

Updated for 2008

**FIRST BAPTIST CHURCH OF MOUNT HOLLY**  
**Eastampton, New Jersey**

**Pre-Campaign Feasibility Study**  
**Report and Recommendations**

**May 15, 2008**

Presented by:  
**Cargill Associates, Inc.**  
**Fort Worth, Texas**



May 15, 2008

Rev. Bob Ingram  
First Baptist Church of Mount Holly  
1341 Woodlane Road  
Eastampton, New Jersey 08060

Dear Rev. Ingram:

The opportunity to conduct a Pre-Campaign Feasibility Study for First Baptist Church of Mount Holly has been a distinct privilege and pleasure. The Cargill Associates staff members conducting the study were graciously received by those interviewed. We wish to express appreciation to those who gave counsel and assistance in assembling the necessary information used in preparation for the Pre-Campaign Feasibility Study.

This report is based on **35** leadership interview participants and congregational questionnaires from **144** respondents. Also included is a thorough analysis of membership, attendance, and giving trends for the last five years.

The recommendations presented are sound and in keeping with professional principles and experience.

Sincerely yours,

A handwritten signature in black ink that reads "Pat Graham". The signature is written in a cursive, flowing style with a long horizontal flourish at the end.

Malcolm "Pat" Graham  
President

MPG/lab  
Enclosure: Pre-Campaign Feasibility Study



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# I. Introduction

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## A. History

Founded in 1801, First Baptist Church of Mount Holly has an extensive history of providing Christian ministry to Eastampton, New Jersey. Its mission calls the congregation:

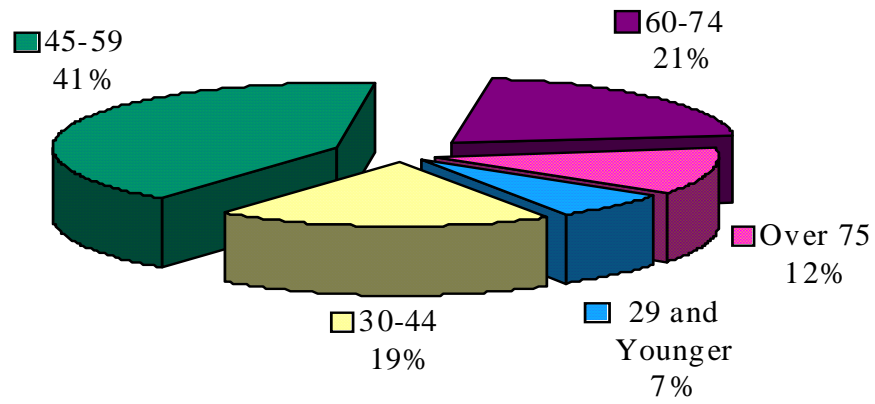
*Building communities in Christ, reaching communities for Christ, across the street and around the world.*

First Baptist Church of Mount Holly offers two Sunday worship services as well as one monthly Saturday service. Christian Education classes are provided for all ages. Well-attended music, small group, women's, men's and senior ministries are also available. (The congregation's average attendance and membership are illustrated in graphs on the following pages.)

As the church celebrates its 207<sup>th</sup> year of ministry, it continues to respond to the changing needs of the congregation and community. This study was commissioned to evaluate the potential of raising funds for worship center, enclosed walkways, a chapel, renovations to the current building, and the Timothy Christian Academy additions.

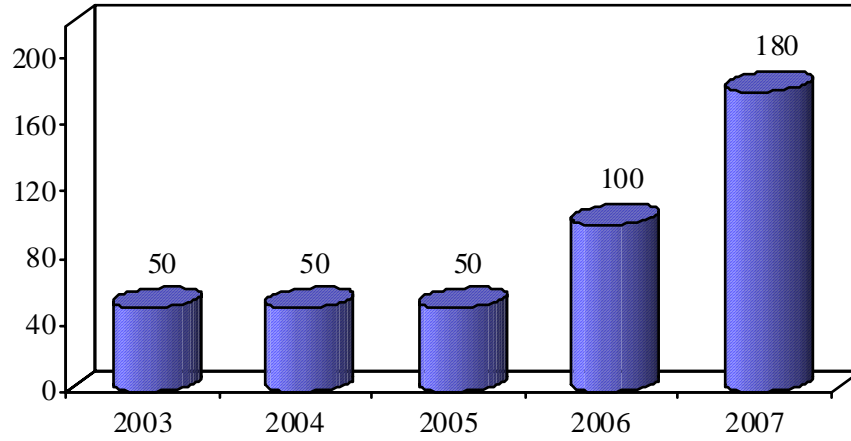
**B. Church Statistics**

1. The following graph illustrates the age profile of the congregation.

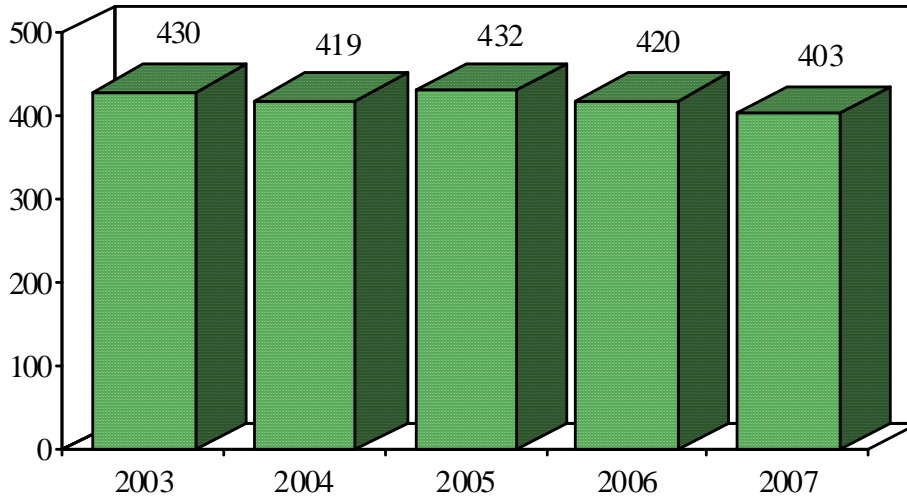


2. Information about Christian Education attendance and membership for the past five years is reflected in the following graphs:

