of the phone book, but that could be rather overwhelming. Perhaps there is someone in your congregation, an engineer or a contractor, who is familiar with the local architects, and can advise you. You may also wish to contact your provincial association of architects. Not only would they be able to provide you with a listing of suitable names in your area, but many of them also have resource material to aid you in your search. A web search for your provincial Association of Architects will provide you with an abundance of resource material. Another excellent procedure is to ask the owners of recent church building projects in your area. They may speak highly of their choice, or express misgivings about the architect. It is advisable to see the building yourself before necessarily accepting or rejecting what the owners of the new church have to say. It might be an excellent project, and the difficulty may not have been caused by the architect at all. There may even be one or two architects within the congregation. If so, the choice needs to be made with great care. The fact that an architect is a member of the church should not exclude them from consideration, nor should it mean they need be the only choice.

After telephone conversation with a number of architects, in which some preliminary information can be gathered on their experience and their interest in your project, a list of three or four may be selected for interview. This interview should be with the whole building committee, and not just a select few. That way the whole committee can have ownership in the choice of architect.

Before the interview, provide the architect with a copy of your Mandate, or equivalent, so he/she has a basis for good discussion. Prepare a list of questions you wish to ask, such as what work he/she has done recently in your community, what experience he/she has had working with volunteer

have built, they cannot simply use your plans; they must contact the architect for permission.

The contract with the architect should not be signed by the Building Committee but rather the trustees of the congregation (or the officers where provincial legislation requires incorporation). The signing should take place only after the congregation has given its approval.

Approvals required

When the preliminary sketches have been completed to the satisfaction of the Building Committee, there are three sets of approval required. First of all, you will want to have the approval of the congregation. Care should be taken in making that presentation, so ample time is given for the members to examine and understand what the Committee is proposing.

Secondly, the drawings need to be submitted to your Presbytery. In most cases the Presbytery will refer them to a property committee, which may give a thorough look at your plans. Thirdly, the sketches need to be submitted to the Committee on Church Architecture. This Committee is composed of architects, builders, engineers and parish ministers, who will give your drawings a thorough review. Their approval is required if you are going to be borrowing funds to finance your church.

How to work with an architect

Your initial meeting with the architect you have chosen will be informal. The architect will want to learn more of your expectations. You also will want to understand his/her way of working so that an effective relationship can be built from the outset. This should be a sharing of ideas. The architect can provide a rationale with a variety of ideas from which a preferred approach can be taken. This would be the time to discuss setting up a congregational workshop, as mentioned earlier in this chapter. While the plans are being prepared, the normal practice would be for the building committee to meet regularly with the architect. While the project is being developed, there will be a great deal of fluidity. A door could be moved, a room made larger or smaller, an interior layout could be changed. Each member of the committee will have a chance for input, on the understanding that all input will be consistent with the initial direction given the architect in the Mandate. When the committee is satisfied that, together with the architect, they have been able to achieve their goals, and

produce plans for a church that will excite the congregation, things change a little.

The preliminary drawings were quite fluid. That is, they could easily be changed with an eraser and a new pencil line. However, when they have been approved, and the working drawings have been prepared, it is not at all easy to make changes. Sometimes, due to unanticipated situations, changes do have to be made, but they can be costly in both time and money. (It is for this eventuality that you have a contingency fund).

As construction begins, it is best to work through one member of the building committee, normally the convener. It could get quite confusing if several people give the architect or contractor instructions. It is important however that there be full communication between the convener and the committee, with regular meetings for updates. It is also important that a record be kept as each decision is made, and copies circulated to the architect and members of the committee, so that misunderstandings don't arise. It is also very helpful if the convener is available on a regular basis, so that decisions that need to be made can be done in a timely manner.

Chapter 7: Financing the Project

New buildings are expensive. Congregational resources are often limited. It may seem that the cost of a new church or an expansion are almost prohibitive. In spite of this, churches are still being built. It appears that some congregations have found how to do it. Now it is your turn. In this chapter we will look at a number of ways to proceed.

The most economical way to finance a project is to pay cash. You then have no debt to repay, no legal expenses for mortgages and no interest costs. However, this isn't always possible. Most church building projects are financed by a combination of cash and borrowing. The optimum situation is of course the maximum of cash and the minimum of borrowing. In fact, unless a congregation has at least 35% of the estimated cost of the project in cash, and can demonstrate that it can service any proposed debt, without affecting the regular ministry and mission of the congregation, it ought not to proceed. Here again it is necessary to strike a balance. One congregation determined not to build until it had seventy-five per cent of the cost in cash. Construction costs were rising rapidly at the time, and the congregation soon learned that inflation was eroding their capital faster than they could raise it. It only made sense for them to proceed with the project even though they missed their fund-raising target. It was less costly.

The best time to raise funds for a building project is after the congregation has agreed to build and before construction has begun. While some fund-raising might take place before the congregation has made a firm decision about building, as a kind of "Let's set something aside for the future, just in case we build", the likelihood that this will stir the congregation's imagination and stimulate generous giving is limited. On the other hand, to try and raise funds after the shovel is in the ground loses impact, because the beginning of construction tends to signal that all the funds needed are in place.

Once the congregation has decided to build, has a fairly clear idea of what will be built and the price range, and has, by enthusiastic and near unanimous vote, agreed to proceed, is the best time for capital fund raising. It will be noted that even at this stage, preparatory work has been done. The health of the congregation has been measured by the Planning Group, which included a stewardship analysis. The congregation has both been working towards this

project, and anticipating that it will be expected to commit itself financially to what it has agreed to build.

