

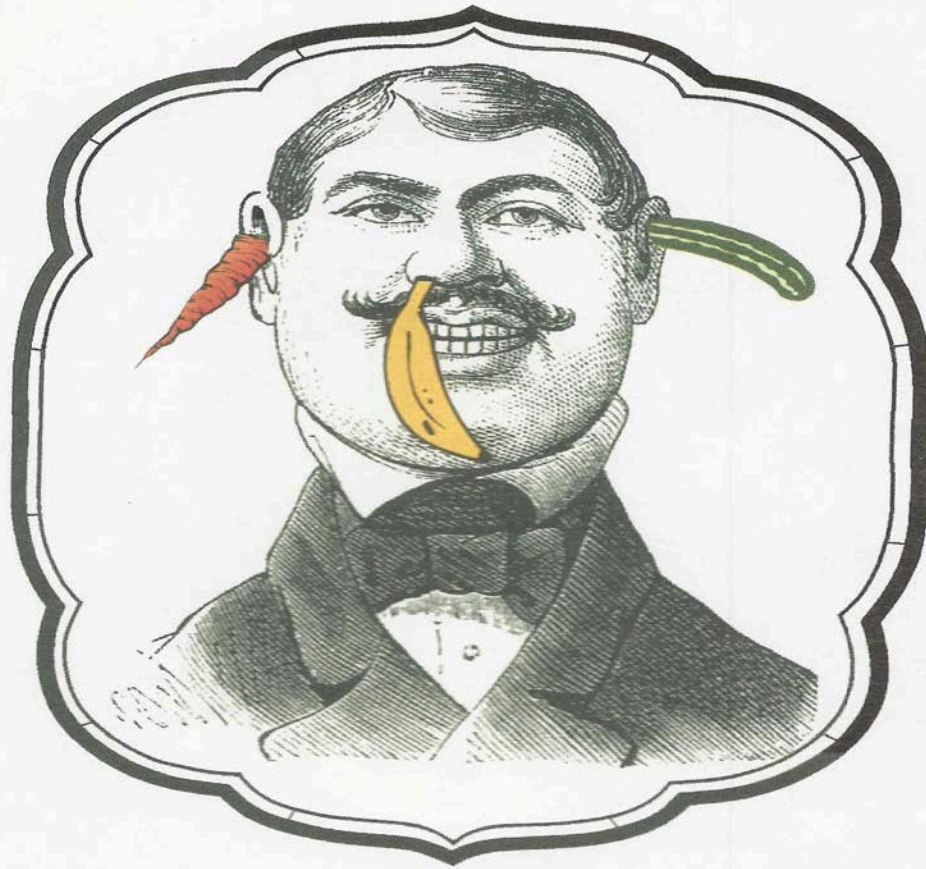


*Dollar\$*

*Sense*

*Building*


*Transformation*



A man went to the doctor with a cucumber in his left ear, a carrot in his right ear and a banana up his nose.

"What's wrong with me?" he asked.

"Simple," said the doctor.  
"You're not eating properly."



OLD CAMBRIDGE  
BAPTIST CHURCH



**JOSE MATEO  
BALLET  
THEATRE**



# **PARK STREET CONDO**

**20 CONDO UNITS**  
**Assessed Value**  
**\$650,000 > \$1,300,000**





# ST. PAUL'S CHAPEL – TAMID





# Church On The Hill

*In a GYM!*



**HOTEL PHARMACY  
And  
WILDWATER  
OUTFITTERS**

**1880 Methodist Church**

*National Register of  
Historic Places*





# St Alban's

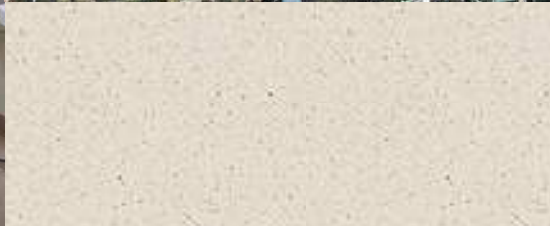




Common  
cathedral

# Church of the Covenant

## *Women's Lunch+ Place*



# St. Peter's — *Web Vendor*



# Casa Maria



O God, by whom the meek are guided  
in judgment, and light rises up in  
darkness for the godly:

Grant us,

in all our doubts and uncertainties,  
the grace to ask what Thou would  
have us to do, that the Spirit of  
wisdom may save us from all false  
choices, and that in thy light we may  
see light, and in thy straight path  
may not stumble; through  
Jesus Christ our Lord. Amen.

# SO

**What are our doubts and uncertainties?**

**What is God asking us to do?**

**What are false choices?**

**Where is the straight path?**



**MISSION**

**ANSWERING  
GOD'S CALL  
TO...**



# *The Five Marks of Mission*

---

**TELL** >> *Proclaim the Good News of the Kingdom*

**TEACH** >> *Teach, baptize and nurture new believers*

**TEND** >> *Respond to human need by loving service*

**TRANSFORM** >> *Seek to transform unjust structures of society, to challenge violence of every kind, and to pursue peace and reconciliation*

**TREASURE** >> *Strive to safeguard the integrity of creation and sustain and renew the life of the earth*

**DEVASTATING HONESTY**

# HOLY APOSTLES — NYC







# HOLY APOSTLES — NYC

1980s decline in attendance — Close????

