

Next20 Project Briefing

Faithful Today, Ready for Tomorrow



Why We're Doing This

- Champion Fellowship started 20 years ago with four families meeting in homes, then a junior high cafeteria, before moving into our current Market Street building.
- We are now out of room: three Sunday services, maxed-out parking, maxed-out education space, and special events like Easter and Christmas at full capacity.
- The City of Brenham will not permit any expansion of our current building's footprint or a parking structure on this 2.93-acre site — we've reached this site's ceiling.
- Our fastest-growing group is nursery/Pre-K — 11 babies are due in this church in October alone. We are committed to having room for these families as they grow up in this church.
- The goal is not to change who we are — it's to keep meeting a real, current ministry need: equipping the saints and teaching God's word to a growing body.

The Vision: A Faith, Family, Community Development

- Rather than asking the congregation to fund an entire new building through a single capital campaign, the elders researched a different model: pairing the church with a real-estate development that helps offset construction costs.
- In 2026, the church purchased ~105 acres in Brenham (south of Hwy 290, along S. Chapel Hill St, next to the city's new Brenham Family Park) for about \$36,000 per acre — the land alone is already worth significantly more.
- The land is held by BCFC Holdings LLC, a for-profit subsidiary wholly owned by the nonprofit church, so it can be developed and pay dividends back to the church.
- The vision for the land: a "town square development model" anchored by the church — including residential, commercial and mixed-use space, and shared green space, all shaped by our **faith, family**, and **community** values.
- The development will complement and share the benefits of the Brenham Family Park. In April, the city began investing \$4M in park improvements (lake, trails, pavilion).
- The church is not becoming a real-estate developer. Outside for-profit investors and builders do the actual development; the church's subsidiary receives the proceeds as an investor.

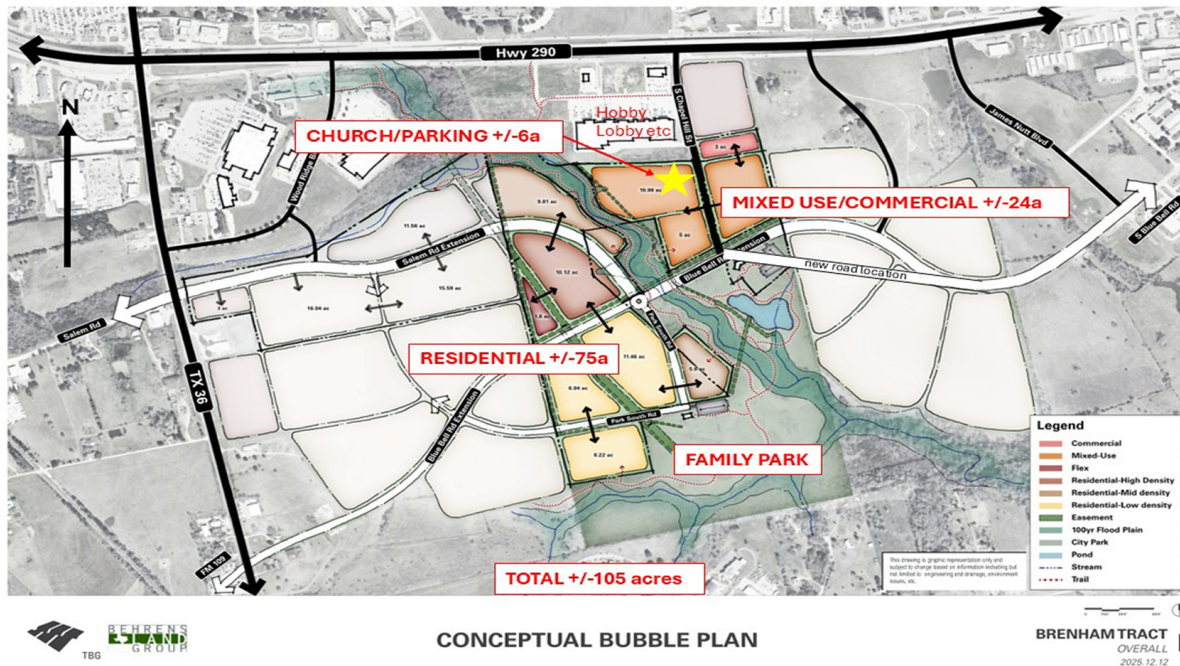
Preliminary Concepts 7-14-26



Concept drawings show a potential town square layout and example design elements.

The Where

The Where



- South of Hwy 290 on S. Chapel Hill St, directly behind the Hobby Lobby retail corridor and next to the City of Brenham's Family Park.
- Church + parking: ~6 acres. Mixed-use/commercial: ~24 acres (east of the creek). Residential: ~75 acres (west of the creek).
- The church site sits on the highest point of the property — clear of the creek's floodplain, and visible as the first thing people see driving toward the park or the new neighborhoods.
- Project Team: Behrens Land Group Developers (Brenham), FGM Architects (Austin), TBG Land Planners (Houston), McClure Browne Civil Engineering (CS), Salser Commercial Development (Dallas).

What We're Building — The Target Scope

This is a "target," not set in stone — it will keep sharpening as design and cost estimates progress.

