



General Consultation Report

First Christian Church

Fulton, Missouri

August 5, 2024

Those Participating

Representing the Congregation: Derek Hux, Lindsey Hux, Rev. Will Ryan, Rick Nickelson, Susan Krumm, Mike Hall, and Henry Niles.

Representing Disciples Church Extension Fund: James (Jim) Michel, Building and Capital Services Advisor.

Background and Purpose

Disciples Church Extension Fund (DCEF) was invited by the church leadership of First Christian Church (FCC) in Fulton, Missouri, to look at their facility and to meet with them. The visit was intended to allow someone from outside of the congregation to tour the building and talk with the leadership team about the facility's condition, as well as talk about building usage and purpose. The congregation is at a point where they have too much building, too much building maintenance expense, and need to build back the numbers of in-person worshippers after Covid.

Average Worship Attendance – 77

Participating Individuals – 159

Giving Units to the Church – 56

Observations

- A. First Christian Church in Fulton, Missouri, worships in a facility that was constructed in two separate time periods, with the sanctuary space being built in 1911, and the administration/education space and new fellowship hall added in 1964. The education space and administrative offices occupy the ground floor level, while the fellowship hall and kitchen area are located in the sub-grade space of the 1964 addition. The 1911 building houses the sanctuary as well as what had been the original fellowship hall. The sanctuary level is above street grade, while the original fellowship space was located below street level. Both additions used a light-colored fired brick for the exterior façade. The roof construction of the 1911 structure is extremely complex, containing a dome over the sanctuary nave. At the time of the construction, there was no means of handicap access into the spaces. The total building space is approximately 26,000 sq. ft. divided between the two additions and connector structure.
- B. The campus is comprised of the church building, a small (unmarked) asphalt parking area on the south side of the facility, and a larger parking lot across the street to the north. In total there are only around 25 off-street parking spaces available.

- C. The congregation is currently worshipping in one traditional service. With the building configuration what it is, there is not a good area for the individuals to gather either before or after service other than going out of their way to the new fellowship space.
- D. The church leadership wanted to have an outside entity walk through the facility and give them a fresh perspective of what is seen by a first-time visitor.
- E. The congregation has got to do something in the way of more exterior signage and/or banners to let the community members know what is going on inside the walls. Currently the congregation has electronic signs on both the northeast and southeast corners of the education building but they are located up high and above the normal line of sight. Colorful banners that can be put out on Saturdays, or before special events, but are not there every day get noticed. Signage, signage, signage!
- F. When walking the exterior, it was noted that there is signage at what had been the main doors but it is so small that you have to climb the steps to read that it directs you elsewhere. There is no signage with directions to where to find accessible entries to this facility.
- G. There is an elevator (which was added in 2004) located in the 1964 addition. The elevator accesses the lower level, the ground floor, and also the sanctuary level and the education level above. The elevator does not access the upper level above the sanctuary level parlor where there are 3-4 rooms.
- H. In yesteryear, it was common for churches to have large libraries and parlors as well as historical pictures and items to remind the congregation of the history. These spaces and items are things from the past and do not lend themselves to doing ministry today. Could the space at the rear of the sanctuary be reconfigured so that it could be utilized differently? Could that space be an open gathering space, or possibly have different seating such as high tables, or maybe a space for children to be during the service so that they were present?
- I. The sanctuary space has been described as being "very cozy," but the pews are spaced at 32"-34" back of pew to back of pew, where it is recommended that the spacing be between 39" and 42". The wider spacing will allow for individuals to pass in the row without everyone having to stand up or move out of the way. The current congregation probably does not notice this inconvenience and feels comfortable within this space, but that is because this is what they have always known. I challenge you to bring in others to sit in the space and then give their honest feedback on how it feels, how it looks, and how it functions. Could the worship space be served well to reconfigure the seating and to remove some of the pews? We are no longer in 1911 yet we are tied to doing worship as we did then.
- J. Part of the original construction was the addition of a large pipe organ which takes up residence at the back of the sanctuary. These are extremely pleasing when played well and maintained well. Currently it is said that the organ needs about \$200,000 worth of maintenance done to it.
- K. One item noted is that there is no place for wheelchair seating other than at the back of the sanctuary. This is not welcoming.
- L. The sanctuary's artificial lighting is very poor, as is the sound system. Bringing in a lighting expert could solve the lighting problem, but the costs will probably be significant. The ability to hear the worship leaders is extremely important. Not being able to do so will leave people frustrated and questioning being there. It appeared that the speakers are of high quality, but it also appears that the speakers were poorly positioned to serve the individuals sitting in the pews.