Fund raising

It is taken for granted that the congregation will not attempt to finance a major project with a series of fund-raising endeavours. It will realize that to do so will sap the energy of the congregation, and produce relatively minor and short term gains. Furthermore, it will recognize that the life cycle of major fund-raising efforts is limited. While they may raise some funds towards a new building, the enthusiasm for doing the same year after year to pay down the mortgage is far less exciting.

Sale of Assets

In considering the sale of assets as a means of raising cash for a new building, great care needs to be taken. There might be an appropriate time to sell a manse that is no longer suitable to your requirements, but it is seldom wise to use the proceeds for any purpose other than augmenting the cost of ministerial housing. Even more risky is the sale of land. More than one congregation has disposed of valuable land, only to discover how much it costs to replace it - if it can be replaced, when that same land is needed in the future for parking or further expansion. To sell an asset which provides a benefit for today's project, while jeopardizing the future of the congregation is hardly the way to proceed. Only after the most thorough study has demonstrated that there could never be a possible use for the site, should the sale of land be considered.

Congregational Budget Adjustment

It is hardly worth mentioning, because there are so few instances when it would be considered, but it has happened that congregations have found money for a new church by giving less to mission programmes, or by cutting staff costs. Your Planning Group would probably have rejected such an idea long before you were appointed, realising that in a healthy congregations, looking forward to a growing future, such an approach would be counterproductive.

Outside Gifts

The spirit of generosity is quite widespread in the church. There may be a neighbouring congregation, Presbytery or Synod that has financial resources

from which grants are made. It is well worth the time to make enquiries in your area to see what resources might be available to help fund your project. If you are a new congregation about to build your first unit, this might be especially the case.

Rental of the new facilities

Some congregations have considered the new building itself as a source of revenue. The parking lot may be rented out during the week. A day care might occupy space during the day, and music schools or other commercial ventures rent space in the evening. Here again, it is wise to exercise a great deal of caution. An older downtown congregation may have surplus space in its building, and to make it available to the community might be a wise thing to do. But you may not be in that situation. You may be faced with growing church school and youth groups. The space you rent out may be the space that a new congregational group could have used. Further, the rent you receive is never as generous as it first appears. You will be faced with additional costs for utilities, regular maintenance, and wear and tear. In addition, there may be a feeling in the congregation that, since it is receiving rental income, the need for Sunday offerings is reduced, and therefore givings can be correspondingly reduced.

An exception can be made where the congregation rents the facilities to itself! As a mission project, congregations have established daycare facilities with a christian perspective. The leadership and the direction of the daycare came from within the congregation.

Seniors Housing

With the aid of government funding or low interest financing some congregations have been able to build both church facilities and housing for seniors. This must be done with great care, so that the programme of the church and the needs of the housing facilities are complementary.

The Generous Gift

It seems strange to say this, but there are times when a generous gift can actually be a handicap. What if the gift is a piece of land that is fundamentally not suitable, but is tied up so that you cannot sell it to buy another. What if the gift comes with strings attached, so that it can only be used to build the

church in a certain way, or to include facilities that the congregation has decided are not high on its priority list. Also, it has happened that congregations have received gifts of such magnitude that they have been able to skip some of the planning process, and rush prematurely into a building programme. Generosity is always welcome, but if it comes with strings attached, caution is advisable.

The Professionally Directed Campaign

In many instances, congregations have found the use of a professional fund raiser to be quite advantageous. There is a cost, and there are differing approaches by the various firms. It is wise for the congregation to interview several firms, based on the reference of neighbouring congregations which have used their services. You need to be satisfied with the manner in which the firm operates, and you need to feel comfortable working with them. They can provide services that you could not often arrange by yourself. They will establish a goal based on their research in your congregation, and they will provide the training so that you can approach your congregation in an effective manner. It is an approach that is well worth considering.

The Do-It-Yourself Campaign

It is quite possible for you to organize a capital funds appeal on your own. Many congregations have done so, and done so effectively. However, the importance of planning, training and follow-up by the leadership is critical. There are both denominational resources to help. Talk to the resource people in your Synod and at church offices. Here again, talk with nearby churches who have successfully organised such programmes.

Never be afraid to give your congregation opportunities to give. Never underestimate their generosity. Never assume they cannot or will not give. When members of the congregation feel themselves to be part of something of importance, be it the church family, or the community at large, their generosity can be overwhelming. This is how churches are built and churches grow.

Chapter 8: Loan Applications/Approval Process

There are a number of applications that you will need to make, and a number of approvals that you will require. To help simplify the process, let's take them one at a time, beginning with a loan guarantee from the PCBC. If you have an application form, you might wish to refer to it as you work through this section. If you are financing through other sources, you will then need to follow whatever procedures are required. In all cases, it is wise to allow months for the process, so that all approvals have been obtained well before you require the borrowed funds.

Completing the PCBC Application Form

The first step is to obtain a set of the Application forms. You will keep one for your own records, a second is for your Presbytery, and the third and final form, when completed, is returned to the Presbyterian Church Building Corporation, with certain additional documents.

The additional documents include an appraisal of the market value of the church property. In most cases, this need not be an extensive document. Your particular situation should be discussed with the General Manager before any major costs are incurred. A valid survey of the land will be required. This is a document a congregation should have in any case. The three pieces of financial information listed in the application are also critical - the balance sheet, expense statement and congregational budget.

A fourth document will be required, which is not listed on the application. It is an Environmental Questionnaire. This indicates that to the best of your knowledge there are no environmental hazards on the property - loose asbestos insulation, or an abandoned fuel oil tank that may have started to leak. If the questionnaire cannot be answered satisfactorily, then a professional environmental assessment may be required.

