



Mackay Baptist Church

Passionate Lovers of God and Others

Property Partnership Prospectus



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Introduction from the Church Leadership

In 1959, Mackay Baptist Church opened its first building from which to minister to the Mackay community on the corner of Shakespeare and Brisbane Streets. In 1981, we extended our facilities to build a new “hall” which would later become our main worship building.

Since 2005, we have outgrown our facilities, not only in general seating space for Sunday services, but also for other key ministries – including children's ministries of all ages. After much prayer and exhausting every possible option, God led us to a proposal which redeveloped our existing site into a new multi-purpose, multi-ministry base from which we can continue to minister to the lost souls of the Mackay region. This plan was approved by the church in 2009.

Redeveloping our current site has meant that we needed to find a temporary home whilst the site was being developed. God miraculously provided us with the former Parkside property on Bridge Road which has been home since mid-2010. However, this is only a short-term arrangement – our new home beckons us. The old buildings have been cleared and construction on the new building has already commenced. We expect completion by late 2011.

God has already provided us with a strong cash base to fund the project through the generosity of people like you. Still, MBC will be borrowing a further \$1.35 million in order to complete the project from Queensland BapLink (Baptist financial services). This presents a significant challenge for our church to bear, however we serve a God with inexhaustible resources and place our trust in Him to deliver.

This prospectus will describe each of the various ways in which you can financially partner with us in this exciting project as well as provide additional general information about the project and its history. There are some clever financial strategies that can even have benefits both for the project as well as your personal tax position. Even more important than direct giving, is the ministry of prayer. This costs only your time, but is vital to a thriving church including this project.

At MBC we believe that every Christian should make a conscious and deliberate effort to seek God's direction in the way that we give to the church that we call, “home”. We also know from Scripture that giving is an act of worshipping our God. This prospectus will provide you with information, strategies and challenges about how we can worship God through giving towards this project.

As always, if you have any questions or would like more information, please contact one of the Deacons or the Church Office.

Steven Tye
Deacons Secretary

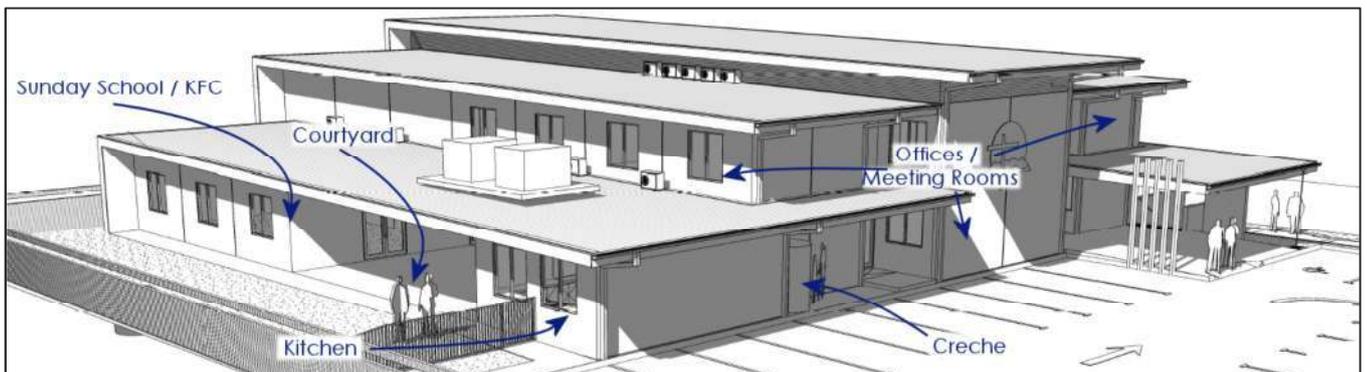
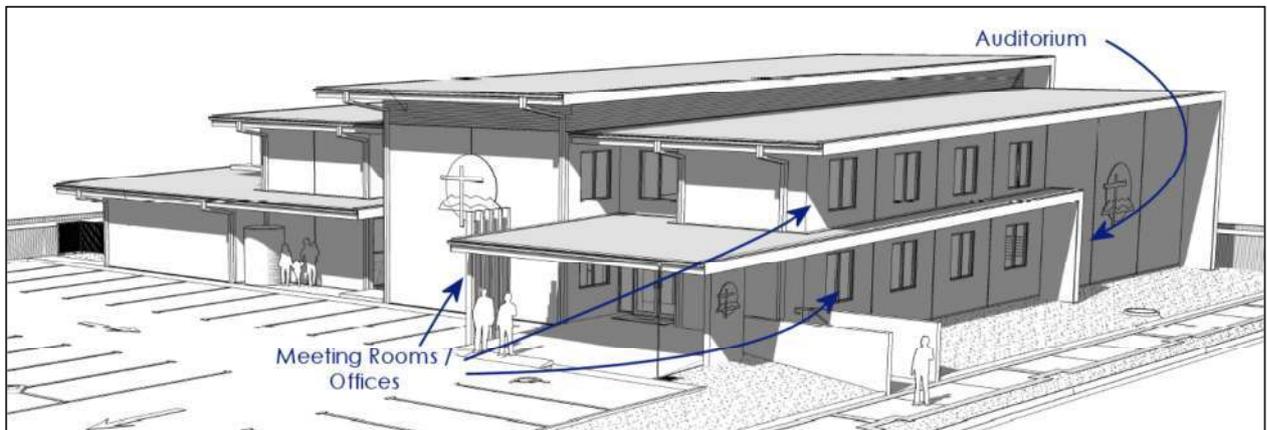
Why Build?