Small Soup Kitchen — Feed 70>80/day

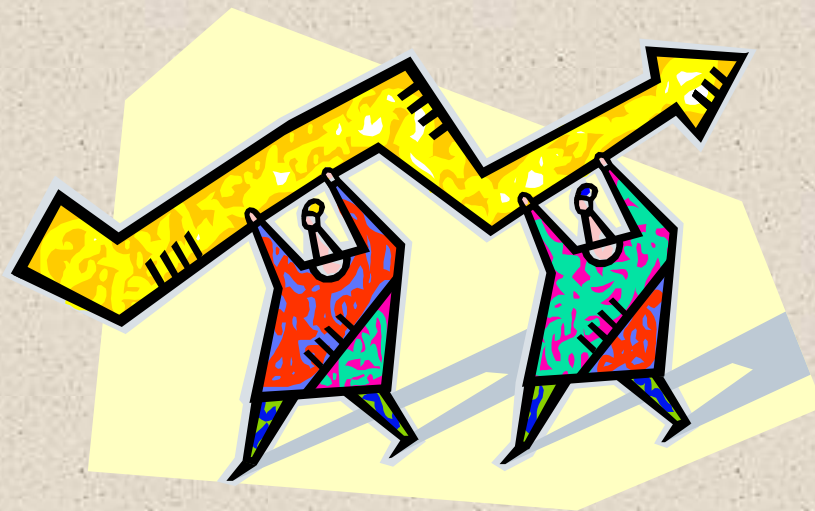
1990 fire >> The Light of Christ

Major Rehab ...and feeding continued during  
and now feeding 1,000/day + music!

Open to many uses and Users

65% of Operating Income from “rentals”

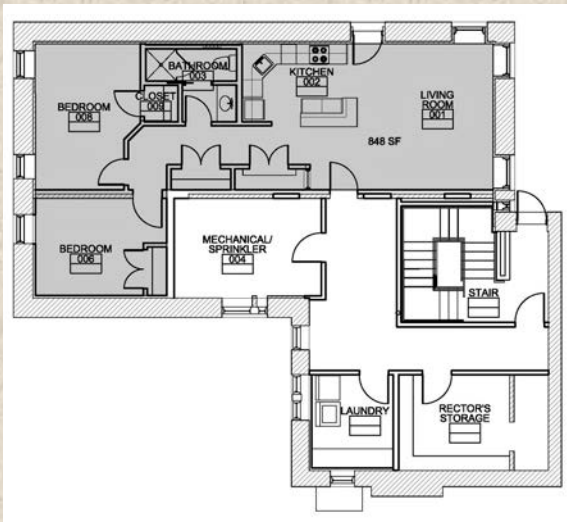
OPM for many actions >> 98% efficient boiler!





**All Saints Rectory  
1900**

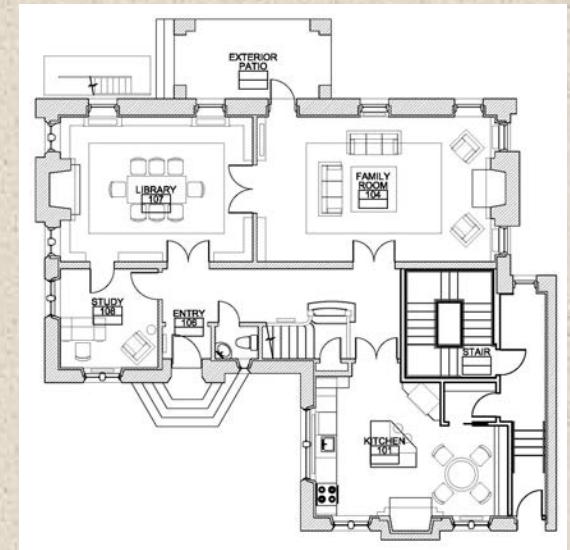
**3<sup>rd</sup> floor Servants Quarters, per plans**



