



# St. Paul's Lutheran Church

2611 Junction St.  
Durango, CO 81301

## Frequently Asked Questions (FAQ)

February 29, 2024

### **What is the "Growing to Serve the Kingdom" campaign?**

*It is a capital campaign that asks stakeholders of the ministry of St. Paul's Lutheran Church to prayerfully consider improvements to our church campus facilities in order to best facilitate the ministry God has entrusted to us to carry out.*

### **Is my campaign commitment above and beyond my regular giving?**

*Yes, your commitment over the three-year period would be in addition to your regular financial support of our congregation.*

### **Have we investigated raising funds from outside sources?**

*We haven't. We are open to it. The difficulty is we would need someone who would be willing to serve as a grant writer. There are possible resources out there that could be explored.*

### **If we were to obtain a loan from LCEF when does the repayment schedule of the loan begin?**

*Initial funding will be covered by our savings, endowment funds, and the financial commitments as they are received over the first three years of our campaign.*

*During construction, when additional funds are required, LCEF provides two different loan products to support us.*

*The Construction Bridge Loan provides short-term financing to fill the gap between construction completion and collection of committed campaign dollars. If drawn on, payments are interest only. It is fully paid off by commitment dollars and not a permanent loan. Please note, if committed campaign dollars come in faster than the project's cash needs, we will save on interest payments by not accessing this loan product.*

*The Construction Loan will be the last of the dollars we access for the final portion of construction costs. Payments remain interest only on money drawn until the end of construction or after two years, whichever comes first. Afterwards, it converts into a permanent loan, amortized for 20 years. Please note that for every dollar our congregation receives above the campaign goal of \$760k, we save on long term loan interest!*

### **Construction costs in Durango have gone up considerably in the last several years. Are the proposed budget numbers given to us by Gro accurate?**

*Gro updated their construction cost estimates on February 1, 2024.*

### **We have 48 giving units in our small congregation with 10 families giving the majority of our budget. How much of an increase can our small congregation sustain?**

*We may consider St. Paul's to be small, but we are an average and strong congregation when compared across the Lutheran Church - Missouri Synod. Our current giving unit breakdown is also in line with most of our denomination's congregations.*

*As an example, here is what giving would need to be in order to reach a goal of \$760,000.00, considering our current giving patterns.*

*3 families committing \$100k ~ \$3000 per month*

*5 families committing \$38k ~ \$1000 per month*

*20 families committing \$9k ~ \$250 per month*

*20 families committing \$3.6k ~ \$100 per month*

*Note that these are averages, with some families in each tier giving a bit more and others a bit less.*

### **Can the phases and costs be modified once we know what our financial commitments will be?**

*Yes, modifications can be made. Any modifications considered would be guided by the 4 pillars of ministry that we have developed at St. Paul's. These "ministry pillars" of praising, hospitality, teaching and serving came from congregational input gathered over the last several years. Approval of moving forward with any phases of architectural work, construction or renovation plans would be made at a special voter's meeting held April 28, 2024.*

### **What is the process that got us here?**

*There have been many discussions and individual conversations that have brought us to this point. Here is a brief overview of the various events leading up to where we currently are.*

*During the spring and summer of 2019, the "Joy of the Master" committee was formed at St. Paul's. Monthly meetings were held to help determine what the vision of our ministry at St. Paul's could look like in the future. We also began looking at our church facilities and what areas of improvements were needed. Initial discussions were made with LCEF about their Visionpath process. This would allow us to look at Durango demographics, what our current ministries are here at St. Paul's, the needs of our community and how our facilities match with the needs of those ministries. As part of the Visionpath process a congregational survey was completed.*

*On August 14th, 2019, a congregational meeting was held to gather ideas from our members about what they felt were the most important mission needs for St. Paul's and Durango. This meeting was chaired by Rev. Danny Tutwiler from LCEF. He discussed the demographics and some statistics from the Durango metro area. He also reviewed the St. Paul's congregational survey results that we received.*

*The feedback from that meeting was used to develop an updated mission statement for St. Paul's. "We strive to be a loving Christian Community Caring for Peoples' Greatest Needs."*

*In the fall of 2019, a property survey and property appraisal were obtained for St. Paul's. With help and guidance from Pastor Billy Brath at LCEF this information along with the floor plan schematics of our current facility were provided to LCEF's architectural advisory board. They provided feedback to help examine building capacity information. They also provided feedback on how our facility could be updated or whether we should consider moving to a new location.*

*In March of 2020 Covid happened. Our Sunday services were suspended and in place of that Pastor Ben completed a crash course on learning how to transition church services to an online format on either YouTube or Facebook. One learning experience from that event was finding out how valuable updated technology could be for St. Paul's in spreading the Gospel of Jesus Christ to a much wider audience.*

