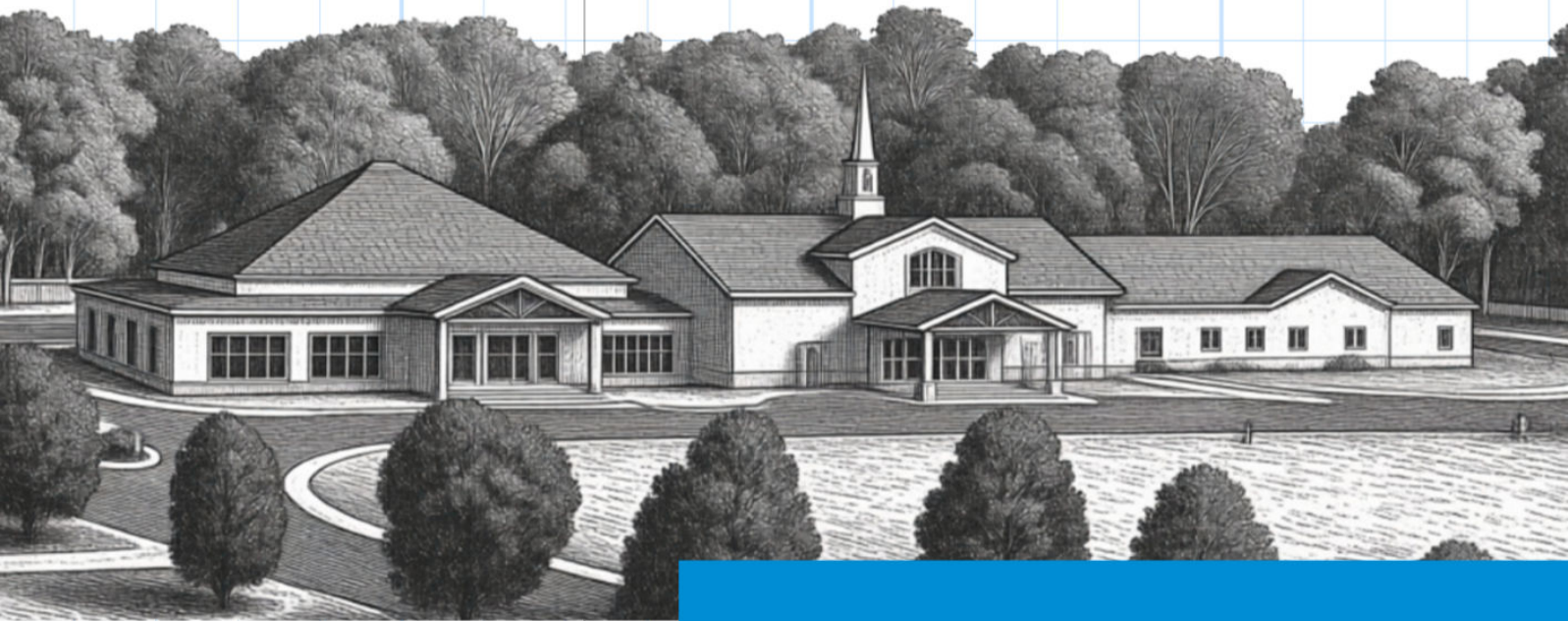


arise & build

“Let us rise up and build...” - Nehemiah 2:18

2026



BETHEL
BAPTIST CHURCH



(317) 462-5850



www.BethelBCG.org/Building2026



www.BethelGreenfield.org

The Vision



Arise & Build

As we have prayed and planned for this next step in the life of our church, one of the key decisions before us has been selecting the right partner to help us build wisely and faithfully. Like the people in Nehemiah's day who said, "Let us rise up and build," we sense the Lord leading us forward, and we have sought to approach this moment with both faith and careful stewardship. We reached out to five contractors and received four bids, taking time to review each one with a focus on quality, service, and long-term value.

After much consideration, the pastor and deacons are recommending Runnebohm Construction as the contractor for this project. Located in Shelbyville, Runnebohm is a family-owned company with a long history of serving churches and communities. Their work reflects strong craftsmanship, along with an understanding of the needs and priorities of a church family.

They have completed a number of projects similar to ours, and their experience is evident not only in the quality of their work, but in the way they guide churches through each step of the process. In our interactions, they have shown a spirit of cooperation, clear communication, and a desire to serve rather than simply complete a project.

We believe this recommendation represents a careful and prayerful step forward. As Nehemiah's challenge reminds us, there comes a time to move from planning to action. This handout has been prepared to help you prayerfully consider that step. Inside, you will find an overview of the proposed building design, a concept view of the exterior of the church, and a clear explanation of the self-financing plan, along with frequently asked questions. Please note that all designs and concepts are preliminary and are subject to change. Our desire is that you will review this information carefully, ask questions as needed, and seek the Lord's guidance as we move forward together.

**Pastor Lands &
Bethel Leadership Team**

Priorities of this Building Program

Additional Adult Classroom Space

Provide needed space for Sunday School and discipleship, allowing classes to grow and new classes to begin.

Improved Office and Ministry Space

Create adequate and efficient space for pastoral staff and ministry coordination, supporting the day-to-day work of the church.