*Christian Education Attendance*

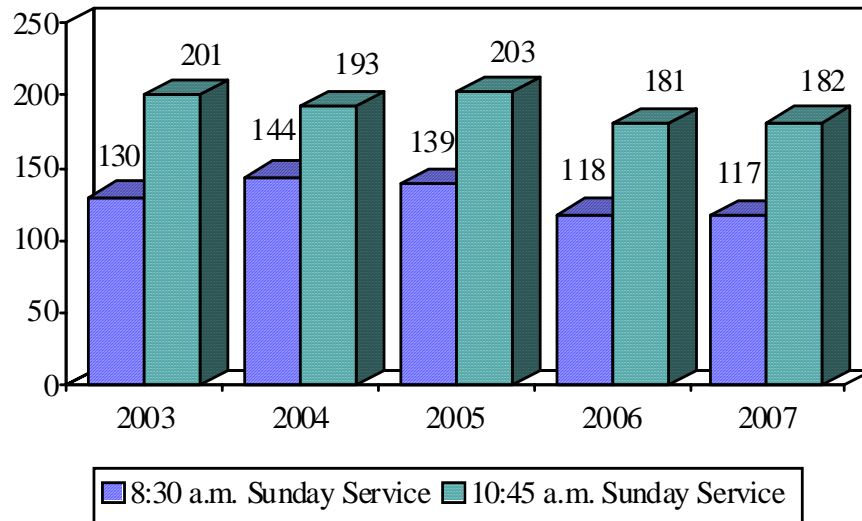


*Membership*



3. Information about worship attendance for the past five years is reflected in the following graph:

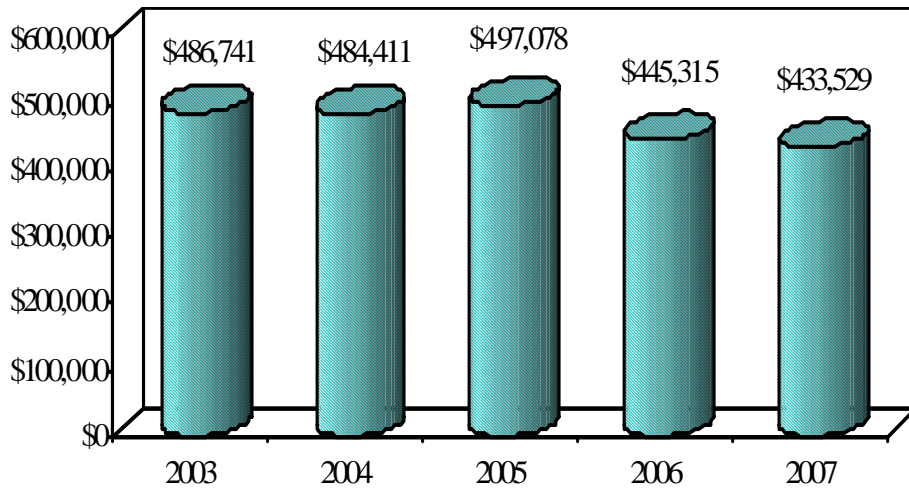
*Worship Attendance*



C. **Review of Financial Trends**

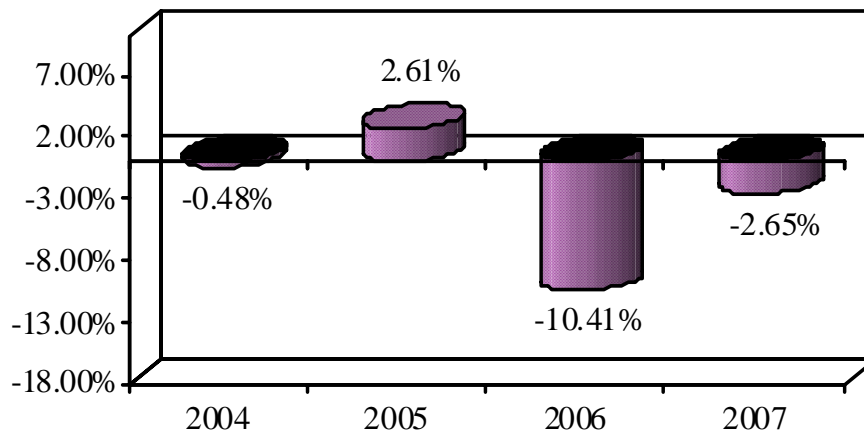
1. Budget giving for the past five years:

*Giving Receipts*



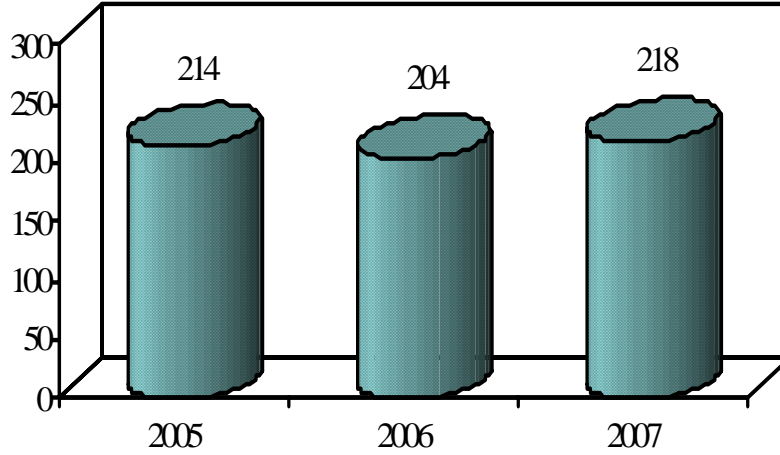
2. Annual percentage increases/decreases of budget giving for the past four years:

*Percentage Increase/Decrease*



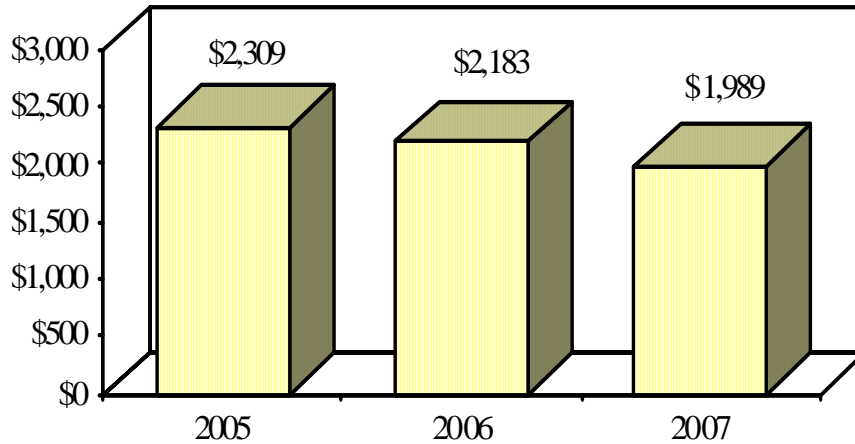
3. Participating giving units for the past three years:

*Participating Giving Units*



4. Average annual contributions per participating budget giving unit for the past three years: *(Please see the Budget Giving Analysis section for further comment on giving patterns.)*