Oftentimes churches can embark on a building project for the wrong reasons. At MBC, our goal has always been to obtain a facility that permitted all ministries associated with the church to grow to their maximum potential – from children’s ministries, to worship, bible studies, fellowship and even administration.

We acknowledge that the early church met in houses, and that God can use any building from sheds to cathedrals to bring glory to His name. Our old facility however had neither the function, nor space to allow us to adequately minister to our congregation and to grow God’s Kingdom. With Sunday school groups sweating in meeting places outside and church attendees overflowing into the kitchen in multiple services, there was really no other option but to seek a new property solution.

The Project

Our property project consists of the development of a new worship and ministry facility located on the corner of Brisbane and Shakespeare Streets, South Mackay. This facility will span all of the property owned by MBC and is effectively the largest possible facility that could be built on the available land within council requirements for parking.



In addition to these simple drawings, the full technical drawings are on display on the noticeboard.

The table on the following page provides a summary of the proposed building and project in general:

Building Information:	
Address:	Corner of Brisbane and Shakespeare Streets
Auditorium Size:	380m ² 312 regular seats (new seats to be purchased)
Building Size:	Ground Floor: 730m ² Mezzanine Floor: 207m ² Verandahs & Decks: 75m ² Total: 1,012m ² Landscaping: 624m ²
Key Features:	Dedicated Sunday School or KFC Room (85m ²) Dedicated Crèche Room Cry Room 2 meeting rooms (convertible use for Sunday School / KFC) Large, well-appointed kitchen 5 Staff Offices 1 administrative area
Car Parks:	48 Car Parks On Site (Plus Off Street Parking)
Audio Visual:	2 permanent projectors New sound system Professional stage lighting Planned video streaming to other rooms (Sunday School etc)
Air Conditioning:	Auditorium fully air-conditioned All internal rooms fully air-conditioned (other than store rooms)
Project Information:	
Architects:	Sanders Turner and Ellick Architects
Principal Builder:	Dave Harney Constructions Pty. Ltd.
Approval Status:	Planning Approval Received - Council Operational Works Approval Received - Council Funding Approval Received (Church / Baplink)
Construction / Fit-out Cost:	\$1.85 Million
Loan Needs:	\$1.35M – Approved by BapLink
Commencement:	December, 2010
Completion:	October, 2011
More Information:	Steven Tye or one of the Deacons

All About Giving

Christians in Australia can sometimes be a little uncomfortable when their church starts talking about money. Sadly, in some rare circumstances, the ungodly attitude of some church leaders towards giving only serves to breed a level of skepticism towards giving to your local church. The best counsel as always is to look towards Scripture to define and shape our convictions and our attitude towards giving.

⁶ Remember this: Whoever sows sparingly will also reap sparingly, and whoever sows generously will also reap generously. ⁷ Each of you should give what you have decided in your heart to give, not reluctantly or under compulsion, for God loves a cheerful giver. ⁸ And God is able to bless you abundantly, so that in all things at all times, having all that you need, you will abound in every good work.

2 Corinthians 9:6-8 (NIV)

It is easy to become legalistic about the way we give financially to the church and to the work of the Lord. The Old Testament sets some guidelines surrounding giving to church leaders and the poor as being a tenth of your income. Rather than refute this law, Jesus focused more on the heart and selfish motives of the person doing the giving, since, in Jesus's day the Pharisees would make a public show of their giving and "godly living". (Luke 18:12). Instead, the focus is placed not on the obligation to give, but the freedom and joy which comes from giving.

God promises a rich blessing for those who give generously, not only to your local church, but also to other missions including the poor, the needy, the widowed and other godly causes. If we give sparingly to these things, God will only bless us sparingly. If we give generously, then so too God will bless us generously. We do not give out of the motivation of God's blessing (which may be in heaven rather than in this lifetime – Matthew 6:19-20) but in response to God's love for us. As stated in the scripture above, we should give based on joy and cheer – our love of the Lord and not compulsion. Still it is also clear that generous giving will lead to abundant blessing from God and He will provide you with everything you need so that your good works can continue.

We affirm that everything we have, from our family, to our house, our car and also our money – has been given to us by God. We are therefore stewards (or managers) of God's money – working to manage it in a way which fulfills His goals, as well as our families' needs.

