



Worship Center Project FAQs

Mission Statement:

The construction of a new Worship Center at this time in the life of Infinity Church is vital to our ability to fulfill our Mission Statement; *Applaud God – Abide in Jesus*

Christ – Advance the Kingdom of God through the Power of the Holy Spirit. God has and continues to bless Infinity Church with spiritual growth, numerical and financial growth. He has given us a clear vision to extend our reach and influence through ministry in our community. A new Worship Center will allow this God – given growth to continue while making practical ministry possible with new space and activity fields.

Why are we seeking to build a new Worship Center when we have a building that is adequate for us now and we have no debt?

Our attendance data offers a glimpse into the next 5 to 10 years by tracking the past six years since 2018. Average attendance in 2018 was 83 people on campus on Sunday mornings. We have tracked our attendance every Sunday and now in 2025, we are averaging well over 200 people on campus each Sunday. Based on the exponential growth that has taken place in our community and the approved housing starts already under construction, we believe it prudent to plan for continued trajectory of numerical growth, or we simply run out of space and turn people away.

Could we go to two services and remain out of debt while still supporting our growth?

This is certainly an option, but not the best option. Having an early service and a later service divides our church family and takes away the engagements and connections we make every Sunday morning with our church family. The Leadership in essence, believes this option to support our growth would not align with the core beliefs of Infinity Church planted 16 years ago. Our stated goal is to remain with one service, one family for as long as practicable. This option with two services would also present logistical challenges, parking, additional security, scheduling and timing challenges.

What are the building initiatives in this project?

The Worship Center will be 70' wide by 120' long which will give us a total of 8,400 square feet. This Worship Center (renderings and drawings are available for review) will have as its main area, a sanctuary that will comfortably seat 450 to 500 people. For reference, we have 275 chairs in our current sanctuary and continue to be challenged to comfortably seat everyone on a typical Sunday morning service before the children exit for children's church. The Worship Center will have a gathering space three times the size of our current gathering space, nicely equipped men's and women's restrooms, a mother room, a warming kitchen, adequate storage area, a large platform, cathedral ceiling to offer excellent acoustics and an impressive Welcome Center. The building will be a metal building construction on concrete slab, with a beautiful front exterior and entrance. A key improvement will include a drive through covering to make entry and exit to and from the church during inclement weather possible.

Where will the Worship Center be located?

In 2020, Infinity Church purchased 4.67 acres of adjoining land to our existing property. We now have a total campus size of 7 acres. God blessed financially and we paid off the land in 2023. The Worship Center will be located on the property where the current playground is located. The Worship Center will be connected to our current building with an enclosed walkway. (Site plans are available for inspection and review.) This Phase 1 of our Master Plan will allow for future growth and give us athletic and activity fields to have sports camps, outside events, evangelistic and community activities.

Could our current building be expanded and renovated to support our growth over the next 5 to 10 years?

Over the past 3.5 years, we have engaged architects, builders and other churches who have experienced building projects to inspect and consider expansions to our current building. We believe that while renovation and expansion to our current building is possible, it is neither wise, prudent, cost effective or practical and does not align with our stated mission. One key challenge we faced with the option of expanding our current building was how to continue Bible Study classes and worship services with our building being unsafe and unusable during renovation.

Does the project include renovations and upgrades to our current building?

No, the cost of the intended project does not include funds to renovate or upgrade our current building. Leadership does have plans for our current building to enhance our nursery, children, Student Ministry and Adult Education areas, and to increase classrooms for our ever growing and expanding 9:30 AM Bible Study time. Consideration is being given to additional staff office space as our ministry reach grows. The new Worship Center will give us so much more capacity and flexibility to improve our ministry functions at this time. Based on our funding and potential usage of in house craftsmanship and labor, we will address opportunities for maximum efficiency of our current building after we dedicate our new Worship Center.

How many parking spaces will be gained?

We currently have 52 parking spaces in our asphalt parking area. We are utilizing the grass field on our adjoining property for overflow parking. With this project, we will have a total of 84 new parking spaces on asphalt surface. This will give us a total of 136 parking spaces on asphalt surface. More than adequate to support a sanctuary with 500 congregants. (Site plans available for inspection and review detailing the asphalt parking lots)

What will happen to the existing children's playground?