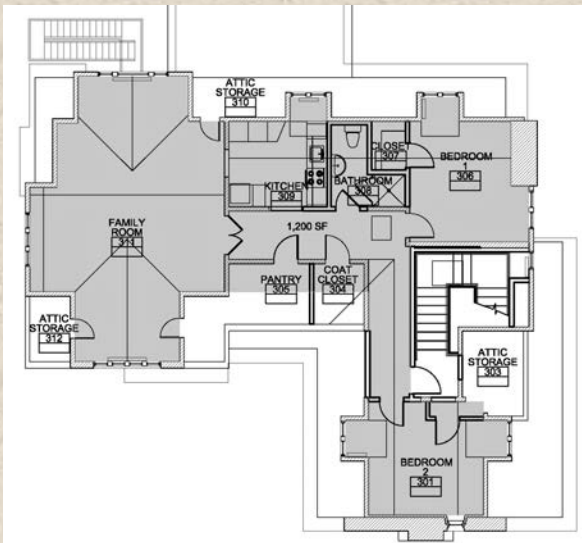
Lower Level — 2BR, 1 bath



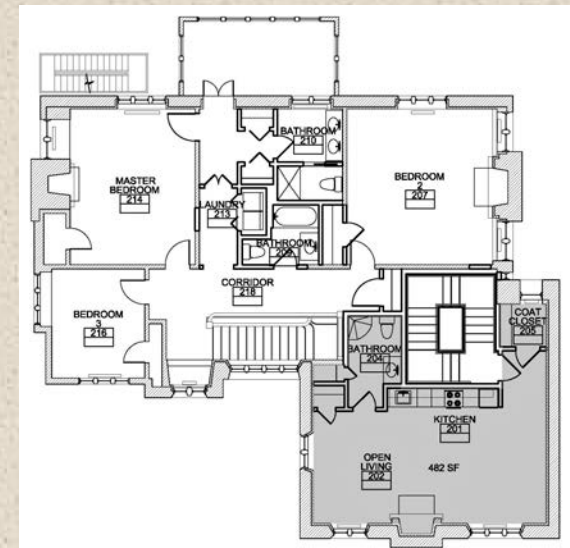
Energy  
Efficient  
HVAC +++



1<sup>st</sup> and 2<sup>nd</sup> Floors — 3BR 2.5 bath ++



Top Level — 2BR, 1 bath Great Room



2<sup>nd</sup> Floor — Studio front corner

**From SFD > 4 units; From \$10k cost to \$90k income**



# Grace Church



**Single User Rental Offices**  
**Rehab By Work Days**  
**Multiple Benefits of Changes**







# ST ANDREW'S SOLAR FARM

	kWh	\$/kWh	\$/year	PPA Savings	% Savings
<b>PPA Price</b>	20,000	\$0.090	\$1,800		
<b>2013 Utility Price</b>	20,000	\$0.155	\$3,100	<b>\$1,300</b>	42%
<b>2014 Utility Price</b>	20,000	\$0.180	\$3,600	<b>\$1,800</b>	50%