There follows a note about legal expenses, which will be borne by the congregation. This will mean costs by our lawyer, to prepare draft documentation, and to review the completed documentation to ensure that it is

all in order, and a valid first mortgage is held for your property. By the way, this is a special kind of mortgage, called a collateral mortgage. It is held by the Corporation, and not by the bank which is lending the money. What the bank receives is a photocopy of the mortgage, together with the Corporation's guarantee for the full amount of the loan. What this means is that in the event you cannot pay the loan, and all possible alternative ways of solving the financial problems have been exhausted, as a last resort, your property will be sold, and the proceeds used to cover the debt. This has yet to happen with any congregation borrowing through the PCBC.

On the second page, your trustees sign a statement indicating that they have the authority of the congregation both to borrow up to a certain amount of money, to sign the mortgage and promissory note on behalf of the congregation, and to pay the legal bills. It also promises that no further borrowing for capital purposes will take place without the written permission of the Corporation. The trustees sign as what are called "bare" trustees. This means they are assuming no personal liability, but are acting as the hand of the congregation for signing purposes. In order for this to take place, the trustees act only in terms of the resolutions approved by the congregation at duly called congregational meetings.

There is no limit to the number of trustees a congregation may have, but as an unincorporated body, it is required that all trustees sign all documents. It is therefore wise to have a limited number of trustees that you know will be available when documents need to be signed. There are sample resolutions further on in the application for both electing trustees, if that has not been done, and for authorising them to take the actions outlined on page two. By the way, no increase can be made to the amount inserted on page two without the approval of a congregational meeting. However, a lower amount may be borrowed, if the congregation finds it does not require the full amount.

The following pages are for information that you supply. First is something about how you may be contacted, then something of your history and plans for the future. This is followed by financial information about you as a congregation, and about your project. The last part of the application contains resolutions to be passed by the congregation and Presbytery.

The Loan Approval Process

Once the congregation has approved the application, it is forwarded to Presbytery for its review and approval. The Presbytery has the right to examine the documents in detail, to ensure that the congregation is not taking on a burden that it cannot support. The requirement for this is found in the Book of Forms.

When the Presbytery is satisfied that all is in order, the application and its supporting documents go to the Corporation. The General Manager will prepare an analysis of the loan, and arrange to meet with the representatives of the congregation. This analysis serves several purposes. It is used by the directors of the PCBC as a means of determining whether or not the loan should be approved, it provides background information for the bank as it considers its approval. It also serves as a tool for the congregation as it prepares its budgets.

The analysis includes descriptive information that the congregation has supplied in the application form, and several spreadsheets. The first sheet, again based on information from the Application form, financial statements and budget of the congregation is designed to show what the loan would cost year by year for the congregation to repay it within the time limit. This sheet is not to indicate what a congregation ought to give, or describe what it is actually giving. It is designed to see if the level of debt contemplated is reasonable, given the resources of the congregation.

A second spreadsheet gives the actual principal repayments that will be required year by year to pay off the loan. The congregation makes these payments separate from the interest, which is deducted monthly from a special bank account set up for this purpose. A final spreadsheet, called a loan workup, is similar to one used by the loan approval department of the bank. It demonstrates that the congregation generates sufficient revenue to cover its operating costs as well as the required principal and interest payments on the loan.

The meeting with the congregation to discuss the analysis is critical. Its purpose is to make certain that the General Manager has accurately described the financial position of the congregation, and has not missed any information that could affect the financial ability of the congregation to service the debt, either positively or negatively. At this point, the analysis can be modified, based on updated information.

When all is in order, the directors of the Corporation meet to consider the application. It may be approved at this point, or further information may be requested. When the directors are satisfied, they will approve a loan guarantee in favour of the Royal Bank of Canada for a maximum term of fifteen years.

Processing the Loan

Once the guarantee has been approved, copies are made, and forwarded to two different parties - the Corporation's lawyer, and the Royal Bank. The Royal Bank does its own independent analysis of the application, through a head office department assigned this responsibility, which approves or declines the funding of the loan. While this is taking place, the lawyer begins preparing the mortgage documents, the promissory note, and the Corporation's guarantee to the bank. Much of this is done in consultation with the congregation's lawyer. This process can take time, especially so if unusual situations are discovered during the title search, such as an undischarged mortgage, a restriction on the property, or a survey that shows the congregation doesn't own all the property on which it is situated.

The trustees will be involved at this point, signing the mortgage documents, the promissory note, and a series of blank notes from the Royal Bank. These blank notes are provided to simplify drawing funds once the loan is in place.

Once the mortgage and associated documents are returned to our lawyer, copies are forwarded to the Royal Bank, together with the Corporation's Guarantee for the loan. The congregation is now in a position to borrow the money approved.

The Borrowing Period

In some rare cases, such as when the congregation was borrowing in order to purchase a building, the full approved amount of the loan has been drawn down at once. In most cases, however, the congregation is about to begin construction, and will not require funds for a number of months, and then not all at once.

When you do require funds, you advise the Royal Bank of the amount needed. They will then use one of the blank notes signed by your trustees, and place

the amount requested in your account. From the moment you borrow that first amount, interest will be charged, and will be deducted from the same account on the 24th of each month. It is important that you have sufficient funds in this account at all times to cover the anticipated interest charges. It is fairly easy to calculate what this would be, as you will know how much you have borrowed, what the interest rate is, and the number of days since your last interest payment.

There are two special conditions which apply. The first is that you cannot borrow the same money twice! In other words, while you are borrowing money, don't make any payments on the loan on the expectation that you can later borrow that money again. If you have extra cash on hand, use it for your next bill from the contractor instead.

The second condition is that you have twelve months from your first draw to borrow all the funds you require. This has proven to be more than enough time for any building programme that we have encountered.