*Average Annual Contributions*

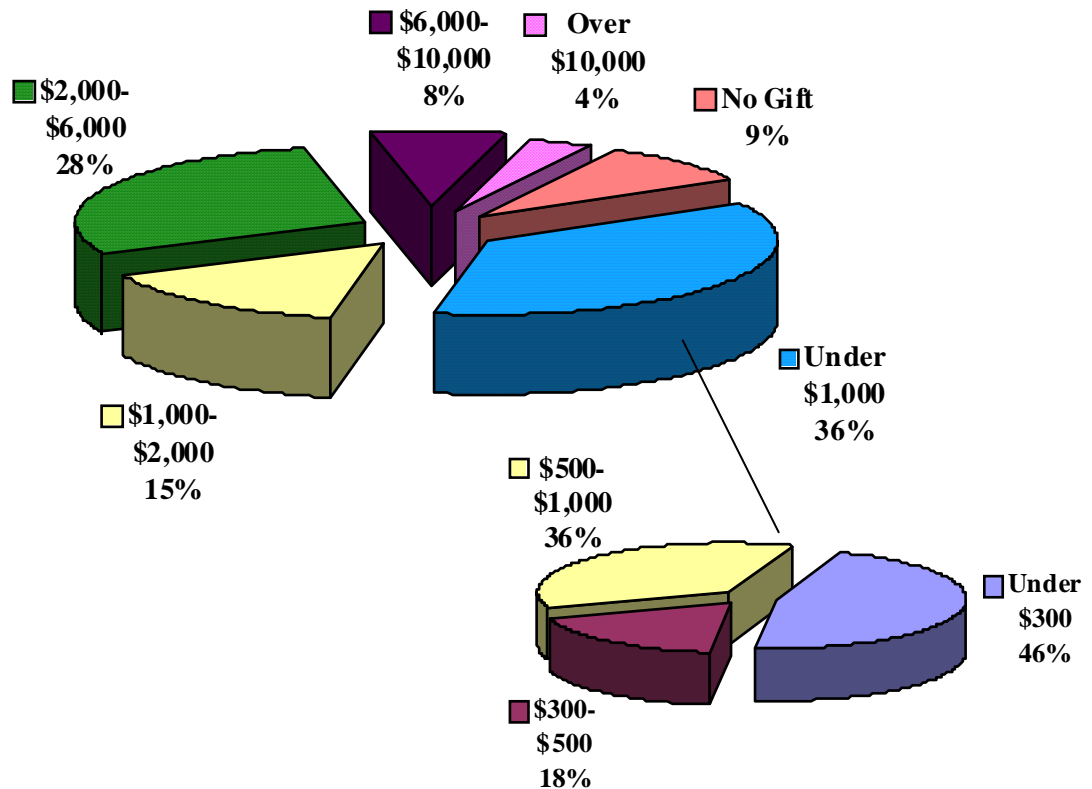


**D. Operating Giving Analysis**

Analysis of recorded giving units in 2007 shows the following patterns:

- The church had **239** potential giving units.
- Two hundred eighteen (218) units (91% of potential giving units) participated in giving. These units gave **\$601,936**.
- Twenty-one (21) units (9% of potential giving units) made no registered gift.
- Eighty-seven (87) giving units (36% of potential giving units) gave less than \$1,000.
- Thirty-six (36) giving units (15% of potential giving units) gave \$1,000 to \$2,000.
- Sixty-eight (68) giving units (28% of potential giving units) gave \$2,000 to \$6,000.
- Eighteen (18) giving units (8% of potential giving units) gave \$6,000 to \$10,000.
- Nine (9) giving units (4% of potential giving units) gave over \$10,000.

*Operating Giving Analysis*



## **II. Determination of Priority and Potential**

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First Baptist Church of Mount Holly has approved a program to assess support for raising funds for facility needs. Specific priorities, with an estimated cost of **\$5,000,000**, have been identified. Planning has begun to address these issues. Cargill Associates has been retained to determine the feasibility of this plan.

This plan includes:

- Worship Center
- Enclosed Walkways
- Chapel
- Renovations to the Current Building
- Timothy Christian Academy Additions

A total of **35** leadership interviews were conducted. For most questions, the response base is **35**, since responses of both spouses were counted when both were interviewed. Questions regarding support and giving have a response base of **22** to represent a giving household unit.

The response base of the congregational questionnaire phase of the Pre-Campaign Feasibility Study is **144**. Questions regarding support and giving have a response base of **104** to represent a giving household unit.

A total of **126** households responded to the survey. Twenty-two (100%) interviewed households and ninety (86%) congregational respondent households represent **51%** of the **218** households that presently participate in giving. This percentage represents a participation level consistent with Cargill's experience of conducting surveys of this nature with churches of similar size.

For both phases of the study, individuals responded to a series of questions concerning church relationship status, awareness levels, personal involvement, and future congregational needs. Respondents offered comments to some questions. The comments are summarized by listing the most frequently noted statements. The results from both the congregational questionnaire and the leadership interviews are published in this report.

# III. Compilation of Responses

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## Leadership Interviews and Congregational Questionnaires

### A. Relationship

1. *Fifty-seven percent (20) of those interviewed and forty-four percent (64) of questionnaire respondents have been attending worship at First Baptist Church of Mount Holly for 16 years or longer.*

<u>Category</u>	<u>Leadership Interviews</u>	<u>Congregational Questionnaires</u>
0-5 years	6 (17%)	46 (32%)
6-10 years	1 (3%)	14 (10%)
11-15 years	8 (23%)	15 (10%)
16 years or longer	20 (57%)	64 (44%)
No response	<u>0</u> (0%)	<u>5</u> (4%)
<b>Total</b>	<b>35</b>	<b>144</b>

2. *Ninety-four percent (33) of those interviewed and eighty-three percent (119) of questionnaire respondents attend worship weekly.*

<u>Category</u>	<u>Leadership Interviews</u>	<u>Congregational Questionnaires</u>
Weekly	33 (94%)	119 (83%)
2-3 times a month	1 (3%)	11 (7%)
Once a month	0 (0%)	2 (1%)
Several times a year	1 (3%)	4 (3%)
Rarely, if ever	0 (0%)	1 (1%)
No response	<u>0</u> (0%)	<u>7</u> (5%)
<b>Total</b>	<b>35</b>	<b>144</b>

3. *Forty percent (14) of those interviewed and forty percent (58) of questionnaire respondents are between the ages of 45 and 59.*

<u>Category</u>	<u>Leadership Interviews</u>	<u>Congregational Questionnaires</u>
18 and under	0 (0%)	0 (0%)
19-29	0 (0%)	3 (2%)
30-44	1 (3%)	25 (17%)
45-59	14 (40%)	58 (40%)
60-74	11 (31%)	30 (21%)
75 and up	9 (26%)	23 (16%)
No response	<u>0</u> (0%)	<u>5</u> (4%)
<b>Total</b>	<b>35</b>	<b>144</b>

**B. Perspective**

4. *Eighty-three percent (29) of those interviewed and seventy-nine percent (114) of questionnaire respondents indicated feelings of moderately high to very high enthusiasm about the work and programs of First Baptist Church of Mount Holly.*

<u>Category</u>	<u>Leadership Interviews</u>	<u>Congregational Questionnaires</u>
Very high enthusiasm	11 (32%)	51 (35%)
Moderately high enthusiasm	18 (51%)	63 (44%)
Moderately low enthusiasm	6 (17%)	17 (12%)
Very low enthusiasm	0 (0%)	3 (2%)
No opinion	0 (0%)	7 (5%)
No response	<u>0</u> (0%)	<u>3</u> (2%)
<b>Total</b>	<b>35</b>	<b>144</b>

5. *Eighty-six percent (30) of those interviewed and ninety-two percent (132) of questionnaire respondents indicated the church communicates well to very well with the congregation involving events, plans, and programs.*

<u>Category</u>	<u>Leadership Interviews</u>	<u>Congregational Questionnaires</u>
Very well	11 (32%)	80 (56%)
Well	19 (54%)	52 (36%)
Not well at all	5 (14%)	7 (4%)
No response	<u>0</u> (0%)	<u>5</u> (4%)
<b>Total</b>	<b>35</b>	<b>144</b>

6. *Forty-six percent (16) of those interviewed indicated First Baptist Church of Mount Holly meets its current financial obligations with occasional difficulty and forty-four percent (64) of questionnaire respondents indicated they do not know how the church meets its current financial obligations.*