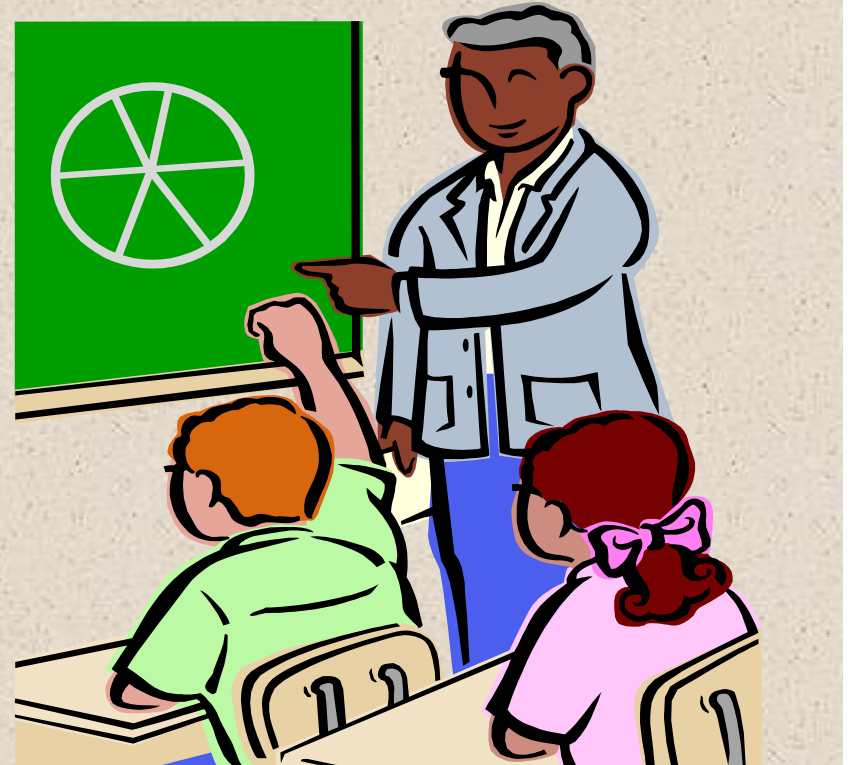


Temple Obai Shalom

Temple Emeth

## Public School Rentals

Simple Update of  
Existing Classrooms



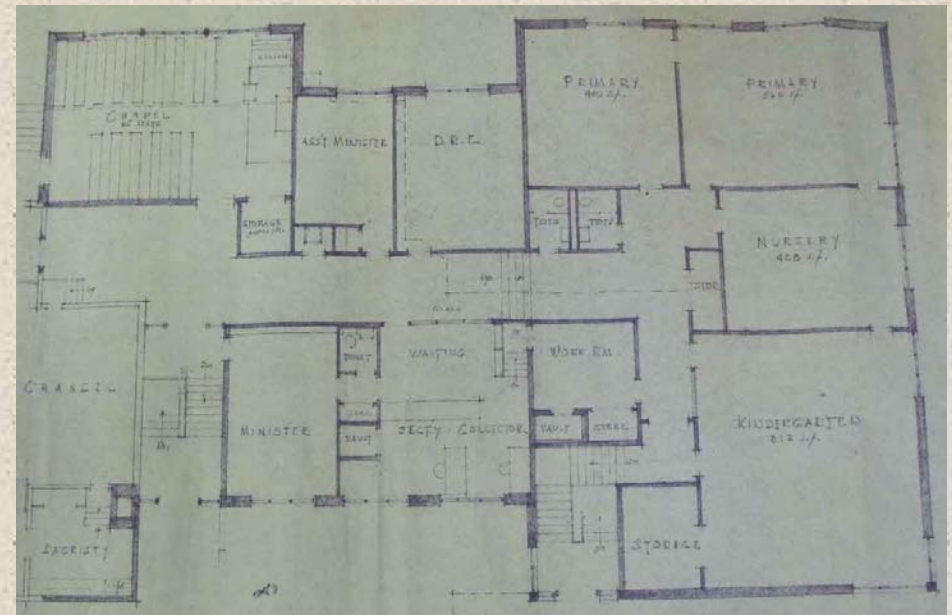


# Purpose School

# of rooms

Solar Orientation

Space Conditioning



# **Implementing Transformation**

**To WHAT are we called?**

**For WHOM?**

**WHEN?**

**WHERE?**

**HOW?**

# Analyzing Existing Use



***OR THIS?***



# *WHAT? and What Else?*

[After School Programs](#)

[Arts Programs](#)

[Band Rehearsals](#)

[Blood Drives](#)

[Book Club](#)

[Boomers & More](#)

[Café & Restaurant](#)

[Cell Tower](#)

[Celtic Service](#)

[Church Book and Gift Store](#)

[Commercial Gift Store](#)

[Columbarium & Mausoleums](#)

[Community College](#)

[Community Center](#)

[Community Organizations](#)

[Conversion to a Private Home](#)

[Counseling Services](#)

[Craft Fairs /Markets/Yard Sales](#)

[Day Care and Preschool](#)

[Demolishing Building](#)

[Dog-Friendly Services](#)

[Driver Safety Courses](#)

[Exercise Classes](#)

[Farmers Market](#)

[Festivals](#)

[Film \(Movie\) and Photo Shoots](#)

[Film Series](#)

[First Responders](#)

[Food Cooperatives](#)

[Food Pantries](#)

[Fundraising](#)

[Gala Dinners](#)

[Games](#)

[Gardens](#)

[Going Green](#)

[Housing & Apartment Complexes](#)

[Housing – Assisted Living/Senior](#)

[Housing, Interns](#)

[Homeless Shower Ministry](#)

[Homeless Emergency Shelter](#)

[Homeless Warming/Day Shelter](#)

[Homeless – Short-Term Sleeping](#)

[Kitchen – Community Meals](#)

[Labyrinth](#)

[LGBT Groups](#)

[Night Club](#)

[Parking Lot Use](#)

[Parking – Valet Service](#)

[Pumpkin Patch](#)

[Real Estate Swap](#)

[Renting/Leasing Space](#)

[Rummage Sale](#)

[School](#)

[Senior Citizen Services](#)

[Shared Space with Other](#)

[Congregations](#)

[Summer Camp](#)

[Support Groups](#)

[Teaching Space](#)

[Tours](#)

[Thrift Store](#)

[Used Medical Equipment Loaning](#)

[Voting Site](#)

[Weddings](#)

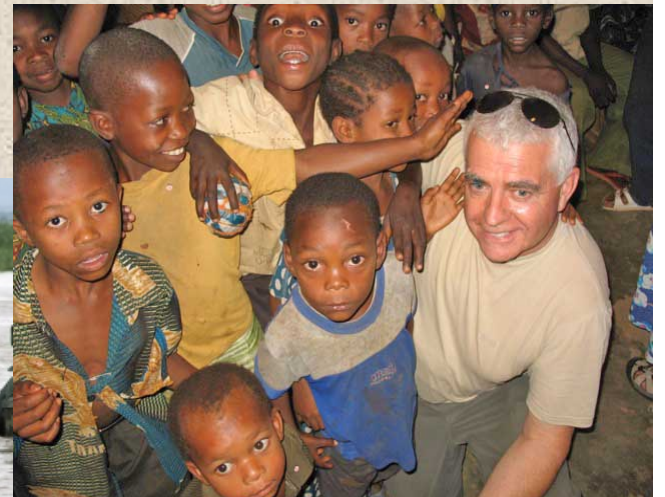
[Weight Loss Groups](#)