Municipal Letters of Credit

It may be that when you apply for your building permit that your municipality will require a site plan agreement. This is an agreement that you will do certain things, and not do certain other things. What you might be expected to do is landscaping, installing lights and paving a parking area. What you might be expected not to do is damage any municipal property, such as curbs, sidewalk or roadway during construction. To ensure your compliance, you may be required to put up a cash deposit, or more likely a letter of credit. This could be substantial; some have been in excess of \$50,000.00. Often these deposits or letters can be held by the municipality long after the work has been completed, to ensure for example that any landscaping material that doesn't survive the winter is replaced. If you had to use your cash for such a deposit, you would not have it available to pay for the work involved, such as the landscaping.

In order to get around this dilemma, the Royal Bank will consider an application from the congregation to issue letters of credit for a fee.

The Loan Repayment Period

There are two parts to your loan repayment - the interest and the principal. The interest will be deducted each month from the Royal Bank account you set up for this purpose. It is important that sufficient funds be in the account well ahead of the date on which the bank will deduct it. The principal is not automatically deducted; you must arrange to pay that separately.

The minimum amount of principal required each year can be found on one of the spreadsheets that was included with the loan analysis that formed part of the meeting between the General Manager and your congregation mentioned above. If you have not borrowed the full amount, and would like a repayment schedule based on the lesser actual amount, this can be easily arranged. Your loan is unlike a traditional mortgage in which the interest and principal are blended into one payment. One of the advantages of this is that you can make extra principal payments at any time without incurring a penalty.

During the loan repayment period you will be asked for certain information on an annual basis. One of these items is a list of contact people in your church. This is important, in case we need to contact you quickly with regard to a loan payment.

The Royal Bank provides the Corporation with a quarterly update on all the loan balances outstanding. If you wish at any point to confirm how much you owe, your contact is the Corporation rather than the Bank. We do not have a record of how much interest you pay, but this will be easily available from your own bank records.

If you change congregational treasurers, please see that the loan file is passed on to your successor. If you are a new treasurer, and feel you may be missing some documentation, please contact our office, as we keep a duplicate file for each congregation.

Other Sources of Loan Funds

Should your congregation be in the Synod of British Columbia, you would approach the B.C. Synod Corporation for major capital funding, instead of the PCBC. Details on how to do so would be available from your Synod staff.

From the national church level, you may be eligible for a loan from the Lending Funds Committee. This committee has responsibility for a revolving fund, from which loans at favourable rates are available. At the time of writing, these may be up to \$60,000.00, or in the case of a new congregation in its first unit, up to \$100,000.00. Application forms, and the Terms and Conditions of these funds are available from the Coordinator of Lending Services. (At present, the coordinator is also the General Manager of the PCBC).

In each Synod or Presbytery there may be funds that are available on a local basis. Inquiring from the respective Presbytery or Synod is the simplest way of obtaining information about these funds.

Chapter 9: The Church Site

“And I bought the field of Hanameel, my uncle’s son, that was in Anathoth, and weighed him the money, seventeen shekels of silver.” - Jer. 32:9

We are dealing with several possible situations here. Let’s take a look at each, and see how best to handle it.

In the first instance, the congregation already has a site which is quite adequate, when the following matters have been examined. It is sufficiently large to accommodate the present facilities, the proposed expansion, and any further expansion that may be required in the future. It has excellent visibility and accessibility. There is sufficient land to provide all the parking needed well into the future. The location of the church is central to the community the congregation now serves and will serve in the years ahead. If all these conditions are satisfied, then it makes sense to proceed on the present site. However, if any of these tests raise concerns, they ought to be addressed before any large sums of money are spent. More than one congregation has built an expensive addition, in order to honour the desire to maintain well loved facilities, only to discover that if they had relocated, they would have been able to serve their community much better.

It could be that while the congregation requires additional facilities, it is not possible to add them to the present church without major cost. It might be an historic downtown building on a prominent site. Although less than fully adequate, the option of adding on to it is not realistic. Interior renovations, even costly ones, may be the only solution. (The congregation could consider sponsoring a new congregation as an alternative to expansion, but that is another matter altogether!)

The most challenging situation is when the congregation has neither building nor land, and needs both. Apart from the financial issue, which can be quite daunting, there are a number of planning issues as well.

In the first place, the congregation needs a level of self understanding. It must know who it is, what its mission is and will be, and how it plans to accomplish that mission. This matter is dealt with in the chapter on planning,

so we will not go into it here. Once the planning has been done, the purchase of the property needs to take place. Restrictions on where churches can be built, how they must be built, and how soon after the purchase of the property vary from province to province and even within provinces, so congregations are well advised to obtain real estate, legal and architectural advice before any substantial amount of money is committed. The following are some of the major issues to consider. These are not in order of priority. That will be determined by your local situation.

1. Location.

It is self-evident that the church needs to be located where it can best serve its present and future needs. If a large amount of new housing is expected to be built, try to locate on a major collector road that will give easy access to several communities. If there is a large shopping centre or sports facility slated for your community, be cautious about locating too near to it. The danger is that very heavy traffic may be encountered when people try to get near your site. Most people, unless they have a reason to go to a heavily trafficked area, tend to avoid it. If you are planning to serve a new housing development near a large urban area, try to locate your church on the side of your community nearest the city. People are more inclined to travel towards an urban area rather than away from it. If they go in to the city five days a week for work, it becomes almost second nature to head in that direction for church. It may not be any closer to them, but it will seem that way.