The playground is designed to be removed and relocated. This is the plan. Relocate the existing playground to a dedicated space behind the new Worship Center. (The relocation is indicated on the site plans)

How will this construction project impact our Sunday gathering services and weekly ministries in our current building?

These issues have been thoughtfully considered and consulted with our Construction Ministry Team. With careful placement of building materials, and good planning, we will have minimal interruption or impact to our normal Sunday and weekly ministry. The most impact will be our congregant parking, but Leadership remains confident the issue of parking can be practically resolved during construction.

How long will the project of building a New Worship Center take?

Estimated construction timeline; 9-12 months.

When could we start the project?

Our goal would be to have a congregational vote to incur debt shortly after the results of our Infinite Possibilities Capital Fund Raising Campaign this Sep and Oct. The Infinite Possibilities Campaign will provide us with a clear path forward as to the amount of mortgage we are able to afford and service. This information would be shared with the church family and a congregational vote scheduled for early November. A symbolic and celebratory dedication service could possibly be held by the end of 2025 to begin the project.

What are the projected costs of this Worship Center project?

Civil	877,616.50
Architectural	1,318,943.00
Permits – Fees	30,630.00
<u>Contingency</u>	<u>272,810.50</u>
Project Total	2,500,000.00

Who is the architect?

JMF Design Studio, LLC

Who is the General Contractor?

The GC of record is Roper Brothers. This project will be managed and supervised “in house” by the Construction Ministry Team, John Roper, Joe Younts and Bobby Templeton. This God given blessing (Construction Ministry Team) will save approximately 1,000,000.00 in additional costs.

Who has been working on this project?

Pastor Philip Long, Elders, Construction Ministry Team, input from church family as to upgrades, improvements and future opportunities for fulfillment of Mission and ministry.

The Baptist Foundation of South Carolina has been very helpful with their consultation throughout this planning.

Who will oversee this project for our church?

Construction Ministry Team

Are we being realistic in our expectations of being able to financially manage a project of this cost?

Yes, after several years and much prayerful consideration, the Leadership confidently sees this time 2025-2026 as the next step of Faith for Infinity Church. Our tithes and offerings have steadily increased over the past 12 years from 226,320.00 annually in 2014 to 562,883.00 in 2024. All the while managing our expenses very wisely to position Infinity Church in a strong financial position at this time. The city of Fountain Inn has already approved and made public, the construction permits for 5,200 new housing starts to be constructed in the next 10 years in our area. This explosive growth will bring new Infinity Church Covenant Members to our church, and they will be obedient to the Lord to tithe their “first fruits” increasing our annual giving to service debt and expand ministry to fulfill Infinity Church Mission.

How much debt does our church currently owe?

None, debt free since June 2023.

Ok, now that we know we can afford to build at this time, how will we pay for the construction project?

The funds for this project will come from three sources:

- 1. Current cash on hand in Building Fund (375,000.00)
- 2. Infinite Possibilities Giving Campaign (Sep to Oct 2025)
- 3. Commercial mortgage loan

Have we been approved for a commercial mortgage loan?

Yes, Infinity Church has been conditionally approved for a commercial mortgage of 1,500,000.00 based on our strong financial position and past credit history, paying off two commercial loans before maturity dates.

Who are the commercial loan service providers?

Arthur State Bank

Seed Financial Services (South Carolina Baptist Foundation)

How much debt is a church our size and budget able to manage?

Great question! Recall in our Family Meeting on February 6, 2025, we presented an analysis that assumed a commercial loan of 1,500,000.00 at a 7% annual interest rate over a 20 year amortization equals 11,405.00 per month mortgage payment. We are more than capable to service this debt per month with our current giving.

What are the loan terms?