When money is given to a church (as general offering as well as for special projects), there is a huge responsibility on church leadership to administer those funds as wise and faithful stewards for the glory of God. At MBC our finances are always open to review and scrutiny to ensure that there is transparency and honesty.

As you consider your decision to financially support this project, your first step should always be prayer. Seek that the Lord will reveal to you how much to give and how else your family can support this project. The remainder of this prospectus provides some practical ways in which we can financially involved with this project.

Prayer

In contrast with financial giving, the commitment of prayer towards this project seems easy. Still, in our busy lives we often find it difficult to find time to submit ourselves to God through prayer. Prayer is not only the way in which we talk to God, but is also the way in which God can reveal to us specific instruction or edification. Therefore, it should be of no surprise that Satan seeks to distract us from prayer.

Whilst we may think that the biggest challenges for this project are the property finances, the truth is that the battle must first be fought and won with prayer. If we spend all our effort working on raising money and do not pray, our work will be in vain. Of all of the stories from other churches where miraculous donations had been made when the church was only days from bankruptcy, it has been prayer which has made the breakthrough, not a wonderful sermon or a gifted fundraising committee. Prayer breaks through all barriers. It tears down walls and shines light on the right path to follow. It changes hearts, circumstances and lives.

With relation to the MBC property project, we seek your commitment to prayer on a number of different levels. Firstly, we need prayer for the larger parts of the project, ranging from good weather, to finances, safety, wise project leadership and the growth of the church family. These kinds of prayer points won't change through the life of the project. The second area of prayer focuses on specific and often short-notice issues that arise from the project which can range from obtaining a cheap tiler to the health of one of the project team, a specific problem with council, Ergon or a subcontractor; or even the salvation of one of the workers. These kinds of prayer requests need to be coordinated and the church seeks a number of committed individuals to raise these matters up in prayer. Of course, we need to always praise God for the prayers that have been answered (and even those that weren't!).

Prayer can happen within a family, not just with mums and dads but also with children. We would also love if a group of committed people were to meet on a regular basis to bring the issues of the project before the Lord in prayer. Finally, if you are interested in leading this ministry, by being the coordinator of prayer for the project, please let Steven Tye know so that some arrangements can be made.

Partnering Strategies for Individuals and Families

If your family or yourself chooses to provide a direct donation to the property project, this can be completed either through a once-off donation or a regular schedule. Perhaps the easiest way to arrange this is through a direct bank deposit to the church using Internet banking. Most banks will allow you to create a regular schedule of payments to another bank account. When donations are made in this way, make sure your payment is easily identified as going towards the building project by including the title, "Building Fund" in the description field. The bank details for the Mackay Baptist Church building fund are as follows:

BSB: 014640
Account: 386467964
Comment: "MBC Building Fund"

Of course, donations can also be made using cash, placed inside an offering envelope marked with the words "Building Fund" and placed in the offering bag on Sunday morning. Similarly, cheques can also be received in this way.

Your home church is part of your family, therefore your financial and prayer support for your church and the building project should be something that you talk about as a family, including your children. Make sure that your children know that their church is constructing a new building and they can be involved in raising money for the project (if they wish). As already stated, prayers from all members of the family for this project are essential, not just for financial matters but also for good weather and safety on the construction site.

MBC would encourage you to think creatively about the ways that funds can be raised for this project. You might have an idea to raise money through a garage sale, or through some other strategy. These strategies can be a great experience to work together as a church and to engage with the community.

Depending on your family's financial position, you may also be interested in the investment interest scheme which is described in a later section. Under this scheme, you can choose to place your savings in a safe account with BapLink. For every day your money is kept with BapLink, it will be offsetting (reducing) the amount of interest that the church will be required to pay for the loan. When you need to access your funds, you can easily access.

One good example of this might be if you are saving for a holiday, car or house deposit. Whilst you are saving, you can place these funds with BapLink just like any other bank account. Until you need them, they will reduce the interest that MBC will be paying on the building loan. Then, when you need the funds, they can be accessed immediately.

If you have a large sum of funds that you would like to “loan” MBC for this project, this is most likely the best method to achieve this. Another option to consider is the establishment of a bequest in your management of your estate.

For information on any method of financially partnering with MBC on this project, please speak to one of the church board.

Partnering Strategies for Businesses

Just like individuals, as a business owner, you have the opportunity to partner with MBC on this project through once-off or regular donations. Note as stated in the FAQs, donations made from a business to MBC are not tax deductible.

Another strategy to be involved is to utilize the investment offset scheme. Depending on the size of your business, you can often have sizable quantities of cash in your bank account during the life of the business. This cash might be accumulating in order to pay for PAYG, GST or another future expense. Rather than sit in your account for a few weeks, a business account can be created with BapLink to store these funds until you require them. This can have a significant benefit to MBC by reducing our interest. This can also have tax benefits since the interest foregone is not counted towards the business for tax purposes.