<u>Category</u>	<u>Leadership Interviews</u>	<u>Congregational Questionnaires</u>
Very well	7 (20%)	28 (19%)
With occasional difficulty	16 (46%)	41 (29%)
Not well at all	4 (11%)	6 (4%)
Does not know	8 (23%)	64 (44%)
No response	<u>0</u> (0%)	<u>5</u> (4%)
<b>Total</b>	<b>35</b>	<b>144</b>

7. *Forty-nine percent (17) of those interviewed indicated adequate information is not available about the handling and allocation of church funds and thirty percent (44) of questionnaire respondents indicated adequate information is available about the handling and allocation of church funds.*

<u>Category</u>	<u>Leadership Interviews</u>	<u>Congregational Questionnaires</u>
Yes	14 (40%)	44 (30%)
Only when asked for	3 (8%)	24 (17%)
No	17 (49%)	32 (22%)
No opinion	1 (3%)	37 (26%)
No response	<u>0</u> (0%)	<u>7</u> (5%)
<b>Total</b>	<b>35</b>	<b>144</b>

8. *Fifty-seven percent (20) of those interviewed indicated First Baptist Church of Mount Holly does not teach stewardship as the giving of time, talent, and money and eighty percent (115) of questionnaire respondents indicated the church does teach stewardship as the giving of time, talent, and money.*

<u>Category</u>	<u>Leadership Interviews</u>	<u>Congregational Questionnaires</u>
Yes	15 (43%)	115 (80%)
No	20 (57%)	16 (11%)
Does not know	0 (0%)	9 (6%)
No response	<u>0</u> (0%)	<u>4</u> (3%)
<b>Total</b>	<b>35</b>	<b>144</b>

9. *The following are perceived to be the church's greatest strengths:*

<b><u>Leadership Interviews</u></b>		<b><u>Responses</u></b>	<b><u>Congregational Questionnaires</u></b>		<b><u>Responses</u></b>
Missions and Outreach Programs	31		Missions and Outreach Programs	118	
Children's and Youth Programs	30		Music/Worship Ministry	85	
Music/Worship Ministry	17		Children's and Youth Programs	80	
TCA – Timothy Christian Academy	16		Church Staff	63	
Women's Programs	11		TCA – Timothy Christian Academy	63	
Church Staff	8		Women's Programs	44	
Building and Facilities	2		Men's Programs	22	
Leadership Training and Development	2		Leadership Training and Development	21	
Men's Programs	2		Building and Facilities	13	
Other	1		Other	8	

**Other (Leadership Questionnaire)**

- Preaching of the Word

**Other (Congregational Questionnaire)**

- Adult Education
- Bible-Based Preaching
- Family Atmosphere-Warmth, Reaching Out, Welcoming
- Love of the Lord Evident in the Hearts of Individual Believers
- Pastor Bob Preaching the True Word of God
- Pastor's Sermons (2)
- Preaching Biblical Truths

10. *The following are suggested areas, which need to be improved or expanded:*

<b><u>Leadership Interviews</u></b>		<b><u>Congregational Questionnaires</u></b>	
	<b><u>Responses</u></b>		<b><u>Responses</u></b>
Building and Facilities	25	Building and Facilities	86
Leadership Training and Development	18	Leadership Training and Development	52
Church Staff	17	Church Staff	51
Music/Worship Ministry	11	TCA – Timothy Christian Academy	41
Men’s Programs	10	Music/Worship Ministry	37
Other	5	Men’s Programs	31
Women’s Programs	5	Children’s and Youth Programs	23
TCA – Timothy Christian Academy	3	Missions and Outreach Programs	20
Children’s and Youth Programs	1	Women’s Programs	18
Missions and Outreach Programs	0	Other	13

Other (Leadership Questionnaire)

- Administrative Organization, Connection with the Church
- Leadership Level Stewardship Education
- Outreach
- Professional Financial Disclosure (2)

Other (Congregational Questionnaire)

- Bible Study
- Care/Help for Needy Members
- Choir (2)
- Counseling
- More Specific Teaching of Personal Financial Management and Stewardship
- Programs for 25 to 35 Year Olds
- Single Shepherding
- Small Groups
- Sunday School Options
- Uniting Programs and Ministries
- Visit Homebound
- Young Adults Over Age 18

11. *Sixty-three percent (22) of those interviewed and fifty-six percent (81) of questionnaire respondents indicated the church needs to proceed at this time with plans as outlined in the Vision Statement.*

<u>Category</u>	<u>Leadership Interviews</u>	<u>Congregational Questionnaires</u>
Yes	22 (63%)	81 (56%)
No	4 (11%)	16 (11%)
Undecided	9 (26%)	39 (27%)
No response	<u>0</u> (0%)	<u>8</u> (6%)
<b>Total</b>	<b>35</b>	<b>144</b>

12. Priority Need

*Eighty-nine percent (31) of those interviewed and seventy-eight percent (112) of questionnaire respondents ranked the funding needs. Individuals ranked the priorities being considered according to their perception of the church's needs.*

<u>Leadership Interviews</u>			<u>Congregational Questionnaires</u>	
<u>Rank</u>	<u>Average Ranking</u>		<u>Rank</u>	<u>Average Ranking</u>
1	1.90	Renovations to the Current Building	2	2.29
2	1.97	Worship Center	1	1.96
3	3.03	Timothy Christian Academy Additions	3	3.04
4	3.71	Chapel	4	3.30
5	4.39	Enclosed Walkways	5	4.41

*Average Ranking (weighted average) of all Respondents:*

<u>Rank</u>	<u>Average Ranking</u>	
1	1.96	Worship Center
2	2.21	Renovations to the Current Building
3	3.04	Timothy Christian Academy Additions
4	3.39	Chapel
5	4.41	Enclosed Walkways

**Cargill Associates tested for an overall funding need of \$1,000,000 to \$2,500,000 in a three-year Capital Stewardship Program above giving to the annual budget.**

13. *Thirty-one percent (11) of those interviewed and thirty-five percent (51) of questionnaire respondents considered \$1,000,000 to \$1,500,000 to be attainable.*

<u>Category</u>	<u>Leadership Interviews</u>	<u>Congregational Questionnaires</u>
\$2,000,000 to \$2,500,000	3 (9%)	20 (14%)
\$1,500,000 to \$2,000,000	9 (26%)	46 (32%)
\$1,000,000 to \$1,500,000	11 (31%)	51 (35%)
No response	<u>12</u> (34%)	<u>27</u> (19%)
<b>Total</b>	<b>35</b>	<b>144</b>

C. **Support**

TO AVOID DUPLICATE RESPONSES, ONLY ONE RESPONSE PER FAMILY WAS GIVEN FOR THE FOLLOWING QUESTIONS - 14 THRU 20:

**Twenty-two (22)** households are represented in the following Leadership Interview responses. **One hundred four (104)** households are represented in the following Congregational Questionnaire responses.