The lender and final loan terms continue to be in negotiations. But for the purpose of this Q&A, the following will be a reasonable assumption:

<u>Loan Amount</u>	1,500,000.00
<u>Maturity Rate</u>	Borrower may choose between a 3 year fixed interest rate of 6.5% or a fixed year interest rate of 6.75%. The monthly pay ments will be calculated on up to a 20 year amortization schedule following the interest only period as defined below.The interest rate will be adjusted at the end of the 3 or 5-year period via a modification agreement based on rates in effect at that time.
<u>Payment Terms</u>	Interest only for the first 18 months of the loan. Interest will be due on the first of each month on any principal balance outstanding. Monthly payments of principal and interest will begin on the first day of the month after the end of the interest only period. Principal payments will be accepted at any time during the loan period. All outstanding principal and any accrued interest must be paid on or before the maturity date. Monthly payments may be adjusted at the end of the 3 or 5-year period mentioned above via the modification agreement executed to change the interest rate. Payments will be debited on the first business day of each month electronically from an account specified by the Borrower.
<u>Disbursement</u>	The Lender will disburse funds no more than once per month during first 18 months of the term. Each disbursement (draw) will be accompanied by appropriate information from the contractor to support the draw amount. A 10% retainage will be utilized on the draw with the retainage amount to be disbursed to the General

Contractor upon completion and receipt of all required permits. The Borrower will inject funds of at least 400,000.00 prior to any loan

Estimated Loan

Total Costs 8,750.00 origination fee
2,000.00 appraisal
1,500.00 attorney's fees
2,000.00 title insurance
1,000.00 incidentals
13,500.00

What is the difference between a "construction loan" and a "permanent loan," does that apply to our construction project?

Yes, it is very common with any commercial building project to establish a "construction loan" to fund the actual construction, labor and materials and then upon receiving a "COO" (certificate of occupancy) the balance of the project costs is converted to a permanent loan.

Would we be obligated to pay the full amount of the commercial loan if our Infinite Possibilities Campaign exceeds our expectations?

Praise the Lord, NO! Our commercial loan will be capped at a specific amount, in this case we are assuming a loan of 1,500,000.00. We will only be responsible to pay back the actual amount we "draw" during the construction loan. Example: we are pre approved for a mortgage of 1,500,000.00 but if we use our own funds and only draw 900,000.00 to complete the project, we will convert a permanent loan to the balance of 900,000.00

So, I am beginning to understand why the Infinite Possibilities Campaign is so helpful in our Master Plan to complete Phase One, the construction of a new Worship Center, what are the expectations for Commitments during Infinite Possibilities Campaign?

During many hours of discussions and meetings with the Baptist Foundation and sister churches experiences, we have been advised a successful Fund Raising Campaign will receive commitments of 1 to 3 times annual budget over the three year Commitment period. Current Infinity Church giving for the year, 2024 was 562,833.00

Example: $562,833.00 \times 3 = 1,688,499.00$

$562,833.00 \times 2.5 = 1,407,082.00$

$562,833.00 \times 2 = 1,125,666.00$

Do we have a goal from the Infinite Possibilities Campaign to begin the project, if so, what is that baseline goal?

No, we do not have a minimum requirement from the Infinite Possibilities Campaign to consider the start of the construction project. Leadership has determined we will not limit God as to what He can do through His people at Infinity Church. We will not have a thermometer displayed in the sanctuary and we will not post weekly Commitments. As we have always done in our church history, we will boldly move forward by Faith in God and what He has called us to in this time and in this place. Our core verse can be applied here; Ephesians 3:20 NLT *"Now all glory to God, who is able, through his mighty power at work within us, to accomplish infinitely more than we might ask or think."*

What exactly is Infinite Possibilities? And why is a Capital Campaign so important?

Infinite Possibilities Capital Campaign is a spiritual and prayerful emphasis that focuses on financial support of ministry needs. Every Covenant Member plays a vital role in the Campaign and will be

asked to confidentially and prayerfully commit to give to Infinite Possibilities. As Pastor Philip has reminded us many times, “a new Worship Center is simply a tool” to help us Applaud – Abide – Advance our mission here in our community now and for many years to come.

Why don't we wait until we raise all the funds to pay for the full project before beginning construction?

Great question, but have you been to a worship service at Infinity Church recently? A church must “sense” the moment to boldly move forward in ministry and mission including expanding physical space for continued spiritual, numerical and financial growth. Leadership believes that moment is now for Infinity Church.

Is someone going to visit my house and ask for money?
No.

Will a Capital Campaign impact or negatively affect our annual church budget?

No. Members will be asked to give above and beyond their regular tithes and offerings. The Infinite Possibilities Giving Campaign will extend over three years; 2026,2027,2028. Think of it this way; Annual Budget is NOW – Infinite Possibilities is FUTURE

How will a Capital Campaign benefit our church?