*During this same time our preschool also suspended operations due to Covid. As preschool operations gradually opened up in the fall of 2020 it was difficult for the preschool to recover financially from the closing due to Covid and to ramp back up to full operation. During the spring of 2021, it was decided to close our preschool in June of that year. This event also forced us to reevaluate what the future ministries of St. Paul's could look like.*

*During the fall of 2021 an inventory of all of the activities and missions that occur here at St. Paul's was conducted. We also discussed how our facility limited some of those activities and future mission possibilities at St. Paul's. Using this inventory of mission activity our four pillars of ministry were developed. These four pillars are "We Praise, We are Hospitable, We Teach and We Serve."*

*In the spring of 2022, the voters of St. Paul's voted to contract with Gro Development to provide conceptual designs for improving the campus of St. Paul's. These concepts would be guided by the four mission pillars we had developed in the fall of 2022. During the fall of 2022 and the first half of 2023 Gro provided several conceptual designs for St. Paul's. Gro also visited our facility in person during the spring of 2023. After this visit, their conceptual designs were updated to reflect the findings of this in person visit. These concepts were then distributed to our congregation during the summer of 2023.*

*At a special voter's meeting assembly held in the fall of 2023 the congregation voted to proceed with a St. Paul's ministry campaign with the assistance of LCEF. A campaign team was recruited, and work began in January of 2024 on the "Growing to Serve the Kingdom" ministry campaign.*

**The information we have is very general in financing and design information. Will we get more details?**

*Gro has given us a line-by-line estimate that shows how they have come up with the cost model for their concepts. If you would like to see this document, please ask and we will provide it for you. When our Growing to Serve the Kingdom campaign is finished, and the dollar value of our financial commitments are known we will be able to provide more precise financial options. At that time, we will also be able to start the process of interviewing local architectural and design build firms to obtain actual blueprints and costs.*

**Are architect costs included in the Gro conceptual budget numbers?**

Yes

**Is there data from similar size congregations like ours that have done the same thing and the resulting growth from improving their facilities?**

*The best example of a similar congregation would be Christ Lutheran Church in Breckenridge, CO. With the assistance of LCEF they completed a ministry campaign that was very similar to ours. Their goal was to move beyond maintenance ministry in Breckenridge and purchase a parsonage for the congregation to facilitate calling a full-time pastor. Their campaign was successful and has allowed them to become a fully functioning Christian congregation in their community and now support the work of other mountain congregations and ministries.*

**Who is LCEF? Why are we doing the campaign with them?**

*The Lutheran Church Extension Fund (LCEF) is a Recognized Service Organization (RSO) of the Lutheran Church - Missouri Synod (LCMS). LCEF specializes in assisting churches with projects such as ours. The mission of Lutheran Church Extension Fund is to support The Lutheran Church - Missouri Synod by ensuring that financial resources and related services are available now and in the future. LCEF offers investment opportunities to LCMS church members, as well as loans and ministry solutions to rostered church workers, churches and schools.*

**Is an updated entrance sign included in the budget for redesigning the church?**

*The conceptual drawings and budget do not include an updated sign design. It is something that we will need to contact a local sign company in order to get some ideas for. The goal of improvements to the overlook and entrance area of the church is to make better utilization of the church property that we have while at the same time making our property a visible and welcoming destination for the community. An updated church entrance sign would enhance that effort.*

**Will we have separate giving envelopes for Ministry Campaign donations?**

*Yes special "Growing to Serve the Kingdom Envelopes" have been ordered.*

**Are we getting away from our Lutheran heritage?**

*No. Sharing God's word, sacrament and the saving news of Jesus to as many people as possible in Durango and beyond is at the center of this effort.*

**Why are we doing this?**

*Our church sanctuary has not had any substantial updates since 1973. After the preschool closed in 2022, we realized that there were changes and updates that are also needed in our narthex, fellowship area, kitchen and classrooms to bring those areas up to date as well. With input from the members of our congregation and help from LCEF we have developed a vision for St. Paul's. By completing these proposed changes, we hope to meet God's mission for St. Paul's during the next 30-40 years.*

**What if we are unable to reach our goal?**

*We have every confidence that God will move among us in a mighty way. All of our gifts, regardless of the amount, will be dedicated to ministry enhancement and sharing the hope that we have in Christ. Once we complete our campaign, we will adopt a prioritized method of allocating resources based on our ministry goals.*

**When will the giving to the campaign actually begin?**

*Our campaign extends for a period of three years. Pledges and commitments begin during the summer of 2024 and would end the summer of 2027. Of course, donations are welcome at any time.*

**Is there a final blueprint for the proposed changes?**

*Not yet. We do have conceptual drawings that were provided to us by Gro. Some of the drawings and renderings are provided in the packet of information for your review. A building committee will work with a local architectural firm to provide detailed blueprints based on the conceptual drawings we have.*

**How did Gro determine its cost estimates for its conceptual drawings?**

*Gro uses estimated costs per square foot that they have developed from other projects that they have worked on. We have been given an updated estimate of those costs as of February 1, 2024. If you would like to see the detailed line by line cost estimate provided by Gro, please ask one of our committee members and we will provide that for you.*

**What is the amount that we will need to borrow?**

*To be determined by the number of pledges/commitments we receive. We have been preapproved by LCEF in the amount of \$200,000.00. The final decision on this will be made by the voters.*

**Does the church currently have any debt?**

No

**Can a financial commitment be made in a lump sum?**

Yes, whatever is most convenient for the giver.