- M. One key space within a church that makes a difference for someone who is visiting is the restrooms. Are they accessible? Are they easily accessible from the spaces that are being utilized? Are they usable by both the children and the adults? Are there changing stations in both the men's and women's restrooms? When was the last time that they were completely renovated?
- N. A second key space that is extremely important to parents with young children is the nursery and toddler space. Is it close by? Is it secured? Is there capability for the nursery attendants to contact the parents quickly if needed? Are the equipment, furnishings, flooring, and toys updated and approved for that age group?
- O. The youth and teens of the congregation must go off-site from the facility in order to have space outside of the building as there is no green space. This unfortunately is not something that can be easily remedied but must be thought about.
- P. The education addition has a whole lot of space that could be reconfigured to facilitate the sharing of that space or renting out of a majority of it. The space has the elevator which would address accessibility issues. However, if the church were to allow outside groups and businesses to use space within the facility, how would the space be secured so that the entire building was not accessible by them? Having an architect look at how this might be addressed would be a first step.

Recommendations

I recommend, as discussed at the meeting, that the congregation do the following steps to help move the church forward with its ministry in this community:

- A. The congregation should consider doing a mission and visioning process in order to determine what it is that they are being called to do and to be in their community. This process will help guide them in their needs of the building. This could also lead to finding partners which would allow the building to be used more completely.
- B. Does the congregation really want to bring in new individuals? That is a tough question. Bringing in new people means having to give up, turn loose, change, from the ways "that we have always done it." This could mean changing space from looking like a museum with historical artifacts all over the building to making the spaces relevant to today. The historical items can be brought together and kept in a historical room where someone can go in to see if they choose rather than having to see it all through the building.
- C. Part of the mission and visioning process needs to include looking at how the building works within the future ministry and programs that First CC is called to do. The congregation must figure out what their ministries are and then figure out how they want the building to facilitate these ministries. Is the building relevant today? Is the building relevant to the community?
- D. Would the congregation consider sharing space? It sounds easy enough until it comes time to actually do it. The hardest thing about sharing space is losing the "my/our" thoughts and language. If others are allowed within this space, then you can no longer use these words in a singular context. 'Our' will now have a larger meaning.
- E. The congregation as a whole needs to be brought into this conversation. Everyone needs to have a say as to how they see the church moving into the future and what they feel are the most important things that need to be done in order to achieve this. If the congregation feels that there need to be changes made to the building, then this will take funding in order to move forward. Having the backing of the whole congregation will make that possible.
- F. Begin a Capital Fundraising Campaign so that projects can move forward. If a loan is needed to accomplish the projects outlined, then leadership should move forward to secure a loan from DCEF.

- G. Finances are something that must be looked at in both the present as well as the future. Can the congregation continue "as is," or must you look at ways to cut maintenance costs and utilities? Too often, congregations meet the needs by cutting outreach funds, followed by cutting back on programming and then staffing, all the while hanging onto the building. Take a hard look at all of this.
- H. Put together a facilities team that will be responsible for reviewing the maintenance needs of the facility and putting together a building maintenance schedule complete with actual costs for now and for the future. There is no way for the congregation to know what is ahead for them without having real information. This would include all of the major equipment and roofs.
- I. There needs to be a team established that works to get the signage issue taken care of in the facility as well as outside. Talking with the facilities person at the local hospital or at the University as to who they would recommend would be a great start.

Capital Campaign

- A. A Capital Campaign utilizing DCEF would include the campaign consultant having one in-person visit to work with the executive campaign committee as well as having weekly or bi-weekly Zoom or teleconference meetings. There would be a website designed by DCEF specifically for the First Christian Church campaign, with all of the campaign materials easily accessible to the campaign team. This website would also have sample materials to help walk the congregation through the process.
- B. A feasibility study could be designed so that the campaign team, as well as church leadership, could see how well a campaign might be supported by the congregation. It would also show how strongly the congregation feels that the leadership is guiding the church. This would be done a couple of months prior to the campaign.
- C. A Capital Campaign typically runs through four Sundays. This is what the congregation as a whole gets to see, but there is also preparation that is needed. It usually takes 4-6 weeks prior to the start of the 'public' launch and is done by the campaign executive team.
- D. The cost of a Two Consultation campaign would be \$5,000, plus travel expenses. There would be a cost of \$2,000 upfront, which covers the cost of the initial campaign planning, the website, and the feasibility study. The remaining balance of \$3,000, plus travel costs would be due following the completion of the campaign.