14. *One hundred percent (22) of those interviewed and eighty-six percent (90) of questionnaire respondents participate in the financial support of First Baptist Church of Mount Holly.*

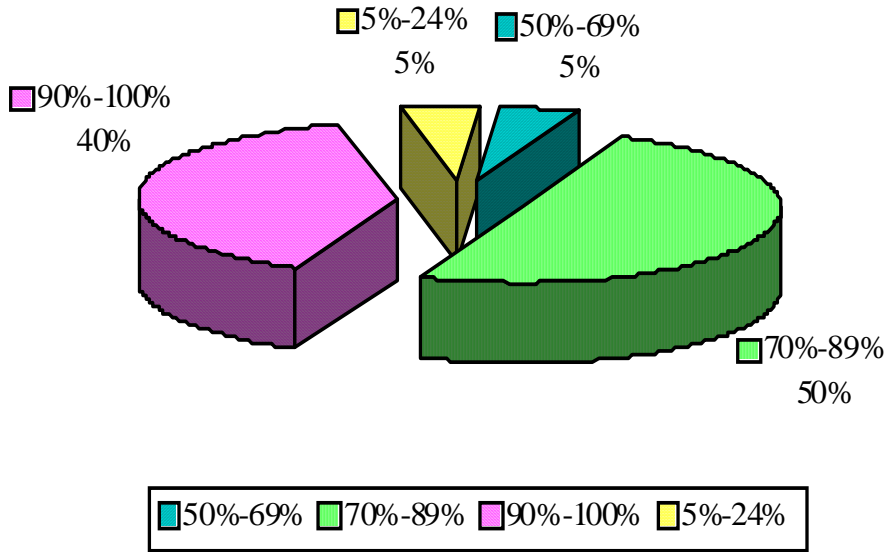
<u>Category</u>	<u>Leadership Interviews</u>	<u>Congregational Questionnaires</u>
Yes	22 (100%)	90 (86%)
No	0 (0%)	9 (9%)
No response	<u>0</u> (0%)	<u>5</u> (5%)
<b>Total</b>	<b>22</b>	<b>104</b>

15. *Seventy-seven percent (17) of those interviewed and thirty-seven percent (38) of questionnaire respondents indicated giving decisions are based on 10% or more of household income.*

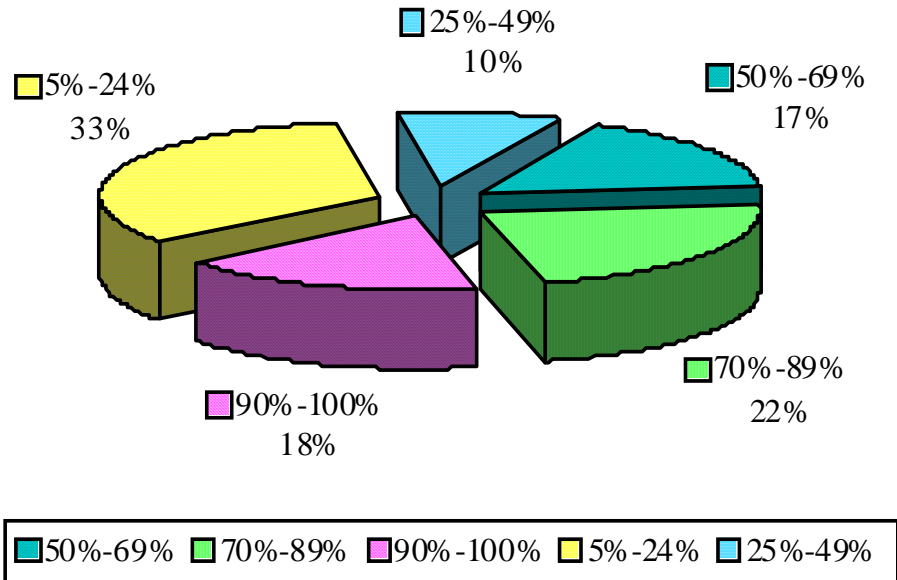
<u>Category</u>	<u>Leadership Interviews</u>	<u>Congregational Questionnaires</u>
10% or more of income	17 (77%)	38 (37%)
A percentage of income	2 (9%)	15 (14%)
A dollar amount	2 (9%)	22 (21%)
What they can afford	0 (0%)	19 (18%)
No response	<u>1</u> (5%)	<u>10</u> (10%)
<b>Total</b>	<b>22</b>	<b>104</b>

16. Each household was asked to estimate what percentage of total giving to charitable causes was directed to First Baptist Church of Mount Holly. The following reflects estimated percentages:

*Leadership Interviews*



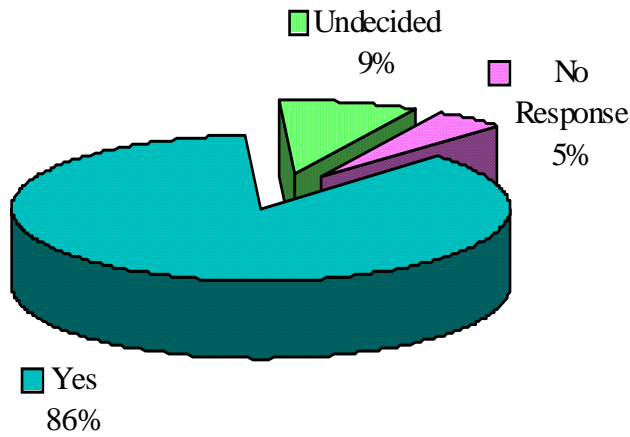
*Congregational Questionnaires*



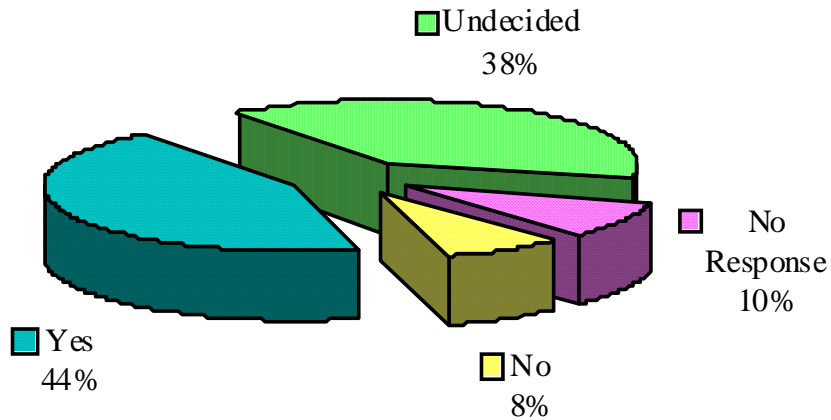
17. *Eighty-six percent (19) of those interviewed and forty-four percent (46) of questionnaire respondents will consider a personal gift to support a Capital Stewardship Program by means of a three-year commitment above giving to the annual budget.*

<u>Category</u>	<u>Leadership Interviews</u>	<u>Congregational Questionnaires</u>
Yes	19 (86%)	46 (44%)
No	0 (0%)	8 (8%)
Undecided	2 (9%)	40 (38%)
No response	<u>1</u> (5%)	<u>10</u> (10%)
<b>Total</b>	<b>22</b>	<b>104</b>

*Leadership Interviews*



*Congregational Questionnaires*



18. *Three percent (3) of questionnaire respondents expressed an interest in other methods of giving, such as non-cash gifts-in-kind, stocks or bonds, real estate, life insurance policies, charitable trusts, etc.*

<u>Category</u>	<u>Leadership Interviews</u>	<u>Congregational Questionnaires</u>
Yes	0 (0%)	3 (3%)
No	18 (82%)	71 (68%)
Undecided	2 (9%)	22 (21%)
No response	<u>2</u> (9%)	<u>8</u> (8%)
<b>Total</b>	<b>22</b>	<b>104</b>

19. Three-Year Giving Responses

Each household was given an opportunity to respond to questions regarding personal financial potential in relation to the proposed Capital Stewardship Program. These responses do not include participants who indicated they were undecided about contributing to a Capital Stewardship Program.