Depending on your business, you may have skills, materials or equipment which might be beneficial to the building project. Whilst the building will be constructed by a contract builder (Dave Harney Constructions), we still have the opportunity to assist by providing volunteer services, both as individuals as well as business.

If you are not the owner of your business, perhaps this could be an opportunity to approach the management of your business to see if they would like to contribute to the project, perhaps by performing some of the contract work without charge, or providing materials or equipment. This will obviously be determined by that business and your relationship to the business' leadership. Still, as scripture says, often we have not because we ask not. Some large businesses often have as much money sitting in the bank that we are planning on borrowing. If they were to choose to deposit that money instead with BapLink, our repayments would be almost halved.

Depending on the situation, MBC may also be receptive to the idea of “sponsorship” in the sense of a business making a financial or other contribution to the project. The church leadership is yet to discuss how this will function. If you have any interest in this, or you think you know of a business that might like to contribute using this strategy, please discuss this with the church leadership.

Investment Offset Scheme

Imagine you are borrowing \$100,000 from a bank. If you spend that money straight away, you will immediately start being charged interest on that loan. If the interest rate is 10%, then in one year, you will be charged \$10,000 in interest (if you make no repayments). Now, if you don't spend \$10,000 of this money and put it in your bank account, as far as the bank is concerned, you actually only owe them \$90,000. So when interest is calculated, only \$9,000 will be charged. So without spending this last \$10,000, you are actually saving \$1,000 in interest.

This process is often called "offset". Often when you have a home loan, you can offset (reduce) the amount of interest you will be charged by linking your everyday savings account to your loan account. Any financial planner will recommend this strategy since, over the course of the loan, even a few extra dollars in your savings account will have a significant benefit on the interest you will save.

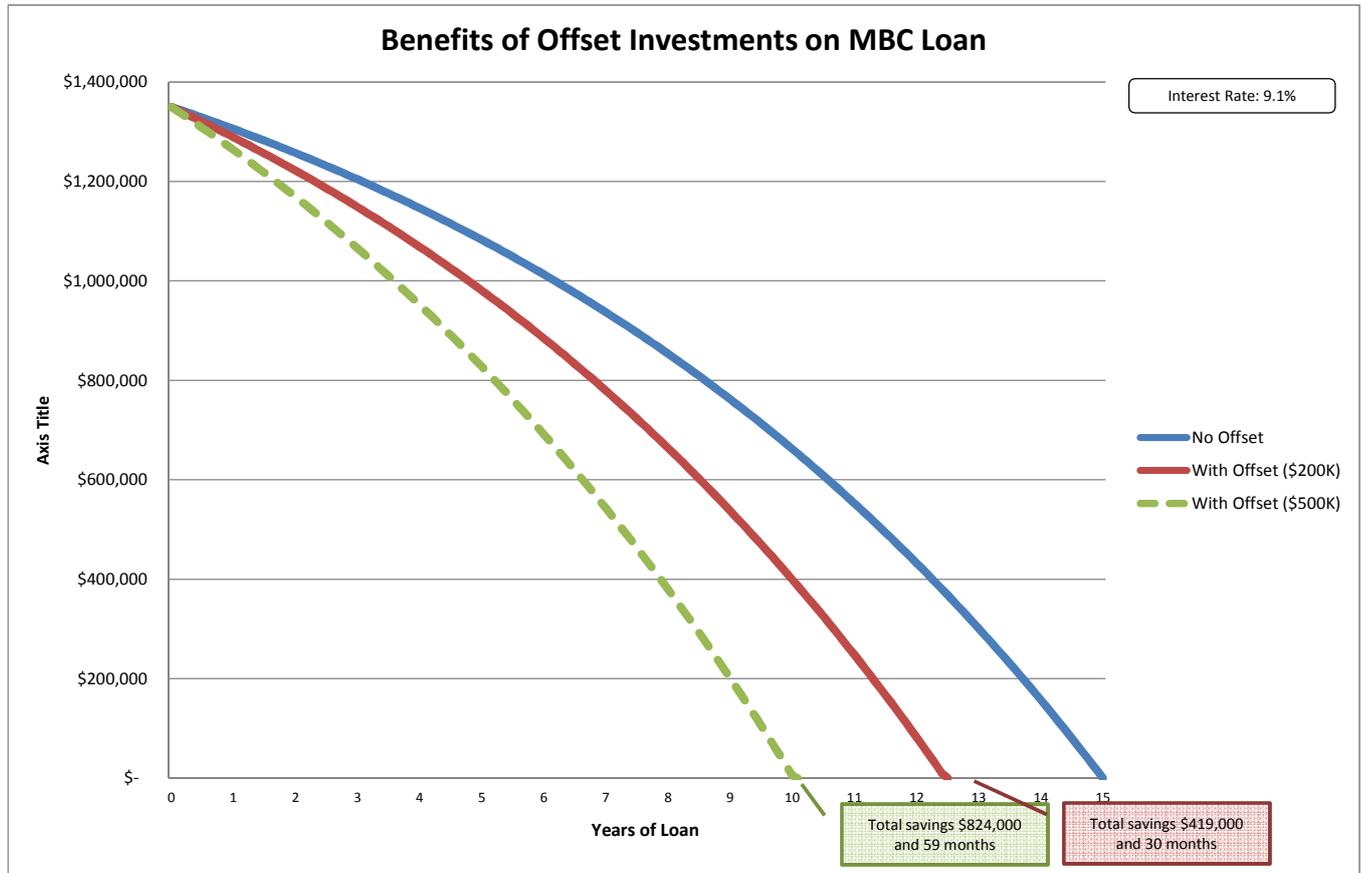
In the same way, we are very fortunate to have an interest offset arrangement established with BapLink. However, unlike the bank example, the church's interest can be offset by your personal (or business savings). This process works in the same fashion, but does require you to create a savings account with BapLink and deposit your savings in that account. Just like any bank account, you can access these funds whenever you need (by calling or emailing BapLink) – these are your funds, you have just deposited them with BapLink temporarily.