2. Size.

How large should your site be? This will be determined in part by the future you envisage for your congregation, based on the planning exercise you have already undertaken. It will also be determined by the topography of the site, the various setbacks required by the municipality, and the amount of landscaping required. Some municipalities will allow you to put the building on only a certain small percentage of the site. In most parts of the country it is wise to leave space for snow storage, so that your parking is not restricted because all the snow has to be piled in the parking lot. Also, don't let your parking area be determined solely by municipal requirements. Let your needs determine the parking. And they will likely be higher than the minimums set by the government. For example, if you wish the option of two morning services, you will need enough parking to accommodate the congregation plus whatever

is needed for those people who stay late after the first service, perhaps to meet those who come early to the second.

What about the option of purchasing a site larger than required, and selling a part of it to help cover the cost? This is worth considering, but there are several things to be aware of. If you have the land re-zoned for a church, it might not be possible to have that changed to some other type of zoning that would make the land more marketable. Also, you need to be absolutely certain that the land you sell this year may not be land that you will need in the future. For the sake of a few thousand dollars today, a number of congregations have sold off land which they then had to repurchase for hundreds of thousands of dollars, or were not able to purchase at all, and as a result eliminated their chances for growth.

3. Accessibility and Visibility.

The ideal site is one where the church can be seen for quite some distance away, and once it is seen, the road to get to it is clearly visible. More than one church has run into difficulty when located near to a major expressway. It was easy to see, but once you had seen it you had reached the point where you couldn't get to it! You had to continue on the expressway to the next exit and try and figure how to wind your way through the side streets to get back to it. Fortunately the day when churches bought sites on the back streets of a town, because they were a little bit cheaper, has gone. You want to be seen.

4. Zoning.

Your municipality will allow you to build only on a site which has been zoned for a church. Here again, the practice across the country is not uniform. It could vary from a municipality which has set aside certain properties as church sites, to others where the only option is to assemble a number of smaller properties to make a site large enough for a church, and then go through a complex and lengthy rezoning process. In other cases, the municipality may not allow any more churches and you will have to locate elsewhere. Do not purchase a site on the hope that it can be re-zoned, as it might not happen. Remember also that the value of land can vary a great deal, depending on the zoning applied to it. In some instances re-zoning is only possible if the neighbouring property owners agree. One congregation was refused rezoning on two specific sites and had to settle for a third, less desirable property.

5. Servicing.

It is the rare congregation that will not require municipal services. You will want water, sewer, electricity, telephone, natural gas, sidewalks and a road. However, the site you are contemplating may not have these available. You will need to determine precisely when they will be available, and how much they will cost. If you have to run long sewer lines through rock, your costs could be enormous. An unserviced site at a much lower price than a serviced one may end up in the long run being far more expensive. There are also many occasions when municipal plans have changed, and the servicing scheduled for one area was put on hold while another area was allowed to develop earlier than planned. It is a little more reassuring when you see the heavy equipment move in, the trenches dug for the pipes, and the roadbeds laid down. The timing of the servicing may be sufficient to rule out certain possible sites.

6. Price.

How much should you pay for your property? Only as much as necessary to obtain the site you need. There is no set price for land in most situations, and you may well be able to obtain what you need for less than the asking price. In one instance, a site which could not be purchased for \$500,000 one month could easily have been brought for a little more than half that amount six months later. If you are interested in a particular site, an independent real estate appraisal is highly recommended.

What if someone offers you a free site? If it is the site you need, and it meets all the listed criteria, accept it. But that is an important “if”. Congregations have accepted free land only to discover that the location was not ideal for their future. Or the donor may have laid certain conditions on the gift that limit the options for the congregation. If it is possible, accept a gift with no conditions. It might then be possible to sell or trade the site for a more desirable one.

7. Environmental assessment.

Under no circumstances should a site be considered unless and until the vendor can demonstrate legally that the site is clear of any environmental degradation, and is suitable for erecting a public assembly building. If the congregation becomes, even unawares, the owner of a polluted site, the cost to remedy the problem can be enormous, and the liability would rest with the congregation

to do so, whether they build or not. In addition, it would be impossible to get mortgage financing for a polluted site. If there is any doubt about the site, it is best to have a professional firm do a full environmental assessment. It will cost, but nothing to what the alternative would cost.

7. Soil test.

A vendor once offered to a church a most attractive site. It was level, very little in the way of trees that would have to be cut down, and on the whole quite appealing, in the summer. Fortunately some of the prospective congregation who lived nearby were aware that, come the spring, it would be under a foot of water! The nature of the soil, and what is under the soil can have a great impact on the type of building the site can support. Boggy land will require a particular type of construction; rocky land may require expensive blasting in order to bring in the sewer and water.

8. Architectural site study.

It is strongly advised that an architect be engaged to do a site study of a proposed property. In some jurisdictions this may even be required by the municipality before an application for rezoning will be considered. This study will take into consideration all the municipal by-laws that would apply to the site, and draw up a plan which shows the maximum size of building that could be accommodated on that site. Municipalities have differing set back requirements, how much of the site can be used for building and how much must be landscaped, where access to the site must be located, and whether any buffers such as fences or landscaping must be used to separate the property from its neighbours. It may be that a right of way exists, and the church must not only allow but construct a sidewalk across its property. Utility and telephone companies may also have rights of way that limit where some facilities may be located. An architect familiar with all the local restrictions will be able to prepare a scheme demonstrating the maximum usability of the site for a church. If this shows the site to be inadequate, your expense has been limited to the cost of the study, far less than the cost of an unsuitable site.

9. The Offer to Purchase.

When all the research has been completed, and the congregation is satisfied that the site selected is the most desirable one, it will be time to make an offer to purchase - almost! Before taking that step, you will need to obtain certain approvals. The congregation, at a regularly called meeting, will have to approve the proposed purchase. It will then have to go to the local Presbytery for its approval. If it is a new property, the Presbytery will no doubt cite the neighbouring congregations to appear in their interests. It is possible that objections could be raised, should another congregation feel it is too close to them. All these must be dealt with before the congregation can proceed.