Better Traffic Flow and Accessibility

Enhance entry points, interior movement, and overall layout so the building is easier to navigate for members and guests.

Expanded and Functional Auditorium Space

Improve seating, flow, and accessibility to better accommodate our current congregation and future growth, while maintaining a clear focus on the preaching of God's Word.

Flexible Multi-Use Areas

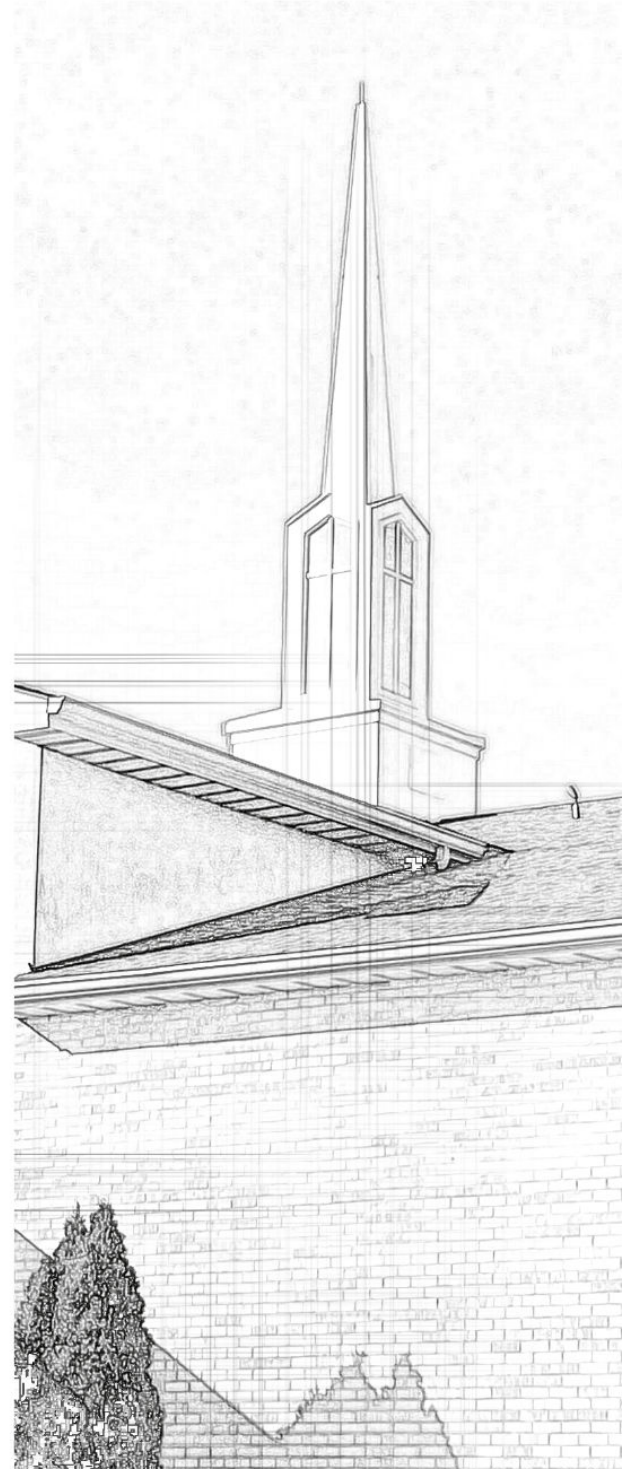
Design spaces that can serve multiple purposes throughout the week, supporting a wide range of ministries without unnecessary expansion.

Unified and Cohesive Design

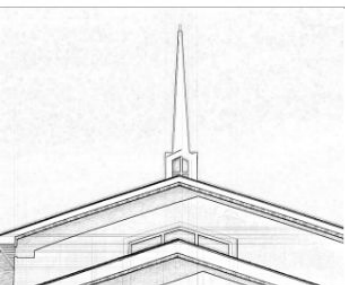
Bring the campus together in a way that feels connected and intentional, improving both function and appearance.

Wise and Sustainable Stewardship

Ensure the project reflects careful financial planning through a self-financed approach, allowing us to move forward without unnecessary debt while preparing for future ministry.



Simple Explanation of the Self-Finance Plan



This plan comes down to one idea.

Instead of borrowing from a bank, we are borrowing from ourselves. The church already has money saved and invested. That money is earning interest each month. Rather than paying a bank high interest, we use our own funds to build, and let that interest help cover the cost.

An Important Clarification

We are **not spending or liquidating \$2.1 million** to build this project.

- The principal stays invested and protected.
- We are borrowing against those funds, not spending them.
- The money continues working while the building is being built.
- When the project is paid off, those funds are still there.

A simple way to think about it:

It is similar to someone borrowing from their 401(k). They are using their own resources instead of taking on outside debt, and over time, they repay what was used.

One important difference:

In our case, we are **not withdrawing those funds**. We are **borrowing against them**, which allows the principal to remain invested and continue working while the building is being built.

In simple terms:

We build the building, pay it off, and still keep the savings.

