



The campus of First Baptist Church Huntersville is home to more than 68,000 square feet of brick, steel, glass, and mortar. Since 1928, the congregation of First Baptist Church has built and maintained the current facilities that house worship, discipleship, and outreach. **Each project was an answer to God's call.**

The facilities play a key role in the life of our church.

Each one of these bricks, each span of steel, and every pane of glass represents bridges built to reach a lost and struggling community. Bridges that bring dignity, diversity, and joy to people through the love of our Savior. Bridges that represent real relationships with God and one another.



God has called First Baptist Church of Huntersville to honor a legacy of generosity, worship, and service with a fresh vision. He is challenging each of us to “connect our community for real relationship with God and with one another by removing the walls that divide us and building bridges that connect us as one human family, each person created in the image of God.”

Built in 2007, the Discipleship Center is the site of our grade school children's classrooms, youth ministry, adult Bible studies, Latino worship service, and fellowship events, as well as countless ministries that impact the community such as World Hunger, DNow, Bible Study Fellowship, and more.



It's been a blessing to our church and community for more than a decade.

However, despite enjoying its benefits, we haven't finished meeting our obligations. About \$135,000 per year goes toward the minimum principal and interest payments on the Discipleship Center loan. Over the years, members have given millions of dollars to help reduce the debt which now stands at about \$1.2 million.

*If we continue at this rate, our loan will be paid off in 2033. That's 14 more years a struggling community will get less of the help and support it needs. **That's 14 more years of reduced resources for discipleship, worship, and ministry within our church family.***

The loan has a very good interest rate of 3.75% until June 2020 at which time we need to pay it off or refinance. We do not know what the interest rate will be when we refinance, but we are almost certain it will be higher. Currently we pay about \$45,000 in interest a year. If our new loan rate increases just one percent we would pay an additional \$12,000 in interest and if it increases 2% our increase in interest will be \$24,000. That is \$1,000 to \$2,000 of additional interest expense per month.

You can have an impact on the Kingdom of God.

Through your generous gifts above normal tithes and offerings, **you can play a critical role in advancing the Kingdom of God** by eliminating the debt and providing much-needed repairs and renovations.

Much like our church family, modern suspension bridges carry enormous amounts of weight, weather storms, and connect people. The three most critical elements of a bridge are its towers that provide the foundation, its cables that distribute the weight, and its anchorage that keeps the cables in place. **The three pledge levels honor all three critical elements and allow you to give as you are able.**

1. Prayerfully consider what God wants you to do. For a gift of \$99 (Tower Pledge), \$199 (Cable Pledge), or \$299 (Anchorage Pledge) a month for three years or as you can above and beyond your normal tithes, **you and your loved ones can have a direct impact on the Kingdom of God as modeled here at First Baptist Church.**
2. Prayerfully consider how you can **use your time, talent, and resources** to generously participate in the fundraising opportunities that are a part of this movement.
3. Consider too how you can **support this endeavor** through prayer, encouragement, and presence.

Learn more at fbch-h.org/buildingbridges

More opportunities:



Breaking Bread & Building Bridges Local restaurants are providing opportunities to donate a percentage of their revenue to the Building Fund. La Unica Huntersville on the first Monday of every month; City BBQ in Huntersville on the second Monday of the month; and Johnny Brusco's Pizza at 9900 Poplar Tent Rd., Concord on the third Monday of every month. Be sure to write on your bill **"Thanks from FBCH!"** Ask your friends and family to participate, too.



Sharing Love & Building Bridges For our Building Bridges celebration dinner Saturday, Feb 16th from 6 to 8 p.m. in the Family Life Center share love by giving \$7 tickets for a pasta dinner to someone you know. This example of generosity will be held every year for three years as a reminder of our spirit and commitment to this capital campaign. Give tickets to your neighbors, old friends, coworkers, or family members.



Working Together & Building Bridges Fundraising opportunities will be an integral part of our campaign and everyone will have a chance to pitch in and help. Watch for ways you can become involved. All fundraising ideas must be approved by the Capital Campaign Steering Committee.

Important Dates:

Saturday, February 16th any time between 5 - 8 p.m. in the Family Life Center – Sharing Love Dinner – *Buy a meal for others*

Sunday, February 17th – Consecration Sunday – *What is God calling you to do?*

Some facts about the obligation on the Discipleship Center:

- loan balance at the end of 2018 was \$1,271,708
- interest rate is 3.75%
- Each year we are required to pay interest plus \$85,000 in principal
- The total loan is due on June 30, 2020 and will need to be refinanced
- We may prepay the loan or a portion of the loan without penalty

Different factors come into play regarding our current loan obligation of the Discipleship Center. The biggest impact will happen in June of 2020 when we must refinance the loan. We know from talking to banks that the interest rate will go up and we will have refinancing costs of ½% to 1% of the amount of loan.

Also, under this structure it would take 14 more years to pay off the loan. The refinance costs and interest rate will vary depending on market conditions and the amount of the loan at the time of refinance, but *it could easily cost hundreds of thousands of dollars to carry on as we are.*

What can we do to make better use of tithes and offerings?

The more we pay down the debt before June 30, 2020, the less the refinance fees and interest costs will be on the new loan. **The more we can reach a community for Christ.**

Love and blessings,
The Stewardship Team
The Trustees
The Deacons
The Pastoral Team
The Leadership Council