In addition, the financing will need to be arranged. Under no circumstances should the congregation make an offer on a property unless and until it knows definitely that it has all the funds in place to complete the deal. Once an offer of purchase and sale has been signed, it is a binding contract, and the congregation is legally bound to fulfill the terms of the contract. It may be that the congregation hopes to pay for the new property by selling some less desirable property it already owns. Wait until that property has been sold and you have the cash. Or perhaps the congregation plans to borrow part of the purchase cost. Wait until you have confirmation in writing that that loan has been approved, and that there are no conditions outstanding to impede your access to the funds

In most instances, an offer to purchase will be made conditionally. This means that certain clauses will be added to the agreement which must be met before the deal can be completed. Almost any of the items discussed above, from the environmental and soil test to the zoning, and financing could be listed as a condition. The end result you are looking for is clear title on a piece of property which meets all the necessary conditions for the construction of the type of church facility you wish to build. Even if the vendor is the closest friend of the congregation, and there is no question of his or her honourable intentions, a lawyer is essential. This provides that the interests of the congregation are fully protected, and no surprises await.

10. Signage.

Once the property has been purchased, and the title is in the congregation's hands, it is wise to erect a large and clear sign on the property, stating who the owner is, and what the property is to be used for. For example, "This site will be the new home of St.'s Presbyterian Church, presently worshipping at For information call 999-888-7777." This serves two purposes. First, it

helps people looking for a church home to find the congregation. Secondly, and most importantly, it advises the whole community of what is to be built on that site. Depending on the municipality, neighbouring property owners may have the right to object to what you plan to do. Resolving that issue is a little easier if fair warning has been given. Also, some people may not wish to locate near a church, for reasons of their own, such as the fear that it might be noisy or create parking problems. If they know where the church will go, it makes it easier for them to find a more satisfactory location.

You will need to check with the municipality. Some of them have quite strict regulations about signs in terms of size, location and design.

11. Insurance.

What happens if someone is passing by, and a huge gust of wind blows over your sign, and they are injured? What happens if someone has an accident while walking across your new property? Once you are a property owner, you have certain legal obligations. It is of the utmost importance that you make sure you are covered. Buy insurance.

12. Site Maintenance.

As a property owner, you also have certain other obligations. If your site becomes weed infested, you could be ordered by the municipality to clean it up. Neighbours might feel that a vacant lot is an excellent place to dump their yard waste, used tires, and worn out mattresses. As the name of your church appears on the property, you want to maintain it in a manner that reflects well on your congregation. Some congregations have gone a step further, and used their property for community gardens or parks until they were ready to build. Here again, all such plans need to be cleared with the local municipality. Who knows, they might even be willing to help maintain the property, if it is available as a park or garden.

Appendices

New Presbyterian Church

Sample Architectural Mandate

June 2005

New Presbyterian Church

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1. Preface

New Presbyterian Church is a rapidly growing congregation of 87 adult members, with 52 children in the Sunday school. At present it worships in rented space at the local high school. While most of the families in the congregation live within five kilometres of the new site, 23 per cent of the members travel five to 25 kilometres to attend worship. The present population within 8 kilometers of the new church site is 18,500. The projected growth for this area is 60,000 within the next ten years. The congregation proposes to build a church which meets its needs at the present time but which could be expanded in the future to keep pace with the expected growth.

Members of the congregation have a wide range of incomes, occupations and cultural backgrounds, and a strong feeling of Presbyterian heritage. While the age range of the congregation is quite broad, the majority of the families have children of church school age. When the new building is completed, the congregation will continue its practice of worshipping together for part of each Sunday service, following which the children leave for church school classes. The whole group then meets together after the service for refreshments and fellowship. There are a number of congregational groups (10 to 15 members each) which meet during the week in members' homes; large halls have been rented from the community for special events. The congregation expects to continue using these facilities even after the first phase of the building has been completed.

PRELIMINARY GUIDELINES TO THE ARCHITECT

2. Specifications

The building must conform to the latest issue of the National Building Code, and the local building by-laws of our municipality.

It also must conform to the Accessibility Guidelines of the Provincial and National Building Codes.

3. Materials

All materials used throughout the structure (both interior and exterior) that are known to be hazardous to the health and well-being of the occupants are to be avoided. The architect is to recommend suitable materials for the exterior.

4. Site

The congregational site consists of four acres at the corner of Lupen St. and Cherry Drive. It has been granted in/out access on Cherry Drive, on which it has 120 meters frontage. Soil tests were done before the site was purchased, as was a full environmental assessment. These reports are available to the architect.

The congregation wishes the building to be situated on the property to allow maximum visibility in both directions on Cherry Street.

5. Master Plan

The architect is requested to prepare a Master Plan, showing the first phase, and provision for orderly expansion. Subsequent phases will include the addition of a new sanctuary (to a maximum of 500 seats) and/or additional multiple use facilities as needed. The first phase must be designed so that it looks complete as a unit in case expansion never takes place; and fully integrated with the final development. Plans should provide for future potential development without disruption of continuing functions and with minimal modification of the first unit. The sanctuary portion of the first unit will need to be expandable to 500 seats. If this is not feasible, it should be possible to convert the sanctuary to other purposes in the expansion.

6. Design

The building will have excellent visibility in several directions. The first unit should be an expression of God's presence in the community. People should be able to recognize it as a church. As they approach it, it should say, "This church welcomes you". The total design should be simple and attractive.