Tentative Plan of Financing

- A. Any capital improvement program, such as the one possibly needed for First Christian Church in Fulton, Missouri, will involve a significant outlay of funding. DCEF can help by providing capital fundraising services to help the congregation, as well as short-term or long-term loans.
- B. When calculating a congregation's fundraising potential, DCEF considers four factors:
 - 1. The average worship attendance.
 - 2. The number of participating individuals.
 - 3. The number of giving units.
 - 4. The congregation's most recently completed annual operating income generated from regular contributions - not from other sources of income such as rent or leases.
- C. Comparing the congregation's numbers above with what other Disciple congregations of similar size have raised for new project money, a reasonable fundraising goal will be estimated.

D. First CC's numbers for the above can be seen in the table below:

Factor	Your number	Other Disciple congregations' number	X 3 year pledge period	Result (rounded)
Number of participating members	159	X \$440 per member	X 3	\$209,880
Average worship attendance	77	X \$1,000 per worshiper	X 3	\$231,000
Number of giving units	56	X \$1,375	X 3	\$231,000
Operating income	\$211,000		X 1.5 over 3 years	\$316,500
Average four factors				\$247,095
Range of factors				\$209,880 - \$316,500

E. One of the key factors in determining a congregation's borrowing (loan) capacity is by looking at the result of their Capital Fundraising Campaign. If First Christian Church successfully raises \$250,000 and wishes to borrow to fund a project, Disciples Church Extension Fund could consider a **five-year loan of \$250,000**; or a **fifteen-year loan of \$500,000**.

F. Fund Raising:

1. Goal: \$250,000
 - a. Number of pledges - 56
 - b. Average per pledge per year - \$1490, or \$125 per month, or \$29 per week, per pledging unit.
2. Promotional Period: Spring 2025
3. Pledge Period: 3 years
4. Fund Raising Plan recommended: two consultation campaign
5. Fund Raising Fee: \$5,000 + travel

G. Estimated Resources: (Could be used for project)

1. Cash resources:	
a. Paid to date on project costs	\$ 0
b. On hand in building fund	\$???
c. Cash from pledges in 12 months	\$ 100,000
d. Miscellaneous cash available	\$ 0
e. Total cash	<u>\$ 100,000</u>
2. Proposed borrowing	\$ 250,000
3. Total resources	<u>\$ 350,000</u>
4. Less (existing debt)	\$ 0
5. Maximum resources available for payment on costs, including architectural and all other fees, construction, site preparation, equipment, interest during construction, loan closing fee and all other costs	<u>\$ 350,000</u>

H. Tentative loan terms (Proposed loans are strictly subject to decision by the Board of Directors, Disciples Church Extension Fund—or its designees—and all tentative terms are subject to change).

1. Loan Amount: \$250,000 (A closing fee of 1.0% will be charged on funds actually advanced and will be payable at each advance of funds).
2. Current interest rate (subject to change): 8.75%
3. Security: First mortgage or deed of trust or other acceptable collateral.
4. Amortization: 20 years
5. Rate adjustment frequency (1 or 3 years): 3 years
6. Availability of loan funds: Upon approval and completion/recording of loan documents.
7. Loan payment schedule:
 - a. Interest-only through the end of construction on projects.
 - b. Regular payments of \$2,210 per month to begin the first month following the final loan advance, using a 20-year amortization.
8. Church's plan for meeting loan payments as they fall due: From capital fundraising receipts
9. It would be required that the church have three months' worth of payments on deposit at Disciples Church Extension Fund.

Next Steps

- A. Establish a facilities team, identify building and grounds projects, and gather real estimates.
- B. Prioritize projects based on cost and need. Health & safety comes first, and sealing the envelope is next followed closely by accessibility and signage.
- C. Establish a Visions Team that will work with the congregation to assess what the Mission and the Vision for the church is. How can we partner to use the building?
- D. Talk with the community and find out what the needs of the City, County, schools, health, and private entities are in the area and if FCC can meet some of those needs when those needs involve space.
- E. Work with local experts to address the sound and lighting problems in the worship space.
- F. Capital Campaign to fund other projects and updates as identified.
- G. Pray, Pray, Pray!

Submitted by:



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