When you do this (and link your savings account with the MBC loan), BapLink will offset the interest for the loan, less 1% interest which is used to manage the offset arrangement. So, if the church owes \$1,000,000 and you deposit your \$10,000 savings with BapLink for a full year, with an interest rate of 9.1% your savings will reduce the interest charged on our loan by \$810. This might not sound like too much, but over the course of the loan (15 years), if you leave this money in your account, MBC will save over \$12,000 in interest – even more than you originally placed in the account. Taking this example further, if you maintain \$100,000 in your BapLink account for a full year, this will save the church \$8,100 in interest every year and up to \$121,500 over the course of the loan.

If up to \$1,000,000 in savings are placed with a BapLink account from individuals, families and businesses within our congregation, our interest will be drastically reduced and will allow for the church to repay the loan a lot faster. Of course, even the smallest deposits can still have a difference since everyone in the church that keeps their savings with BapLink will combine to reduce our interest.

Note that MBC does not believe that it is good stewardship for individuals or businesses to place themselves into debt for the sole purpose of providing funds to offset the church property loan.

The chart will help to demonstrate how the positive impact that savings can make to the total length of our loan and the amount of interest that we will be required to pay.



If a total of \$200,000 in savings are kept with BapLink and linked to our loan account, this will save us \$419,000 over the length of the loan and will reduce the loan duration by 30 months if we make keep our same repayments. Taking this further, if we have as much as \$500,00 in savings kept with BapLink, this will save us over \$824,000 and will shave almost 5 years off our loan.

Obviously, this option can be a little complicated, so if you would like further information, speak with the church treasurer or another of the Deacons. Of course, it is your responsibility to seek qualified financial advice if you choose to. Note that when establishing this account, you will not receive personal interest on your savings. That is why this can be a positive option for managing your taxable income. In a way, you are forgoing interest on your savings so that the interest can be used to offset the church loan interest.

The final pages of this prospectus contain a new account form for BapLink which can be removed, filled in and sent to BapLink to create a new account and link it to the MBC building project loan account. If you need further information about this, please speak with one of the church leaders or contact BapLink on **1800 650 062**.

Frequently Asked Questions

Alternatives to Building

Question: “Why wasn’t another facility purchased instead of redeveloping the current site?”

Answer: MBC's property search begins earlier than 2005. Whilst development of the existing site was always an option (a fallback position) it was actually a preference for us to find a suitable site elsewhere, build or convert it to our use, and sell the existing site on Shakespeare Street to offset the cost. Such an option would have allowed for the new site to be completed whilst we remained in the existing building. The existing property would have had a reasonable resale value.

Many of the available properties in the Mackay region are not in a suitable position for MBC. Most of the less expensive buildings and land are in the Paget industrial area which is really too far away from the centre of the city. Other properties are typically commercial and are prohibitively expensive to purchase and convert.

There have been a small number of properties that the Diaconate had seriously considered but were decided to be unsuitable or too expensive. One building in particular was leased to another party a day before the Diaconate was due to review it as an option. All of these options were prayerfully considered and over time it became apparent that the most sensible option was to redevelop the current site. This was confirmed through the leading of the Holy Spirit at a retreat by the church leaders in 2006.

Question: “Why couldn’t we have leased a property or hired a larger venue for Sunday morning services.”

Answer: A commercial office lease with the size requirements needed for our church would have cost \$100,000- \$200,000 per year to lease plus additional cost to fit-out. We have never found such a property that would have worked and the cost would have most likely been prohibitive anyway. Understandably, part of the cost of the lease could have been covered by selling the existing property and investing that money to help pay for the lease, but this would have seen the church's assets diminish to nothing within 10 years.

Another option considered was the hire of facilities only for Sunday mornings. There are very few facilities in Mackay with sufficient capacity for this, and even fewer that are “comfortable” during our hot Summer

months. No facility explored has ever been able to guarantee Sunday morning access, and the possibility of use at other times for funerals and other gatherings makes things even messier. A hire option also places a huge strain on technical personnel to set up chairs and music every Sunday.