7. Site Access

The approach by car and on foot should be as straightforward and as accessible as possible. Care should be given to the elimination of any possible traffic hazard, or risk to pedestrian traffic.

8. Parking

A plan allowing for at least 75 parking spaces in the first phase will be required. In addition, a layout for an additional 125 spaces for future expansions should be provided. Access from the parking lot to the buildings should be direct and uncluttered, with a convenient drop-off area. It should be indicated where snow could be piled during plowing.

9. Exterior Lighting

A plan for lighting should be provided to enhance the building, provide for safety at night, and to discourage vandalism.

10. Sewer and other services

In siting the building, it is the hope to avoid long, costly or difficult service lines.

11. Landscaping

A landscape plan will be required by the municipality. It should enhance and shade the buildings, provide a buffer against neighbouring properties, a wind break as required and without hiding the parking area, make it less intrusive. Low maintenance is important as much of the work will be done by volunteers. The architect is to advise on the requirement for a landscape architect.

12. Size

The first unit will be, hopefully, not less than 6000 square feet.

13. Quality

Consistent with the limitations of the budget on one hand, and the space requirements on the other, quality materials only should be used.

14. Maintenance

The building should be designed in such a way that it will be easy and economical to maintain, both inside and out. At the same time, it must be attractive and durable.

15. Noise control

As church school classes will be held the same time as the worship services, and during the week several events may be held in the building at the same time, it is of the utmost importance that noise transfer from one part of the

building to another be minimal. It should be possible to play the piano in one area without disturbing a group in another area.

16. HVAC

The type of heating system is to be designed by the architect and mechanical/electrical engineer for our approval. Energy efficiency and long term economical maintenance must be considered. Close attention should be given to the placement of thermostats in order to heat or cool parts of the building separately. While the budget may not allow full air conditioning at present, provision should be made so that it could be added in the future at minimal cost. A separate price of air conditioning for the office/study area is requested.

17. Accessibility

All parts of the building and all entrances are to be accessible. The design for accessibility should be done in such a manner that those who require their use are not made to feel conspicuous.

18. Lighting, Interior Cabling and Electrical

The colour and the quality of lighting is most important. Dimmers should be provided where appropriate. The lighting should highlight and support the main functions in the building, and make people look good. Energy efficiency is to be considered. Provision is to be made for telephone, audio and digital cabling throughout the building. All outlets or switches are to be accessible to persons in wheel chairs.

19. SPACE REQUIREMENTS

Sanctuary - to accommodate 200

This area will be used primarily for worship, but other events of a formal nature will take place here, such as concerts, meetings, youth retreats. It should be simple, attractive, conducive to worship. It should provide good acoustics for both worship and music so a sound system may be required. It is to be isolated on terms of sound travel from other areas of the building. If recommended, an acoustic engineer is to be engaged to comment on the acoustic requirements of the worship space being considered. The congregation plans to use chairs in place of pews. The essential chancel furniture will be a communion table, baptismal font, pulpit and a piano or an organ. The congregation has a communion table and font over a hundred years old which it

plans to use, and would seek advice from the architect on how they may be fittingly incorporated in the design.

Office and Study

The office needs to be near the front entrance to provide a welcoming image and control. The minister's study should be convenient to the main entrance. These rooms could be rather compact (150-175 sq. ft. each) in the first phase. In the second phase, these could be combined to form a larger office area, and a new study provided for the minister.

Nursery

This area should be close to the main entrance and near washrooms. It should have its own exterior exit in case of emergency. Windows should be near floor level, and all electrical plugs and switches at least 3-1/2 feet above floor level.

Small Meeting Room

For meetings of 15-20 people, for church school, music storage and storage of audiovisual equipment. Possibly adjacent to the minister's study.

Large Multipurpose Room (with adjacent storage)

For Church school, dinners, meetings, youth groups. To be equipped with stacking chairs, folding tables, movable partitions. Will need at least 20 feet of storage space against one of the walls. This room will be open concept, with sound-absorbing materials used as possible.

Foyer/Lounge

A multipurpose area to be used for serving coffee, possibly for sanctuary overflow, and perhaps as church school space. When used for sanctuary overflow, the space needs to feel part of the sanctuary. May be used for meeting during the week. This area needs to be cheerful and welcoming.

Kitchenette

No large kitchen is envisaged for the first unit, although facilities for coffee, and for warming casseroles will be required.

Washrooms

All washrooms to be accessible to the handicapped.

Furnace Room and Janitor Space

As required, depending on the heating system.

20. Cost

The congregational budget for this project is \$700,000.00. It is hoped that the structure will cost no more than \$525,000.00, with the remaining \$175,000.00 for fees, furnishings, landscaping and contingencies.

The Minister and the Building Committee

The role of the minister in relation to the Building Committee and the whole building programme is one to be approached with great care. Unless it is a brand new work, the congregation was there before the minister came, and will likely be there long after the minister has moved on. While the minister certainly needs to have ownership in what is happening, it is more in the sense of temporary stewardship, as opposed to the real sense of ownership the congregation will require. The minister present at the dedication of the new building may not be the minister present when the mortgage is paid in full.

The personality and the theological outlook of the minister is also a factor. In some instances, the minister will appear to be encouraging the congregation to undertake a project of which many do not see the need. In other instances, the minister may unconsciously resist a project that was obviously needed, because he/she felt unprepared to cope with the complexities of a building programme. In some instances, ministers have had a theological difficulty with a building programme per se, feeling that spending money on bricks and mortar was less than appropriate in a world of hunger and deprivation. And of course, pity the poor minister who feels it is about time to move on, just when the congregation decides it is time to build! Should the minister stay and see the project through, even though it will mean a much longer ministry than desired? Should the minister leave, and risk stalling or even canceling a much needed programme?