How It Works in Everyday Terms

- Think of it like using your own savings instead of taking out a high-interest loan.
- Your money keeps working for you while you pay yourself back.
- That is what the church is doing with the resources God has already provided.

Where the Payments Come From

1. Interest from our savings

- About \$10,700 per month
- This covers most of the interest cost.

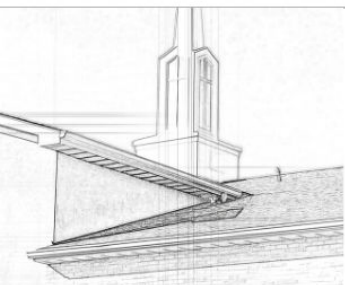
2. Church budget

- About \$13,333 per month is set aside.

3. Weekly giving

- Goal: about \$15 per week per giving family or adult
- Everyone is encouraged to pray and give as the Lord leads.
- Many may be able to give more, and any additional giving goes directly to reducing the principal.





What This Means

- About **\$23,000 per month** goes toward paying down the building
- The project can be paid off in about **7 years**.
- As the balance drops, payoff speeds up without increasing commitments.

Why This Approach Makes Sense

- Avoids high bank interest
- Keeps control of our resources
- Protects our savings
- Provides a steady, predictable plan
- Allows faster payoff over time

Built-In Safety Nets

We have taken steps to ensure this plan remains stable and responsible.

- A **line of credit up to \$500,000** will be secured as a backup
- This would be the **only debt tied to our currently debt-free property**
- It is a **contingency only**, not part of the normal plan

Our goal is to remain disciplined in planning and financial management so that this line of credit is **not needed**.

In simple terms: **It is there for safety, not for spending.**

Additional Stability

- We are using only about **60% of the available funds**
- **Approximately 40% remains uncommitted and not tied to this loan**
- Savings remain in place and continue earning interest
- Ongoing monthly cash flow continues to strengthen reserves

Simple Bottom Line

We are strategically using what God has already given us to build, without placing the church under heavy outside debt. We give faithfully, stay disciplined, and over time, the building is paid off, while the resources God has provided remain in place.

Have a question? Fill out the form

? www.BethelBCG.org/Building2026



What are we doing?

We are building using money we already have, instead of borrowing from a bank. In simple terms, we are “being our own bank.”

Are we going into debt?

Yes, but it is internal. We are borrowing from our own funds, not from an outside lender.

Why not just pay cash?

We want to build without draining our savings. This keeps the church financially strong and prepared for the future.

Is our money still safe?

Yes. Our savings will remain in place and continue earning interest while backing the project.

How much is the project?

Approximately \$2.1 million.

How long to pay it off?

About 7 years, with the goal of paying it off sooner if possible.

Where do payments come from?

- Interest from church savings
- Planned budget funds
- Voluntary giving from the church family

What is the weekly giving plan?

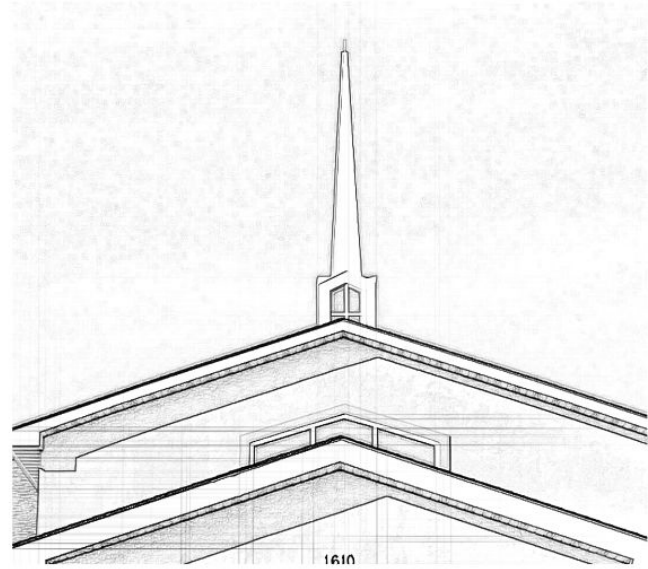
We are asking for broad participation. Example: \$15 per week from many families helps meet the goal.

What if I cannot give?

That is understood. Participation is voluntary and based on what the Lord leads you to do.

What happens if more is given?

All extra giving goes directly toward the principal, helping pay off the building faster.



Will this affect church ministries?

No. The plan is designed so regular ministry continues without interruption.

What if something unexpected happens?

We have safeguards in place:

- A backup line of credit
- Strong reserves still intact
- Flexibility in the plan if needed

Are we taking on too much?

No. We are staying within safe limits and not overextending.

Why is this a good approach?

- No bank pressure or control
- Interest stays within the church
- Predictable payments
- Flexibility for the future

What is a “special offering”?

Before construction begins, we will receive a one-time offering to help reduce the starting balance and strengthen the plan.

What is the big picture?

We are building in a way that:

- Uses what God has already provided
- Protects the church financially
- Allows steady, responsible progress



**Please pray for
wisdom, unity, and
the Lord's direction
as we move forward
together.**

78'-0"

28'-0"

70'-0"

28'-0"