*Leadership Interviews:*

*The following reflects self-perceived gift responses totaling \$190,600.*

	<u>Responses</u>
\$50,000	1
\$15,000	5
\$10,000	5
\$6,000	1
\$3,600	1
\$3,000	<u>2</u>
<b>Total</b>	<b>15</b>

*DNI: Four respondents indicated they would make a gift but Did Not Indicate an amount.*

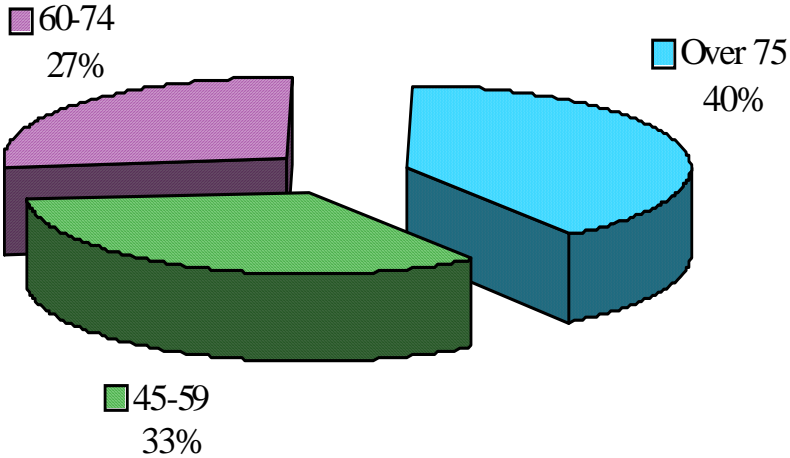
*Congregational Questionnaires:*

*The following 34 self-perceived gift responses represent \$178,780 in gifts. Signed questionnaires accounted for \$170,780 of that total. Unsigned questionnaires totaled \$8,000.*

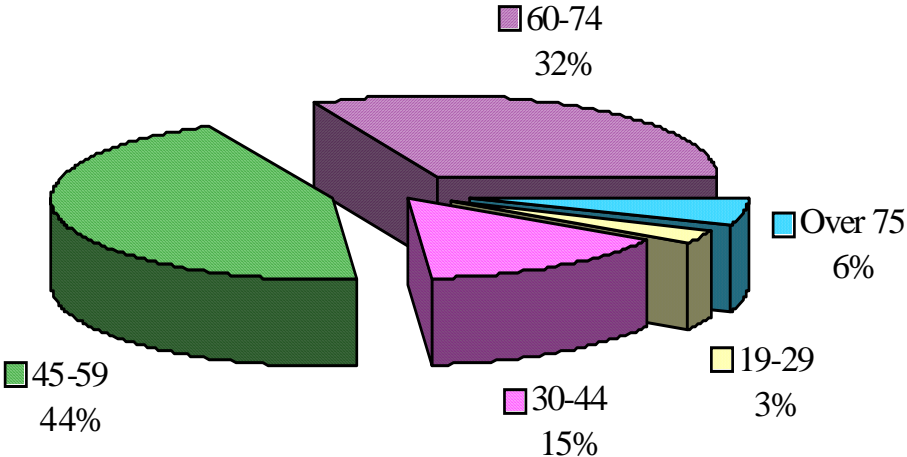
	<b><u>Signed Responses</u></b>	<b><u>Unsigned Responses</u></b>	<b><u>Total</u></b>
\$25,000	2	0	2
\$15,000	1	0	1
\$10,000	3	0	3
\$5,000	6	1	7
\$3,000	14	1	15
\$1,000	2	0	2
Less than \$1,000	<u>4</u>	<u>0</u>	<u>4</u>
<b>Total</b>	<b>32</b>	<b>2</b>	<b>34</b>

*DNI: Twelve respondents indicated they would make a gift but Did Not Indicate an amount.*

Of the **15** interviewees who indicated gift amounts totaling **\$190,600**, the percentages of pledge amounts by age groups are listed as follows:



Of the **34** questionnaire respondents who indicated gift amounts totaling **\$178,780**, the percentages of pledge amounts by age groups are listed as follows:



20. *Thirty-six percent (8) of those interviewed and eight percent (8) of questionnaire respondents will consider placing the church in their will.*

*Nine percent (2) of those interviewed and four percent (4) of questionnaire respondents have made that provision.*

<u>Category</u>	<u>Leadership Interviews</u>	<u>Congregational Questionnaires</u>
Yes	8 (36%)	8 (8%)
No	7 (32%)	42 (40%)
Included	2 (9%)	4 (4%)
Undecided	3 (14%)	42 (40%)
No response	<u>2</u> (9%)	<u>8</u> (8%)
<b>Total</b>	<b>22</b>	<b>104</b>

#### **D. Leadership**

Individuals were asked to suggest volunteers they would trust to give direction to a Capital Stewardship Program. Leadership respondents offered the names of **52** people. Questionnaire respondents offered the names of **82** people.

#### **E. Comments heard from Interviewees include:**

- We need TCA space, office space and worship space; but, we don't want to over build. We need renovation and expansion for our programs and TCA. There are lots of points of view here. We need better accountability and trust about how church funds are used. In the past, money has been used in such a way that there is not complete trust.
- We have too many programs; I'd like to see us do fewer programs, but do them very well. I'd like to see more volunteers.
- We need a Sanctuary, then when we build we can organize for offices and classroom needs. The Sanctuary is the main thing.
- I'd like to hear the pastor's vision for the church. I'd like the church finances to be much more transparent, using full professional accounting principles. There is a lot of preparation to do with current space and staff before we go forward.
- I don't know if we can do this financially. We need to build ownership. We need the staff to help show the need for this.
- Stewardship isn't taught nearly enough. We should have built this years ago.
- Handicap access is an issue, i.e. front door, elevator, and bathroom. Sunday School sharing with the school is difficult; could we add on to the building? A ramp would be useful for access to the stage, etc. I'd like us to have an interpreter for the deaf at service and in Sunday School.
- I don't want to see the church go in to debt, especially a large debt. Pastor leads well by guiding many people. We can get too hung up on aesthetics.
- To be practical, we need to work on stewardship. I think we need to do things to put us in order before building. The foundation of tithing and stewardship is needed.
- Financially, I don't think we can do this. We have a lot of questions and concerns about the building. TCA really puts wear and tear on the facility. From where has the vision come?
- There is a general sense of not knowing what is going on. Communication is a problem. It is easy to get lost in this church.
- I think we need to look at our people resources and compensate adequately before we

do more. We need to have a significant stewardship campaign to educate the people coming from a non-church background; then we need to fine tune our whole accounting system. General communication between board, committees and staff needs to be better before we build. Our entrance area needs to be more user friendly. We need to involve people better.

- We seem to be moving toward everything being done by paid staff. People do not feel connected committee to committee, people to people through communication. The music ministry is very fragmented right now.
- I'd like to move forward if we can pay for it. I'd like to have dedicated worship space. We need an all purpose space with a kitchen for us and the school. We need a new organ and a strong music program.
- Finances need to be more transparent. I'd like to see our staff grow and see us fix our building as part of the growth.
- TCA must be seen as a vital ministry of the church. We need to get the youth from across the street into our facility. We all need to own the vision of the church. We need to be more of a praying church.
- Youth programs were the big draw and interest.
- Can we afford to build? We need stewardship education.
- The school and church need to be on the same page. Moving ahead with changing the facility needs to coordinate with the school. The school and church can be working together.
- The need is here; I am not sure how many will be able to support a campaign.
- Historically, we tried to build in the past and some began giving, but the project did not happen. We are a moderate congregation when it comes to income.