[Wellness / Alternative Medicine](#)

[Youth Offenders](#)



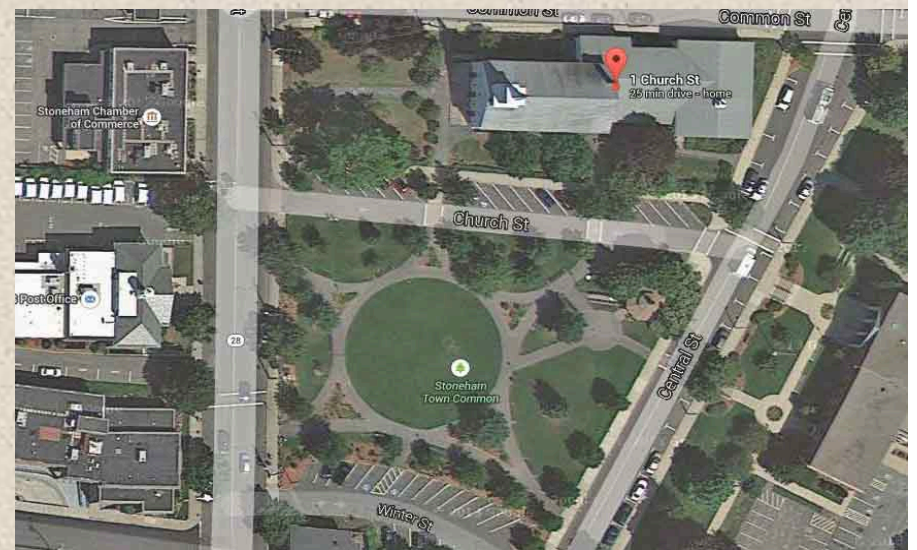
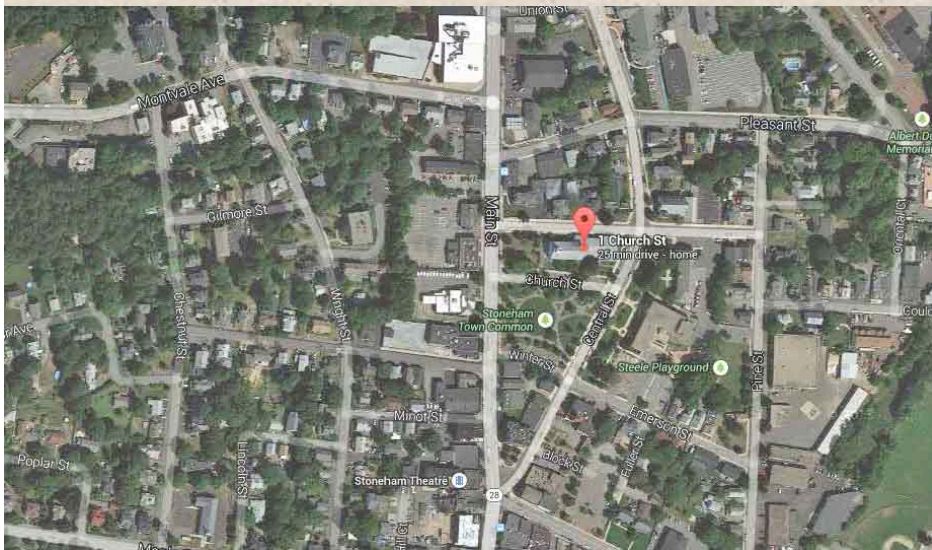
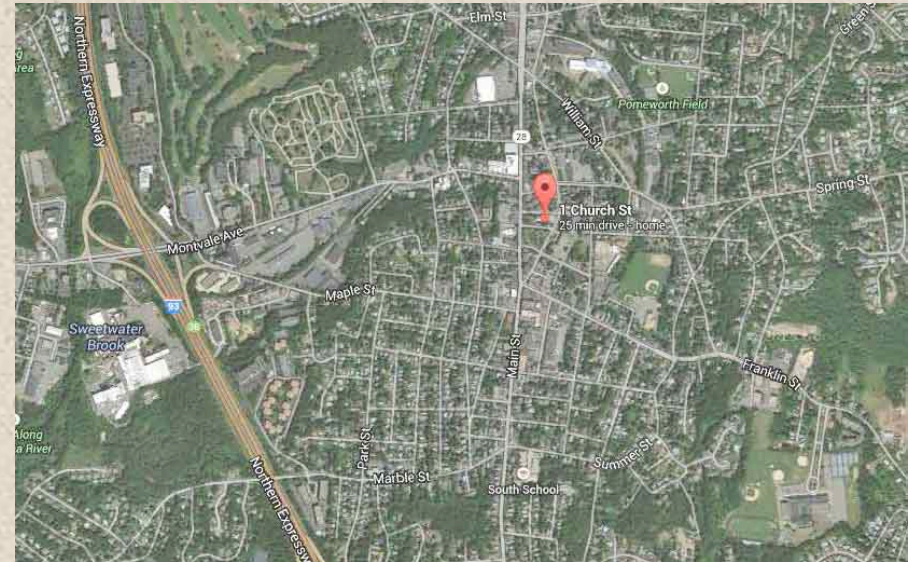
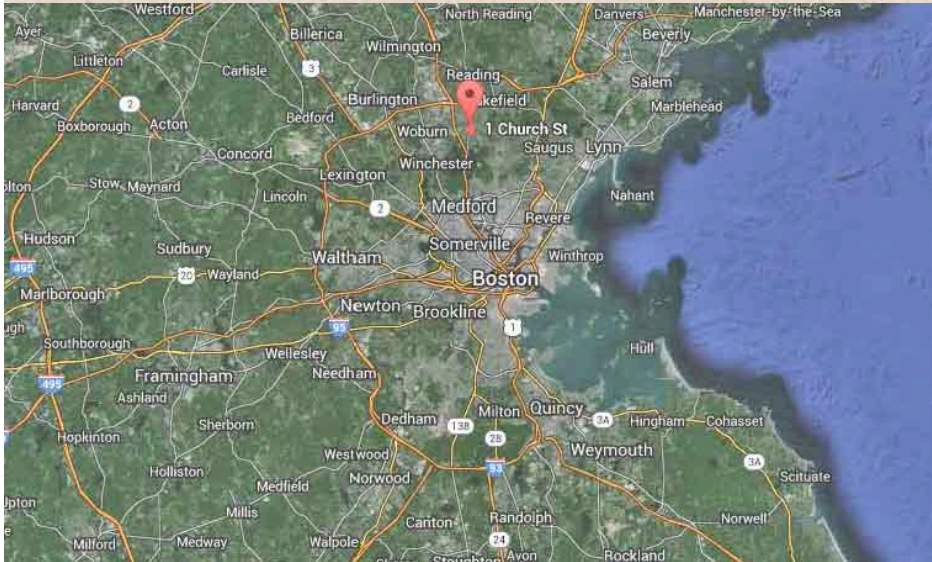
# WHO?