The church has diligently explored every realistic (and some unrealistic) options before coming to the conclusion that God was leading us back to our original property. We have even pursued the hire of a circus tent!

Question: “Can’t we just buy the Parkside building instead?”

Answer: This question comes up a lot! Our current temporary home at Parkside is owned by Parkside Developments in Townsville. They presently have a development application with Council to turn the whole site into a shopping center like the current Sydney Street Markets. This is due to commence as early as the end of 2011. They have advised that the starting price for the site would be approximately \$15 million if we wanted to buy the site so understandably, unless God provides us with a miracle, the Diaconate is not pursuing this further.

Question: “Wouldn’t God’s money be better spent on missions and other ministries?”

Answer: Before embarking on a project of this magnitude and cost, it is incumbent on the church as a whole to ensure that it is an effective use of God’s funds. When a church has cash reserves, these can indeed be used for a broad range of “kingdom” purposes including evangelism, an additional pastor, missions and other ministries. It is also very true that we could financially support the construction of a large number of church buildings in developing nations with the same money we are proposing to spend on a single church in Mackay.

Financial support of missions has been a significant part of MBC’s giving over the past 50 years. The church has typically assigned at least 10% of the offerings it receives to missions. If our church is unable to grow or minister to its local community because it lacks suitable facilities, its capacity to continue to support missions will stagnate or diminish.

Whilst repayments on the property project will remain a large part of MBC’s finances for the next few years, we will continue uphold our primary commitments including the support of missions and ministries, without compromise. We have already had a large number of generous contributors to the building project and God-willing, this will continue.

Question: “What should I do if I do not support the approach or direction being proposed for property development?”

Answer: The decision to proceed with the development of the new church building and the associated loans was approved unanimously by MBC members at a special general meeting on 2009. Since that time, a number of our regular attendees have moved town and been replaced with new arrivals which we give praise for. The purpose of this document is to explain the history and details of the project to ensure that there is full transparency for how the project will progress.

If there are questions which remain unanswered, please contact one of the Deacons for clarification. If there is a part of the project plan that you disagree with, again please contact the Deacons. Whilst we hope that we have made the best possible decisions and communicated as well as possible, it is quite possible that some mistakes have been made (and may be made in the future), to which we invite you to raise your concerns with us. In all things, bring all of your prayers and petitions before the Lord in prayer.

Funding and Loan Arrangements

Question: “Are donations made to the church project tax deductible?”

Answer: The Australian taxation system does not grant churches from being recipients of tax-deductible gifts unless it provides some semi-secular community purpose such as education or community service (like counseling). Subsequently donations to the church or the building project are not tax deductible. Some churches that share facilities with schools or colleges are able to claim tax deductibility status for a portion of donations made, however this is not the case at MBC.

Depending on your circumstances, you may be able to obtain a similar tax result through the use of a discretionary trust (such as a family trust). If you already have a trust established, this may be one way to obtain a taxation benefit for giving to church projects, however you should seek professional advice in this regard.

Question: “How does the church loan with BapLink compare to other loans?”

Answer: BapLink provides finances to most Baptist churches in Queensland for building projects. BapLink accesses funds which have been deposited by individuals, businesses and churches as a means of providing the capital needed for church loan arrangements. The loan established between MBC and BapLink is not the same as a typical mortgage – in fact it is

closer to a commercial loan in the sense that the property does not legally become the security for the loan. That is because the Baptist Union of Queensland are the official title holders of our church property through a trust arrangement.

The arrangements with BapLink offer us a competitive interest rate as well as the capacity to offset that interest through partner deposits as described on Page 9. The repayment arrangements are based on a 15 year term. In the (hopefully) unlikely event of MBC not being able to adequately make its repayments, the fact that we have our loan within the Baptist Union places us in a stronger position than if we were subject to a bank.

Question: “Isn't it unbiblical for a church to be in debt?”

Answer: Without a doubt, our culture is rife with unbearable levels of debt. The recent financial crisis was firmly rooted in the failure of adequate controls to manage individual and business debt. Sadly, even some churches have become slaves to extreme debt.

Proverbs 22:7 tells us that the borrower is servant to the lender. Scripture also tells us that is unwise to give surety (become guarantor) to a stranger (Prov 11:15). Scripture does not however state that being in debt is a sin. It even provides instructions on how to manage debt between brothers (Exodus 22:25-26). Certainly, for churches, individuals and families that are not in debt, this is deemed a blessing from God. There are many accounts of churches that deliberately strive to fund building projects without the encumbrances of debt and this should be celebrated.

Whilst God can indeed deliver miracles through generous giving, MBC has no expectation that its building project should be funded without debt in some form. The scriptural focus of debt and finances in general for individuals, families, businesses and churches is to be wise stewards of the resources that God has given us.