**Comments indicated in Congregational Questionnaires include:**

- A sanctuary cannot come soon enough. I have been waiting a long time. A very important place even now, would be a place in the church somewhere; a small chapel to be alone and meditate! Thanks for helping!
- I've attended First Baptist during the transition from long-time pastor to interim to current pastor. I've seen the ebb and flow of attendance. I'm concerned about the long-haul, whether this effort will die in a few years. I don't know whether our recent increase in numbers has increased our financial resources. I mentioned "unity" earlier because recently the church has felt less like a family and more like high-school with cliques. This has saddened me.
- My church donation is presently given to the mission ministry. I feel lead by the

Lord to do this, and will continue until He tells me differently. I wish I could donate more to the church for this project; I truly do.

- I am praying for God's will, that God will help us bless others by blessing us with a new place to worship, etc. May God touch all of our hearts to take this on and be successful.
- First we pray; then we do.
- I would love to see a new sanctuary built and would be willing to donate extra for this endeavor.
- Regarding question 11, although I recognize the needs of the church, and agree with its vision, I do not have enough information to agree that we should proceed at this time.
- In recent years our income has been reduced significantly. Our present and future income is fixed, yet we are endeavoring to maintain our prior level of giving - to church, missionaries and charitable organizations. Also, we are not convinced we cannot make due with what we have. Attendance may (?) have increased but has church membership? Is this a sign of commitment? It seems TCA has the tail wagging the dog.
- Many of our beautiful, historic churches now stand empty or converted to some other use. A sanctuary may provide for a more worshipful atmosphere, but it probably won't change the hearts of the attendees. Our mission breakfast pointed out how we were touching and sometimes changing the lives of people. Perhaps this is how the church is to grow and touch the world.
- This is the first time we have ever seen the vision for the church. This is upsetting since it is a very important decision. Clearly space is missing to grow a music ministry that allows for training and development of the musicians, choir (which has gone from winning souls for Christ to almost non-existent) and worship leaders. TCA is partially a self-supported ministry and needs to participate in some way in raising funding for its spaces. The adult ministry needs space as well.
- We do not believe the leadership of the church is hearing the true heart of God in this matter. They never shared a vision, nor does attendance and giving reflect a need for this. We will question the integrity and credibility of Cargill Associates if this goes forward. Is this a feasibility study or a marketing scheme?
- At present, my church home is Calvary Chapel in Bellmour. I attended First Baptist for many years starting in the early 80's. It was my first church home as a new Christian and I also belonged to a home fellowship in Rancocas Woods from First Baptist. My four children grew up in the various youth fellowships and two were married under Pastor Santilli. We will forever be connected and grateful that the Lord "grew" us at First Baptist. I am happy to see that the Lord is still doing great things there. My prayers are with you that He will continue to bless the Mt. Holly area.
- I think the proposed work is important. I only wish I were financially able to

contribute more.

- I am a self-employed realtor. In good markets I can easily give 10%. In tight markets (as is the case now) I have to draw on my credit cards just to pay the IRS and state taxes and health insurance; thus, making 10% tough. Also, because settlements are sporadic so is my giving. Therefore, I am not the best barometer.
- It would be nice to have a chapel. I will do the best I can to support it financially. It would also be nice to have a worship center.
- My giving at present is quite a bit more than my tithe - I had already increased my giving by adding to the Building Fund. I am a widow with limited income and a member for 51 years.
- I no longer attend FBC, choosing to be in a small home church. However, I did leave my membership there and at present have no intention to remove it. My tithe, 8% to 10% goes to my church and a number of other ministries. We did attend regularly and were active in many of the outreach and music ministries for ten years. We are unable to answer some of the questions. The vision of mission was something we discovered at FBC and we feel strongly that although upkeep is critical to the current facility, we don't feel this whole expense is necessary.
- The last thirteen years I have been in the Baptist Home, and attend Central Baptist. I am a member there, and cannot pledge money to another church at this time. My husband, who is deceased, and I went to FBC for over twenty-seven years and were blessed and active; I can only think of good times there.
- I would like to see the leadership expand or improve without the use of borrowed funds.
- We hope we don't sound too pessimistic. In reality we put aside approximately 10% of our income for God's work, wherever he leads us to contribute, so it's difficult to say how much we can give, especially, on our fixed income. At the rate we're going, our savings won't last as long as expected as we need to dig deeply into them now. My husband has MD and we don't know what lies ahead for us, but we do know God is faithful, always. Praise Him!
- I am not a member. I visit often when I'm singing with the choir.
- We appreciate our inclusion and the initiative taken with this process. We believe this already indicates to us that there is a good intent toward good stewardship.
- Better maintenance and care needs to be given to the current building. This should include better supervision of children, youth and TCA students by both their parents and staff.
- We feel that our pastor could use the help of another pastor. That way Pastor Bob can focus on the most important areas of the church.
- I love coming to FBC! It has made a huge difference in my life.
- The church has had problems in dealing with designated funds; they have sought to address issues that will assist this problem. This is the reason we have reduced our

normal giving level. They did not honor the donors directions on checks given for specific offerings and had no desire to correct the issue at the time. It has improved some. Trust is critical and the system is being worked on.

- I think that maybe the low level of giving indicated via statistics might be attributable to the fact that a large percentage of our families are headed by believing wives and unbelieving or uncommitted husbands. This presents a unique challenge both for ministry focus and as it pertains to giving. Also, I feel a crucial element has been left out of this process. We have been presented with, and have had discussion on, all the reasons and needs for expansion. We have totally omitted reasons not to expand, and especially what God might have us do with millions of dollars instead of expanding. I do feel we need to hear both sides of the story. That has not happened. The congregation needs to hear all the pros and cons and then pray about whether this is what God wants us to do.
- FBC is important, but TCA is (as far as building needs) more important.
- I feel that this building project is needed and necessary. However, I am concerned about raising funds with the uncertain economy that is expected (possible recession). I think we need to focus on only the most important needs as decided in question twelve. We should raise funds for these most important needs now and look at the other needs at a later time. We should take smaller steps to get to the big picture.

# IV. Observations

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## *Programs and Ministries*

- ◆ Eighty percent (80%) of respondents indicated feelings of moderately high to very high enthusiasm about the work and programs of First Baptist Church of Mount Holly.
- ◆ Ninety-one percent (91%) of respondents indicated the church communicates well to very well with the congregation involving events, plans, and programs.
- ◆ *Missions and Outreach Programs, Music/Worship Ministry and Children's and Youth Programs* were ranked by respondents as the church's greatest strengths.
- ◆ Respondents indicated *Building and Facilities, Leadership Training and Development* and *Church Staff* as areas in most need of improvement and/or expansion.
- ◆ At the present time, Timothy Christian Academy has 196 students in grades K-8<sup>th</sup>. Of those students, 186 (95%) come from families who are not members of the church. The Academy, therefore, has become a major mission component of the church's ministry.