# WHEN?

- ❖ CORE TIME, NOT *SPARE* TIME
- ❖ THEIR TIME, NOT *YOUR* TIME
- ❖ GOD'S TIME ALL THE TIME

# WHERE?



# HOW?

AS WITH ALL STEWARDSHIP IT IS  
**TIME TALENT TREASURE**

ASK, AND IT SHALL BE GIVEN  
*KNOCK, AND IT WILL OPEN*

ASSEMBLE MINISTERS FOR EACH MISSION  
and remember the answer to the IAQ

*“The ministers of the Church are lay persons...”*

# Pre-School



**Convert large Lower Level Space**

## PRE-SCHOOL — Uses & Sources

1,800 sf primary space

USES	Amount	% of Total	Notes
Windows (5)	\$4,275	5%	Bi-Glass conversion to operable thermopane
Lighting	\$2,893	3%	2x4 LED fixtures, wiring, dimmers
In-Floor Radiant	\$22,972	27%	includes piping to boiler room
Energy Management System	\$380	0%	Allocated % of total HOW upgrade
Sub-Floor and Flooring	\$20,034	24%	Bolon for covering
Finishes	\$3,630	4%	Prep & Paint
Rest-room Upgrades (2)	\$5,449	7%	0.8 gpf toilets, sinks, finishes
Entry Controls	\$780	1%	Door, Wireless Intercom
Furnishings	\$8,500	10%	Durable. Other by Operator
Demo	\$1,166	1%	Existing radiation and piping
ME Fees	\$6,500	8%	Design and Oversight of Work
Contingency	\$7,008	8%	10% of line items
<b>TOTAL</b>	<b>\$83,588</b>		
SOURCES	Amount	% of Total	Notes
Parish Operating Budget	\$10,891	13%	Includes contingency
Parish Special Fundraising	\$0	0%	
Electric Company Rebate	\$1,447	2%	50% on lighting
Gas Company Rebate	\$1,250	1%	Fixed
Grants	\$0	0%	
Other	\$0	0%	
<b>ECBF Loan</b>	<b>\$70,000</b>	<b>84%</b>	
<b>TOTAL</b>	<b>\$83,588</b>		

## PRE-SCHOOL — Income & Expenses

INCOME	Amount	% of Total	Notes
Rent	\$19,620	89%	10 month occupancy
Utility Payment	\$2,400	11%	Allocate by time and SF
Other	\$0	0%	
<b><i>TOTAL</i></b>	<b>\$22,020</b>		
EXPENSES	Amount	% of Total	Notes
Utilities	\$2,400	16%	
Reserves	\$3,600	24%	
Other	\$1,800	12%	
ECBF Debt Service	\$7,445	49%	
<b><i>TOTAL</i></b>	<b>\$15,245</b>		
<b>NET FOR HOW</b>	<b>\$6,775</b>		
<i>Debt Service</i>	<i>(\$7,445)</i>		
<i>Loan Amount</i>	\$70,000		
<i>Interest Rate</i>	6.50%		
<i>Term (years)</i>	15		