Just like your family, there are manageable and unmanageable levels of debt within a church. It would be unwise to buy a house with no equity (cash in the bank) and no capacity to repay the debt. In the same way, MBC has had to demonstrate a strong financial position through cash reserves and strong income (through giving) before being granted a loan through BapLink. In this respect, MBC has had to prove its good financial stewardship, which is the most critical factor before accepting a manageable level of debt.

Question: “What are the conditions on interest rates for the BapLink loan?”

Answer: Our loan with BapLink is like a standard variable loan. When the national official interest rates change, so too will the BapLink loan. As at the date of publication, the interest rate is 9.1%. When member savings are placed with BapLink for offset purposes, the residual after offset is charged at only 1%.

Question: “I have money that I would like to loan MBC for this project – what should I do?”

Answer: Perhaps the best solution to enable you to loan money to MBC for this project is by using the BapLink offset savings account process as described on Page 9. This scheme will allow you to deposit your funds with BapLink like any others savings account but will reduce the interest payable by the church on the loan. For more information on this scheme or to discuss loans in general, please speak to one of the Deacons.

Question: “Have public funding programs been explored to assist with the cost of the building?”

Answer: The Diaconate has explored a number of funding opportunities ranging from stimulus funding, to community programs and even community grants offered through the Department of Liquor, Tobacco and Gambling. All of these were unsuitable for various reasons, particularly that, as a general rule, governments do not fund religious organisations unless they are attached with other activities including a school.

If you are aware of any other grant systems that might be suitable (government, church or community), please free to explore these and discuss them with the Diaconate.

Question: “How have the relationships with subcontractors been established to minimize costs?”

Answer: The primary contract for the builder was signed in late 2010 with Dave Harney Constructions Pty Ltd. Dave is a Christian, based in Townsville and has been involved with many church and school projects including the new junior campus at Mackay Christian College. David has been consulted on the project for a number of years and has been able to find a number of savings through change in the design of the building so that it is easier to construct.

DHC has facilitated the process to obtain contractor pricing for all sub-trades which has included multiple tenderers for each. For fixed sub-

trades, this pricing is also fixed. For the review of the overall pricing, MBC engaged a third party quantity surveyor who verified that the pricing was in line with market standards, trending to be under the market average.

All subcontractor prices, including engineers were put to tender in late 2009 with the best tenderers selected for work.

The Project

Question: “What is the status of the project with council?”

Answer: Since making the decision to redevelop our existing church building site, MBC has had an interesting time in working through approvals with Mackay Regional Council. Our problems have included car park spaces, sewers, storm water pipes, the number of toilets, driveways, footpaths and soil types amongst many others. At the time of writing, all necessary approvals had been received to commence building, with the exception of the finalization of a resolution to the discovery of a stormwater pipe on site. For this final item, a solution has been proposed which has been accepted by council, but is currently being documented and formally submitted.

Question: “Will the new building require power upgrades by Ergon?”

Answer: The new building will require a significant amount of work from Ergon to provide additional power capacity. Ergon have advised that the cost of completing this work would exceed \$120,000 but has waived the cost because some of the upgrades are necessary for other properties and we are a not for profit organization.

Question: “What will the impact of poor weather have on the project?”

Answer: Like any construction project, the weather has a significant impact on the duration of the project, particularly at the early stages where groundworks are being completed, footings are poured and the walls are erected. Until the roof has been completed, poor weather will bring delay to the project.

The possibility of this delay has been factored into the project budget and timeline. With perfect weather the total duration of the project is 6 months. Presuming commencement in March, this will see the majority of rain-sensitive work will be completed in the “dry-season” which should minimize this risk. Of course we know that dry seasons aren't always as dry as we expect and this needs to be completed.

It should be noted that in 1957 when the first church building was constructed on site it was commenced in December and opened in February 1958. 1957 remains the wettest year on record for Mackay and 400mm fell in Mackay during this period. A cyclone even crossed near Ayr a week after opening day, causing flooding in the Pioneer Valley.

Question: “When will we move in?”

Answer: Subject to weather conditions, we are highly likely to have moved into our new home before the hot summer months have commenced in 2011. Obviously after work is well underway, specific dates can be established. When the building is opened, we will organize some “grand opening” events which will be both church family and community focused. There will no doubt be plenty of opportunities to assist with the move.

Question: “How long can we remain at Parkside?”

Answer: Our temporary home at Parkside is owned by Parkside Development Group who have plans with council to develop the full site into a shopping center, including a Coles. Like our own project, the Parkside project has a number of Council-related hurdles to jump over. With no appeals, perfect weather, and record-breaking approval by Council, Parkside will commence ground-works on site by the end of 2011. Most likely it will be much later than that. In the event of unprecedented delays in our project, we can most likely negotiate to remain on site for a number of months into 2012 (our current building will be demolished).

The New Building

Question: “Will the new church have bright green carpet like the old church?”

Answer: Resoundingly, no. As much as we loved the green carpet, the new building will have a slightly more subtlety toned floor covering. The old carpet was re-used in the KFC room at the Parkside building.