**How will the congregation know what is going on and where we are in the process?**

Our intent is to keep the congregation as informed as possible. As our frequently asked question document (FAQ) is updated, we will provide that information to you. After church services on Sunday March 10 and Wednesday March 13 information events will be held where we will be available to answer questions and discuss our vision. After both the leadership and congregational commitment events, we will announce the total dollar amounts of our giving. Finally, we will hold a special voter's meeting on April 28th so that with input from all of our members we can decide our next steps.

**What is the current interest rate from LCEF?**

5.5% This changes as the cost of funds for LCEF change.

**Why didn't we sell our property and move?**

The decision to stay at our current location and improve our current property was based on several factors. In the spring of 2020, we obtained a real estate appraisal of our property and its estimated value. We compared that to what it would cost to obtain other real estate in Durango. We obtained an updated land survey of our property. We consolidated information that we have from the various additions that have been made to our facility and looked at the complete floor plan and square footage of our facility. This information was provided to LCEF and its volunteer architectural advisory board for their input. Our current property also has some unique advantages in its topography, central location and neighborhood. In the end it was determined that it made more sense to better utilize our current facility and improve the property that we currently own.

**When giving is there a designation to be made when writing a check or donating online?**

Yes, there are several ways to do this. We are working on setting up an online "Growing to Serve the Kingdom" button on our website. You can also use the "Growing to Serve the Kingdom" building fund envelope that will be provided for you. When using your banks bill pay option or writing a check, please indicate that it is intended to be for the "Growing to Serve the Kingdom" campaign by including that in comment line.

**Are individual campaign pledges/commitments to be documented and made public?**

No, individual commitment donors and amounts will not be made public. Total pledges will be shared in amount only - no names. Commitment donors and amounts will only be seen and documented by the fulfillment coordinator team.

**What does the \$1.571 million include?**

This estimate is for the phase one improvements as listed in the concepts provided to us by Gro.

**How can St. Paul's afford and pay for this new ministry endeavor?**

*Because of the generosity of past gifts and contributions, we are blessed to have a surplus in our general fund and also in our endowment fund resources. We are also conducting our "Growing to Serve the Kingdom" financial campaign guided by the Lutheran Church Extension Fund (LCEF). Through this campaign we are asking our members and friends to commit financially towards facility improvements above and beyond their weekly offerings. We also have access to a preapproved loan through LCEF.*

**We have many fixed-income members, how can they be expected to give more?**

*We can only ask members to prayerfully do their best after considering their obligations and options. Some may sacrifice to postpone a vacation or a new car. Others may choose a provision in their estate to participate in the campaign. Financial resources are necessary to improve our facilities, but we will also need help in the form of time and talents.*

**Will there be any changes to the current concepts provided by Gro?**

*As we continue to receive information from you - members, leaders, and groups - changes to the finished plans are likely. Exact costs of construction are not yet available, congregational "Growing to Serve the Kingdom" financial commitments are unknown, and refinements to the Master Plan are continuous until they are ultimately approved by you, the members of our Voter's Assembly.*

**Will anyone tell me what to give?**

*No, every member is encouraged to reflect and pray on God's blessings, responding as the Holy Spirit leads and guides you. We are lifting up our faith in a God who promises to do "immeasurably more than we can ever ask or imagine" Ephesians 3:20. We are inviting giving that is in addition to your current offerings, trusting God to bless sacrificial gifts that are cheerfully, joyfully and generously received in response to His love.*

**In what ways can I contribute?**

*Most people will give money, but some may choose to give stocks, real estate or even the required minimum distribution from an IRA.*

**If there are other questions that you may have, please pass those along to the "Growing to Serve the Kingdom" ministry campaign team. That can be done in person to one of our committee members or you can also send questions via email to our church address at [stpaulsdurango@gmail.com](mailto:stpaulsdurango@gmail.com) We may not know the answer at the moment, but we will do our best to get one! As we get new questions, we hope to periodically publish those for all to see.**



**"We ought always to give thanks to God for you...because your faith is growing abundantly, and the love of every one of you for one another is increasing." 2 Thessalonians 1:3**