The scope includes two components:

Short-term improvements (Market St Location, next ~2 years): finish the worship center carpet and paint; add one new adult classroom in the education building.

New facility: described below in comparison to our current facility, the new campus is being master-planned to include a Phase 1, 32,000SF main building and improved parking, and a Phase 2, 10,000SF classroom building expansion and additional parking.

Space	Existing Location (Market St.)	Proposed Phase 1	Phase 2 (adds)
Total land	~2.93 acres	~6 acres	—
Parking	104 spots	200 improved + 200 unimproved	200 improved
Worship / conference center	5,500 sf (325 seats)	8,000 sf (675–800 seats)	—
Lobby / Great Hall	3,900 sf	6,400 sf	—
Nursery / Pre-K / Children	9,400 sf	9,600 sf	—
Student (JH/HS/College)	1,500 sf	2,500 sf	5,000 sf
Adult classroom / conference	1,700 sf	2,500 sf	5,000 sf
Admin	3,000 sf	3,000 sf	—
Total size	25,000 sf	32,000 sf	10,000 sf

Phase 2 timing isn't set — it depends on giving, growth, and what the finished Phase 1 needs turn out to be.

The Cost

Construction costs have nearly doubled since pre-COVID. This is the current target estimate.

Line item	Phase 1	Phase 2
Market Street upgrades	\$0.20M	—
Main building (\$415/sf)	\$13.28M	—
Classroom building (\$375/sf)	—	\$3.75M
Parking	\$0.96M	\$0.90M
Direct costs (FF&E, etc.)	\$1.78M	\$0.40M
Soft costs (design, consulting, testing)	\$1.78M	\$0.45M
Total target cost	\$18M	\$5.5M

How We'll Pay For It

Using the land investment model as opposed to a single, large stewardship effort, the Target Financial Plan consists of three steps:

Step 1 — Stewardship (now → early 2028)

Raise a 20% down payment toward the construction loan and short-term needs: **\$3.2M total**.

Step 2 — Bank financing (construction → move-in, ~2Q 2029)

A construction loan with Citizens State Bank of up to **\$14.24M** (80% loan-to-cost) carries the project through move-in.

Step 3 — Mortgage & land payout (2029 forward)

At move-in the construction loan converts to a mortgage. Selling the current Market Street building (already has an interested church buyer, est. \$4M value, minus ~\$3M owed) nets about \$1M more toward principal — leaving an estimated **\$13.24M mortgage**, or roughly **\$1.1M/year** in debt service at current rates.

Land payout (conservative estimate)	Post-tax payout to church
Commercial parcels (~24 acres)	\$1.5M – \$2.5M
Residential parcels (~75 acres)	\$6.5M – \$7.5M
Total	\$8M – \$10M
Estimated annual dividend to church (10+ years)	\$800K – \$1.1M+
Net debt service after land payout	\$0 – \$300K/yr

A church's debt service is considered very healthy under ~15% of its operating budget. Champion Fellowship's current budget is a little over \$2M/year — without the land model, this project's debt would be unworkable. With it, net debt service is expected to land well under that benchmark and allow the church to grow its ministry without overwhelming financial pressure.

Target Timeline

- Master planning & church renderings — through Sept 30, 2026
- Next20 sermon series & Commitment Sunday — Oct 4 – Nov 1, 2026
- Stewardship campaign — through Jan 1, 2028
- Design phase, through permitting/loan — Oct 2026 – Dec 2027
- Construction — Jan 2028 – ~April 2029
- Sale of Market Street building — ~March/April 2029
- Move-in — ~April/May 2029

These are targets, not guarantees. Leadership has not signed a construction contract, and the plan will flex with giving, the economy, and what God provides at each step — including pausing if the numbers don't work.

Questions From the Floor

- **Why not just expand the current building?** The architects looked at this option in 2025, including the possibility of a parking garage. The City of Brenham will not permit any expansion of the footprint (or a parking garage) on our current site.
- **Will the new church fit Brenham's and Washington County's historical character?** Yes — concepts draw on the area's German-heritage architecture (breezeways, natural materials) and natural beauty of the land; September renderings will show a more full picture.

- **Is the site on low, flood-prone ground?** No — the building sits on the highest point of the property, clear of the creek's floodplain. The slope toward the creek may allow a multi-story design.
- **How much control will the church have over the surrounding development?** An HOA/COA structure will keep commercial and residential uses aligned with our family/community values and the city's own vision for the area.
- **Is the church planning to build an athletic complex or hotel?** No. While these have been discussed as possible elements of the commercial development, they would be funded by outside investors, not the church. City leaders say an indoor athletic/sports facility is a top community need, and it would create natural synergy with our campus and Faith, Family, and Community values.
- **How supportive has the City of Brenham been?** Very — the city and its park/grant partners have rerouted a planned road off our land, and a city-approved development plan is the next major milestone, hoped for by year-end.

Staying Informed

The full meeting recording, notes, and a growing FAQ will be posted to our church webpage, with ongoing updates through our webpage, church-wide emails, and Sunday morning announcements. Our goal is to establish open, clear communication and full transparency through every step of this process.

This is a journey of faith, not just construction. Stay tuned for more updates as each step unfolds, and please continue to pray for this church family, our leaders, and everyone involved in the Next20 project.

Love God, Love Others, Share Christ