# Yoga



**Update Large Existing Space  
For Dedicated User**



## YOGA – Uses & Sources

USES	Amount	% of Total	Notes
Split-System Heat Pump	\$15,350	42%	Serve This space only
Add Electric Meter	\$2,250	6%	utility company
6 LED light fixtures & bulbs	\$2,694	7%	2x4, with dimmers
10 Windows	\$11,240	31%	Fixed over horizontal operable
Room Prep	\$3,130	9%	Paint walls; Polish Floors
Contingency	\$1,577	4%	5% given firm estimates on contracted items
<b>TOTAL</b>	<b>\$36,241</b>		
SOURCES	Amount	% of Total	Notes
Parish Operating Budget	\$2,735	8%	Paint, polish, contingency, etc
Parish Work Day	\$2,800	8%	In-kind Work Day
Electric Company Rebate	\$706	2%	70% on fixture/bulbs
<b>ECBF Loan</b>	\$30,000	83%	
<b>TOTAL</b>	<b>\$36,241</b>		

<b>YOGA – Income &amp; Expenses</b>			
<b>INCOME</b>	<b>Amount</b>	<b>% of Total</b>	<b>Notes</b>
Rent	\$7,200	100%	\$600/month, to adjust annually
Utility Payment	\$0	0%	Direct Billing to Studio
Other	\$0	0%	
<b><i>TOTAL</i></b>	<b>\$7,200</b>		
<b>EXPENSES</b>	<b>Amount</b>	<b>% of Total</b>	<b>Notes</b>
Utilities	\$0	0%	Paid by Studio
Building Capital Reserves	\$600	13%	
<b>ECBF Debt Service</b>	\$4,173	87%	
<b><i>TOTAL</i></b>	<b>\$4,773</b>		
<b>NET FOR HOW</b>	<b>\$2,427</b>		
<b><i>Debt Service</i></b>	<b>(\$4,173)</b>		
<i>Loan Amount</i>	\$30,000		
<i>Interest Rate</i>	6.50%		
<i>Term</i>	10	Years	

# Offices/Gathering



**Convert to 2 level open office rear, Meeting/Worship Front**

## OFFICES/GATHERING — Sources & Uses

USES	Amount	% of Total	Notes
2nd level	\$263,340	43%	structure, stairs, walls
Lift to 2nd level	\$33,630	6%	sized for equipment movement also
2nd level finishes	\$111,150	18%	walls, flooring
HVAC update	\$42,800	7%	adding focused distribution, controls
Lighting	\$9,737	2%	Add fixtures; wiring; all LED, dimming
1st level finishes	\$34,200	6%	flooring, other
Window Glazing	\$18,331	3%	Upgrade thermopane
Entry Control	\$4,580	1%	Main door
Smoke & Fire & Sprinkler	\$9,972	2%	Public Pressure. Includes controls
A/E team	\$29,450	5%	Design, Construction Oversight
Contingency	\$50,941	8%	10% of hard costs
<b>TOTAL</b>	<b>\$608,131</b>		
SOURCES	Amount	% of Total	Notes
Parish Operating Budget	\$36,961	6%	includes design & some contingency
Parish Special Fundraising	\$0	0%	
Electric Company Rebate	\$27,820	5%	Lighting, AC
Gas Company Rebate	\$3,350	1%	Heating
Grants	\$0	0%	
<b>ECBF Loan</b>	\$540,000	89%	Reduce if contingency lower
<b>TOTAL</b>	<b>\$608,131</b>		

## OFFICES/GATHERING – Income & Expenses

<b>INCOME</b>	<b>Amount</b>	<b>% of Total</b>	<b>Notes</b>
Rent	\$71,700	84%	
Utility Payment	\$13,539	16%	apportioned per SF & hours
<b><i>TOTAL</i></b>	<b>\$85,239</b>		
<b>EXPENSES</b>	<b>Amount</b>	<b>% of Total</b>	<b>Notes</b>
Utilities	\$13,539	18%	
Reserves	\$4,500	6%	
<b>ECBF Debt Service</b>	\$57,431	76%	
<b><i>TOTAL</i></b>	<b>\$75,470</b>		
<b>NET FOR HOW</b>	<b>\$9,769</b>		Does not include wedding, other Gathering space income
<i>Debt Service</i>	<b>(\$57,431)</b>		
<i>Loan Amount</i>	\$540,000		
<i>Interest Rate</i>	6.50%		
<i>Term</i>	15	Years	

# GOD'S WILL

*Nothing More...Nothing Less...Nothing Else*

## *Identification — What Is Being Considered?*

- Premise — The Holy Spirit guides personal and corporate discernment.
- Indifference — Not my will, but *Thine* be done.