Infinite Possibilities is based on biblical principles of stewardship and giving. These types of campaigns typically strengthen the budget now as members spend more time prayerfully considering the Lord’s financial blessings and their part in Advancing God’s Kingdom work for the future.

Ok, I am fully on board and would personally love new Men’s and Women’s restrooms, better lighting, better sound and acoustics, adequate parking, a covered drive through canopy for rainy Sunday’s, a warming kitchen, athletic fields, and so much more; but I am struggling financially and cannot make a difference in my giving. How can I help to fulfill our mission?

We are not asking for or expecting Equal Gifts but Equal Joy! Remember the story of the widow’s offering recorded in Matthew 12: 42-44 ESV “*And a poor widow came and put in two small copper coins, which makes a penny. And He called his disciples to him and said unto them, Truly I say to you, this poor widow has put in more than all those contributing to the offering box. For they all contributed out of their abundance, but she out of her poverty has put in everything she had, all she had to live on.*” Are we asking you to give into poverty?.....absolutely not! But understand that God’s economy is much different than ours. He can take little and make much.

Consider how regular, systematic giving could multiply over 3 years:

Weekly Gift	3 Year Total	Monthly Gift	3 Year Total
\$10	\$1,560	\$50	\$1,800
\$25	\$3,900	\$100	\$3,600
\$50	\$7,800	\$200	\$7,200
\$100	\$15,600	\$500	\$18,000
\$200	\$31,200	\$1000	\$36,000

Can I give a one-time gift instead of giving over 3 years?

Yes, as a matter of fact, we need to increase our building fund now to help pay for fees, permits and the building materials we need to place orders now. So, a financial gift to Infinite Possibilities in October will be very helpful.

What are the different ways I can give to Infinite Possibilities Capital Campaign over the next three years?

Gifts of cash, checks, donor advised funds, charitable funds, stocks, IRA's. A Commitment card will be made available to every member as we prayerfully consider our gifts. Infinity Church is a recognized 501(c)(3) charitable organization. All gifts are tax deductible. In the case of donated stocks and IRA contributions, it is advisable to review with your personal financial adviser or tax preparer. 1 Chronicles 29:14 CSB *"But who am I, and who are my people, that we should be able to give as generously as this? For everything comes from you, and we have given you only what comes from your own hand."*

Are future commitments made in Capital Campaigns really that reliable? Do commercial lending institutions give them much consideration? Are we wise to make decisions as to financing the construction with future commitments?

Outstanding question! The Baptist Foundation of the South Carolina Baptist Convention has tracked Capital Fund Raising Campaigns for decades among Baptist churches and their data confirms a 90% reliability rate among commitments given. We have also had discussions with commercial lenders and determined they give much consideration to loan approvals based on Capital Fund Commitments. The Leadership has included this dynamic in our financial analysis.

This is so exciting to see God's blessings on Infinity Church, I want to be part of the next 15 years of ministry and mission at Infinity Church, what are the next steps?

Infinite Possibilities will officially began on September 3, 2025 and extend to October 12, 2025. This will represent 40 days of prayer, guidance, inspiration, encouragement and finally, commitment. During this time, Pastor Philip will lead us into 2 Corinthians and we will share pre- recorded personal testimonies during each Sunday morning worship service. October 12th will be a Day of Celebration as we individually and collectively as a church family make our Commitments to Infinite Possibilities. Once we have determined the amount of funds committed over the next three years through Infinite Possibilities, our Constitution and Bylaws require a $\frac{3}{4}$ majority congregational vote to incur debt. This paper ballot vote will be scheduled sometime in November with the results of the vote being made public. Negotiations and decisions regarding lenders and terms will be finalized in Nov – Dec, documents signed. A symbolic and celebratory service will be scheduled on our property for December 2025.

How can I pray specifically for these decisions?

The **most important question asked thus far!** Pray for unity in our church as we collectively seek the Lord's will in all these important decisions. Pray for those in our community and those that are moving into our community for the next 15 years that we will have the opportunity to serve as we grow. Pray for construction workers that we may be able to minister to as they work on our campus. Pray for our church members. For some, asking for increased giving may mean a true sacrifice of personal finances. Pray that all will fervently seek the Lord's direction in providing for our church, our church families, and the spiritual needs of our community.