It is important that the relationship between the minister and the congregation is sufficiently comfortable that they can share differing perspectives and yet work together for a common goal. When there is a mutual feeling of confidence, it is likely that the strengths of the congregation will complement those of the minister, and a project can be undertaken that will be successful. In almost every project there will be the surprise, whether it be a good one, such as a project coming in under budget, or a nasty one, such as unexpected extra costs due to by-law changes or environmental problems. These will need to be worked through together.

The minister is in a unique role. He or she is intimately tied to the congregation, to its hopes and dreams, and at the same time is somewhat separate. He or she is considered as a leader, someone to respect, and to look

up to. At the same time, the minister is the one person most likely to be allowed into the personal lives of the members of the church as no one else might. Many in the congregation will look to the minister for clues as to what to support or what not to support. If the minister, either consciously or unconsciously sends a message that is favourable to the building programme, that will be received. If the message is that the minister is not in favour, many in the congregation, out of a feeling of loyalty to the minister, will withhold support.

Members of the congregation will bring their specific gifts to the building programme and its committees; one might be an engineer, another a contractor. Perhaps someone is an experienced fund raiser, another understands the needs for appropriate space for children and youth. The minister as well has gifts to offer, which can contribute a great deal to the programme. By both calling and training, the minister is a pastor and teacher.

The Minister as Theologian

As a teacher, the minister can help the congregation reflect on the theological meaning of what they are doing. How does the new building support and advance the mission of the congregation? How does it witness to the community? How does it facilitate meaningful worship and “growth in grace”? How does the congregation balance the spending of money for its own facilities against the needs of a hungry world? These and similar issues can be raised, explored and addressed by the minister. The expectation is that, through leadership, the minister can provide the theological basis for a meaningful project. The result should be that, with congregational unity, a common goal can be recognised and achieved.

The Minister as Pastor

The minister is more than a teacher. He/she is also a pastor. In this role, it is important to balance involvement in the project with a certain objectivity. While one does not wish it to happen, it is possible that strong feelings can arise, and conflicting ideas create division at the worst, or disharmony. If the minister is too strongly identified with the project, he/she is not able to deal with conflict resolution as effectively. For example, there have been instances where the minister has chaired the building committee. In such a case, it is difficult for the minister to deal pastorally with a member of the congregation.

As a pastor, the minister is able to help people deal with disappointment should their idea not be the one accepted. He/she can also help deal with the issue, which (hopefully) will not arise, when one or two strong-willed people feel they can, on their own, make decisions which properly belong to the committee or even the congregation.

The Minister as Presbyter

A building project involves a number of church approvals. As most members of the congregation do not regularly attend Presbytery, they will not likely have the same depth of experience in dealing with it as does the minister. Through consultation, the minister can determine which committee of Presbytery will examine the drawings for the project, and which will go over the financing and recommend approval or otherwise of any borrowing required. The approval of the national committee on Church Architecture and any Synod or national lending bodies will be required. Because of his or her familiarity with these church organisations, the minister is able to check up on the various requirements, and more importantly, to research the dates when consideration will be given to applications.

The Minister as the onsite contact.

Sometimes the minister will be dealing with great theological issues. But there will be times when what is needed is someone to take care of the details. Most congregations do not have multiple staff to whom responsibilities can be delegated. Often times, the minister is the most accessible church contact, and as such, is the first to get the information. As the church is a volunteer organisation, the members of the building committee will often have full time jobs, and are not therefore able to devote all their time to a building programme. If the architect has information to pass on, or the municipality has a query about the building permit application, is it often easier to reach the minister than a member of the committee. Mail will often be addressed in care of the church. If there is no building at all, often the church office is the minister's residence.

The minister can facilitate the programme by receiving information, and making sure that it is passed on in a timely manner. Along with this, it is helpful if the minister encourages the committee to be as open as possible, and to communicate often and clearly to the congregation. It is too easy to take for

granted that “everybody knows”. In fact, it is possible to miss a church service or forget to take home the bulletin and miss something important.

The Minister as Cheerleader.

Church volunteers may well have heavy personal or work-related responsibilities. The time they devote to the church may well eat into family or work time to a degree not anticipated when the project began. The minister can help by being sensitive to this, and where possible, work with the committee to see that no one person is unfairly burdened with work. He/she can help the committee divide up its responsibilities so no one person is carrying a disproportionate share of the load. For example, why not give the church school teacher on the building committee a leave of absence, if that would be helpful?

When the work is well begun, the minister can help the congregation celebrate each successful step. And when it is completed, help design a real celebration. Everyone will have earned it.

Useful Contacts

A number of resources are available. To begin with, check your local area. There are probably nearby churches which have recently built, and they may be willing to tell you of their experience, both positive and negative, and offer suggestions about contractors, suppliers, and municipal procedures.

Your local presbytery should be contacted, both so it is aware of your plans and can facilitate your programme, and because of the possibility they might be in a position to offer helpful advice and gifts.

If your Synod has a resource staff person, he or she might also be able to help. In British Columbia there is a Synod Corporation able to assist in the financing of your project.

The national church is an excellent resource. There are several departments to contact, such as:

Stewardship - for help in planning fundraising programmes

Canada Ministries – for limited capital funds for site purchase and construction

Committee on Church Architecture – ask for the latest copy of their Guidebook, available through the Book Room.

Presbyterian Church Building Corporation and Lending Funds – advice and help on funding your church.

All the above departments can be reached by telephone at 416-441-1111 or toll free at 1-800-619-7301.

If you have an internet connection, go to www.presbycan.ca/, and you will find all the contact information listed above.