## *Investigation — What Are The Choices?*

- Patient Perseverance — Seeking God's leading among choices.
- Communal — Grace is a gift known in community.

## *Decision — What Will Be Done?*

- Change of Heart — Humble participation in seeking God's will.
- Choosing — Method matches topic and needed actions.
- Acting — Doing is a continuing discernment process.

*Transformation Is...*

Your  
Mission



That "Love Thy Neighbor" thing...  
I meant that.

-God

LAMAR

THE  
METRA

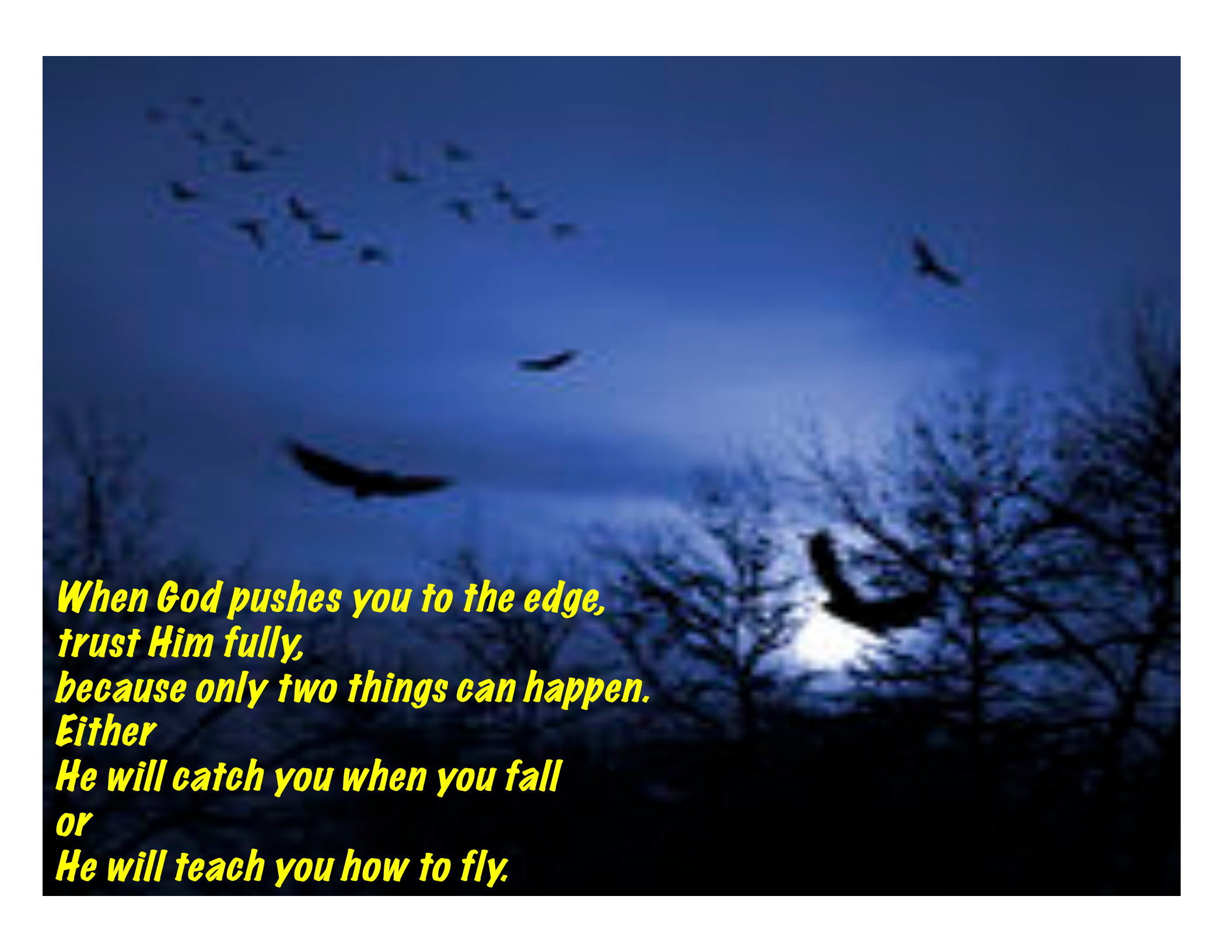




*Live by  
the Standards of  
the Kingdom  
of God*

**Not the  
Kingdom of  
Wall Street**



A blue-tinted photograph of a sky filled with birds in flight. The birds are silhouetted against a deep blue background. In the foreground, the dark, bare branches of trees are visible, creating a sense of depth and framing the scene. The overall mood is serene and contemplative.

***When God pushes you to the edge,  
trust Him fully,  
because only two things can happen.  
Either  
He will catch you when you fall  
or  
He will teach you how to fly.***

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**[www.MIPandL.org](http://www.MIPandL.org)**