## *Giving*

- ◆ Forty percent (40%) of participating households give less than \$1,000 annually. This is a spiritual issue that needs to be addressed. Stewardship education is needed.
- ◆ The average annual gift per contributing household of First Baptist Church of Mount Holly is \$1,989.
- ◆ Seventy-seven percent (77%) of those interviewed and 37% of questionnaire respondents indicated their giving decisions are based on 10% or more of household income.
- ◆ Forty percent (40%) of respondents indicated they do not know how First Baptist Church of Mount Holly meets its current financial obligations and 32% indicated the church meets its current financial obligations with occasional difficulty.

- ◆ Thirty-two percent (32%) of respondents indicated adequate information is available about the handling and allocation of church funds and 27% state it is not.
- ◆ Fiscal management is being questioned by members of the church to the point that a degree of distrust has emerged. This needs to be improved. Church leaders would be well served by creating a comprehensive quarterly flow of financial information to the membership.
- ◆ In 2007, twenty-four percent (24%) of the annual receipts went to missions. This is commendable. However, the Mission Post (your church facilities) has suffered.
- ◆ Church leaders would be well served by considering a more unified approach to annual giving. The present opportunity to designate funds has a tendency to over-fund certain ministries and under-fund others. A unified annual budget would offer a better approach.

### *Facility Expansion/Improvement*

- ◆ Fifty-eight percent (58%) of respondents indicated the church needs to proceed at this time with plans as outlined in the Vision Statement and 27% of respondents indicated they are undecided at this time.
- ◆ Eighty percent (80%) of respondents ranked the facility needs. *Worship Center (1.96)* was identified as the first priority by respondents and *Renovation to Current Building (2.21)* was identified as the second priority.
- ◆ Church leaders made a strong case for a new worship center and renovations, but the other three items should not be considered at this time.
- ◆ Based on the present size and giving levels of First Baptist Church of Mount Holly, a project in the \$5,000,000 range is too large and needs to be scaled back.
- ◆ A project, however, in the \$2,000,000 range could be managed if church leaders are willing to conduct two consecutive three-year capital campaigns and create a debt service line item in the 2009 operating budget and then grow this line item over the next three years to manage any residual debt from the project.
- ◆ Based on the Academy's usage of the facilities and the number of non-members participating in the Academy, it would seem appropriate for the Academy to fund a major portion of the renovations for the classrooms and gym.

\$5,400

- ◆ At the present time the Academy pays ~~\$4,500~~ per month in rent. The church provides utilities, custodial, maintenance, etc. The ~~\$4,500~~ per month represents \$23 per month per student based on the 196 students presently enrolled. This is extremely low. \$5,400
- ◆ Church leaders (the Building Committee) need to be very creative with the type of building materials to be used on the sanctuary. Controlling costs will be a major concern.
- ◆ Have church leaders considered using members to provide “sweat equity” for some or all of the renovations? This approach would provide tremendous savings.

### *Capital Stewardship Program*

- ◆ Thirty-five percent (35%) of respondents considered *\$1,000,000 to \$1,500,000* to be attainable in a three-year Capital Stewardship Program.
- ◆ Eighty-six percent (86%) of those interviewed and 44% of the questionnaire respondents will consider a personal gift to support a three-year commitment above their regular giving to the annual budget. Thirty-three percent (33%) of respondents indicated they are undecided at this time.
- ◆ Self-perceived gifts totaling \$369,380 were discovered from 49 households, representing approximately 22% of the 218 households that presently participate in annual giving.

# V. Recommendations

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- A. In light of the Pre-Campaign Feasibility Study, Cargill Associates recommends that First Baptist Church of Mount Holly proceed with plans for a Capital Stewardship Program. The schedule should be **May 2008** to **December 2008**.
1. Cargill Associates recommends that the project involve creating a designated worship space and/or renovations.
  2. Cargill Associates recommends that the project not exceed **\$2,000,000**.
  3. Cargill Associates recommends that Timothy Christian Academy be asked to fund the renovations.
  4. Cargill Associates recommends that a debt service line item be created in the 2009 annual operating budget and use a major portion of the annual giving increase to fund the line item. This line item would be used to fund the residual debt from the project.
  5. The campaign should center on raising the maximum dollars for the project between **May 2008** and **December 2008**. In **January 2009**, based on the strength of the stewardship program, charge the Building Committee to work with their architect and finance institution to devise a building and financing plan for congregational approval by **Spring of 2009**. This approach takes the guesswork out of the plan and leaves veto power with those who are being asked to pay for it.
  6. The campaign should include raising both the three-year capital funds and annual funds for **2009** simultaneously.
  7. We find an increase of **\$75,000** to **\$113,000** to be a reasonable expectancy for annual operating giving in **2009**. This expectancy is based on Cargill Associates' track record of a **10 to 15 percent** increase in annual operating giving when a combination campaign is conducted.
  8. We find a reasonable expectancy of **\$850,000** to **\$1,050,000** for the capital project. This expectancy is based on the **\$190,600** identified among **15** of the **22** participant households in the leadership interviews, and the **\$178,780** identified by **34** of the **104** respondent households in the congregational survey. The above participating households include only the households that indicated a gift amount. *Though a campaign could yield more or less than the reasonable expectancy, this is a conservative projection based on the combined responses of members to the perceived needs of the church. Our experience indicates capital giving receipts would follow this customary pattern:*

<b>First Year</b>	<b>40-45%</b>
<b>Second Year</b>	<b>30-35%</b>
<b>Third Year</b>	<b>20-30%</b>

- B.** A Capital Stewardship Program adhering to Cargill Associates counsel will produce the following:
1. A clear *vision* of the church's future mission ministry based upon the discerned will of God.
  2. *Ownership* in the church's vision by a large number of the church's membership.
  3. Increased *involvement* by a greater number of members in the development and support of the church's vision.
  4. Motivation of members to grow in their level of *stewardship commitments*.
  5. Encouragement of members to make the most generous, pacesetting *expression* of their commitments to the church's vision.
  6. A disciplined *follow-up*, which will enable the church to achieve all that is committed in the campaign.
- C.** Church leadership will need to continue developing an comprehensive information flow to members.
- D.** We recommend that First Baptist Church of Mount Holly prepare and mail statements of giving to all resident households on a quarterly basis. Currently, the church provides giving statements annually. Such a practice serves as a reminder of giving needs and stimulates greater participation.
- E.** We recommend that First Baptist Church of Mount Holly make giving envelopes available on a monthly or bimonthly basis. Currently, they are distributed annually. Such a service can increase the giving level for all causes dramatically.
- F.** First Baptist Church of Mount Holly needs to passionately promote stewardship among all members, especially for those not regularly supporting the church. Newer members usually have a two-year "lag" time before they become fully involved in supporting the church. Stewardship promotion will speed up this process for newer members and create a broader giving base in the congregation.
- G.** During the capital giving period, a consistent, solid program of budget growth is essential. Following the campaign, Cargill Associates would be delighted to show how other churches have established effective, long-range plans to create larger budget-giving bases.

*The response of those participating in the Pre-Campaign Feasibility Study was supportive and helpful. The Cargill Associates representatives were graciously received by those interviewed.*

*The staff of Cargill Associates wishes to express appreciation to the individuals of First Baptist Church of Mount Holly who gave counsel and assistance in assembling necessary information in preparation for the Pre-Campaign Feasibility Study.*