Question: “What are we doing for kitchen appliances in the new building?”

Answer: The goal of the new building is to have a fully functional kitchen, capable of the preparation and serving of meals to the fellowship. Some of our existing kitchen equipment may not be suitable, and new equipment may need to be purchased. This will be determined through the course of the project based on an agreed budget. At the very least, a new oven and cooktop will be provided, along with an upright, side by side fridge and freezer. The existing stainless steel benches may be re-used depending on their size. We will also aim to purchase appliances like a bain-marie and possibly an automated coffee machine, again depending on budget.

Question: “What are the plans for music / worship in the new church?”

Answer: Whilst some key pieces of equipment have been replaced over the past year, the church leadership has largely been holding off on the purchase of new audio visual equipment until the completion of the new building. The plans for the new building are to upgrade all key pieces of equipment, including speakers, mixer and projectors, as well as install professional stage lighting. The goal for the new church building is for the stage presence to be very strong, adaptable and supportive of a contemporary worship experience. Some church instruments including the keyboard will also be replaced. The stage itself will be large enough to support multiple instruments (larger than the platform at Parkside).

Two new projectors will be installed either side of the stage to cater for our multiple language requirements, which will be controlled through a single PC. The technology will be installed and configured to simplify the process of changing between powerpoint presentations to watching DVD videos or other video. There are also intentions to establish a permanent video camera to allow automated recording of the sermon from the second level balcony and broadcasting of the video to the other rooms including crèche and Sunday School rooms. Eventually we hope to be able to stream this video live online.

Question: “Will the new building be used for external bookings?”

Answer: It has been a goal of the church leadership that the new building be designed in a way that makes it usable for multiple functions both within the church and possible external use. The main auditorium has a flat floor and the chairs will be easily stackable so that the space could be used for other functions. The building design in general is more akin to a civic building rather than a church (there is no steeple and stained glass windows), therefore it may be attractive to external groups for possible hire. It is also likely that our facility will be very attractive for a use as a small conference or exhibition center, given our central location, ample parking and the relatively high charge-rates of similar facilities including the new Mackay Exhibition Center. Bookings could include not only the auditorium but also the kitchen, meeting rooms and Sunday school room.

The Diaconate plans to prepare advertising materials for the new building for external hire. A church building is an expensive asset to be used only once per week, therefore if money can be recovered through the managed hire of the building externally, this will provide great benefits for us. The diaconate will exercise discretion on these bookings and obviously church-related activities will take highest priority. Understandably,

discretion will also be used in assessing the appropriateness of the possible booking for use in our building. Charge-out rates are still to be determined.

Miscellaneous

Question: “Where did the old church (circa 1959) go?”

Answer: The original church building (which we later called the “Hall” was purchased by the Ziebath family and relocated to Pleystowe where it will be converted into a house. The roof trusses from the other church building are also being used for this project. You can see the building from the Mackay Eungella Road when driving through Pleystowe.

Question: “Where did the old church (circa 1981) go?”

Answer: The concrete block church building was demolished in late 2010. After all of the trusses had been removed, the remaining blocks and concrete slab was taken away, crushed and returned to the site to use as fill for the new building. Technically our new building will be built literally on the foundation of the old building.

Question: “Where did the old manse go?”

Answer: The church manse was purchased by a person outside the church after an internal “request for offer”. The manse was relocated in May 2010 to 38 Stayts Road, Marian.

Question: “Why wasn’t the old church relocated and used to establish a new church elsewhere?”

Answer: The old church was offered to the Northern Beaches Baptist Church to be used if required but was not needed. The MBC eldership discussed the idea of using the church as part of a new church plant but it was decided that there was no clear calling by the Holy Spirit to do so.

Pledge Process

If you wish to advise the church of your commitment to give and pray for this project, you can complete one of the pledge cards shown at the bottom of this page and provide it confidentially to the church Treasurer, Keith Bearham.

The pledge process is useful for the church to know and plan around the commitments of the church congregation to financially and prayerfully supporting the building project. It is also useful to you and your family in prayerfully considering the project and making a promise to support it. Pledgers will not be held to account by the church—this is just a useful tool to assist in planning and responsibility.

If you have previously provided a pledge in support of this project, and do not wish to alter that pledge, there is no need to complete a new pledge card. However, if you would like to make a change to your pledge, you can submit a new one and your old one will be ignored.

The pledge details will be held in strict confidentiality and will not be known by anyone other than the church treasurer.

Property Development Project—Pledge

Name of individual or family: _____

I pledge a regular gift of:

\$ _____ per week -or-

\$ _____ per month -or-

\$ _____ per year -or-

\$ _____ as a once-off gift

My family will support this project regularly with prayer

I would like to be contacted to discuss other ways to financially contribute to this project.
(Put contact details on back of card)

Date: _____

 **Mackay Baptist Church**
Passionate Lovers of God and Others

Property Development Project—Pledge

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