



**St. Mark
Presbyterian
Church**

We Are St. Mark

From Servicing A Debt To a Debt of Service

Our plans to retire our debt, hire an associate pastor, and move forward with mission outreach.

Introduction

St. Mark Presbyterian Church is a vibrant congregation that has been ministering to the needs of our community since it was established in 1962. And while facilities and faces have changed, one thing remains the same ... our commitment to Christ, to one another, and to the betterment of the world around us.

We are a vital church with over 600 active members in over 500 households within our larger community of friends and supporters. Led by a dedicated pastor and dynamic team of Elders, Deacons, staff, leaders, and volunteers, there are an increasing number of ways that people of all ages can participate in the spiritual, educational, social, and service ministries of St. Mark.

Yet, despite our strong heritage of activity and accomplishment, some significant challenges remain.



Our Values - Dedication to Service

"Being and doing church is more than Sunday morning worship. We are united in our dedication to being a missional church, and we possess a willingness to serve, participate, show up, and be engaged."
~Our website under Mission at Work

Our outreach is local, regional, and international:

- Servicing community non-profits and local needs through our Board of Deacons
- International mission partnerships such as Bread for the World
- Working for community development through our Nicaraguan Covenant Committee
- Fostering early childhood formation through our St. Mark Community Preschool

Some of our Outreach Programs

Deacons' Fund
Nicaragua Covenant Committee
Oljato VBS Mission Trip
AMOS
Bridging Borders
CA Council of Churches
CEPAD
Covenant Network
Environmental Scholarship
Family Promise
Get On the Bus
NEXT Church
Monte Vista Grove Homes
Newport CCC
Orange Coast Interfaith Shelter
Parajon Salary Support
PCUSA Missionaries
Power 4 Youth
Providence Youth Home
Syrian Refugee Relief
Union University



Our Needs

Looking to the future needs of our growing church community as well as to our dedication to service, St. Mark's past leaders recognized the need for a larger church campus. They agreed to a mutually beneficial land and building swap with Our Lady Queen of Angels Catholic Church.

St. Mark's congregation came together to raise the funds to complete our new campus, and our first worship service was held here in November, 2007. In 2012 we secured a ten-year loan for \$2,325,000 at 3.25% to cover the remaining debt. In the short-term St. Mark directed its funds and energy to improving its facilities so that in the long-term our faithful could reap the benefits in future programs, services, and mission work. The time now has come for us to finish what our past leaders started and turn our focus toward the future.

Retire Our Debt

Our campus has enabled our church to grow consistently in numbers as well as in ministry. It was built to provide our church community with ample meeting space for our numerous ministries, a beautiful sanctuary, and functional office space. To enable us to continue to move forward and grow in service to others, we must eliminate our loan debt of \$1,943,779.

Eliminating this debt will remove this financial burden while freeing up funds needed for our church's more important work. Currently, our debt service reduces our ability to fund mission outreach by our loan payment amount of \$159,000 every year.

Fund Our Mission Outreach

When our old church property was sold and our expanded church campus was built, the financial commitment necessitated a reduction in our mission outreach budgets. Everything was affected by the decrease from 20% to 10% of our funding resources.

Over the past few years, most of our mission outreach programs have had "static" budgets even though needs have increased. Along with the programs and initiatives supported by our Peace & Justice Commission (human trafficking, homelessness, and hunger), refugees and immigration concerns particularly need attention. It is essential that we drive the funding of our mission outreach programs back to 20% of our operating budget.

Work for Systemic Change

At St. Mark, we recognize that genuine service must always be accompanied by working for systemic, societal, governmental, and attitudinal change. So long as oppression and exploitation structures remain, their effects do harm to society. We are currently working toward systemic change by addressing social injustice through our Peace & Justice Commission and by championing environmental justice through our Ecophilians.

We need to fund more of the long and difficult work of creating systemic, societal, governmental, and attitudinal change in our world. Dedicating an annual amount to these works fulfills our commitment to living our values.

Hire an Associate Pastor

As our church membership grows and our ministry expands, it is evident that additional pastoral assistance is needed. Leadership at St. Mark is dedicated to caring for and nurturing our faith community while serving all who desire and need our guidance. Our church youth, services, church programs, and commission work need adequate attention.

In addition, St. Mark's efforts to have a greater impact on the larger Newport Beach community have driven additional demands on our pastor's time. We need to hire an Associate Pastor who can complement Pastor Mark's work and contribute to leading our collective work internally as well as our mission outreach.



God calls us to care for and cultivate all that He has given us...
always trying to realize our God-given potential for His glory and the good of others.

Our Plans

To address these needs, we have an exciting plan, “We Are St. Mark: From Servicing a Debt To a Debt of Service.” It calls for paying off our existing debt to free up funds for our important mission work. It also calls for hiring an Associate Pastor to adequately meet St. Mark’s pastoral, youth, program, committee, and community work.

Just as our forefathers and mothers sacrificed to make our church better, we are called to do likewise for those who will follow.

Debt Retirement

For the past two years, our Session, Pastor Mark, and the Finance Commission have been discussing various approaches to meeting our challenges. After much discussion and prayer, our church leadership is unanimous in its firm belief that we should retire the current \$1,943,779 debt. Doing so will finish the work of our past leaders in building our new church and allow us to now move forward with our mission work that is at the core of our spiritual life.

Existing Mission Outreach Programs

Our Peace & Justice Commission, Deacons, and our Mission Commission have been described as the “Conscience of Our Church.” They inspire us to do more. Retiring our debt will allow us to immediately increase the percentage of our operational budget that goes toward mission outreach to almost 15%. This is an important step in returning our overall mission funding to our goal of 20%.



Systemic Change

Our Mission Commission, with input from organizations such as the Orange County Community Foundation, Share Our Selves, the UCI Center for Citizen Peacebuilding, and other interfaith voices, has initiated the Orange County Alliance for Just Change (OCAJC). The objective of this wide-ranging vision, conceived by Pastor Mark, is to create an interfaith movement that works for systemic change in our community beyond what an individual church or organization has the ability to accomplish alone. Together, we will educate our community at large about the issues that affect our society while taking an active role in creating effective, systemic change.

We plan to support the OCAJC to the tune of \$20,000 per year once our debt is retired. This will provide funding for needs that include rent for an office, staff, and supplies.

Associate Pastor

Driving our worship and work is a marvelous staff, excellent Session leadership, a wonderful Deacon Board, and 11 dedicated commissions and their committees—all headed by Pastor Mark. With St. Mark's membership now over 600, an Associate Pastor is critical for meeting the pastoral, service, education, and program needs of our community.

Our plan is to define our leadership needs, and then seek a candidate who can meet those as well as embrace St. Mark's historic commitments to mission outreach, to bolstering our youth program, and to contributing to our ongoing ministries and service.



Recognize that all you have and are, are gifts from God and respond appropriately by sharing what you have in a loving and lasting way with those who seek to do His will and work. This is the essence of what it means to be a sound steward, to emulate the example and become a disciple of the ultimate steward, Jesus Christ.



Our Campaign

Campaign Goals

\$2,000,000
Minimum Goal

\$2,500,000
Challenge Goal

**Our minimum goal is a little higher than what our fundraising counsel said could realistically be raised. Our hope, however, is to do even better than this, which will require everyone to stretch a bit and give to the best of their abilities.*

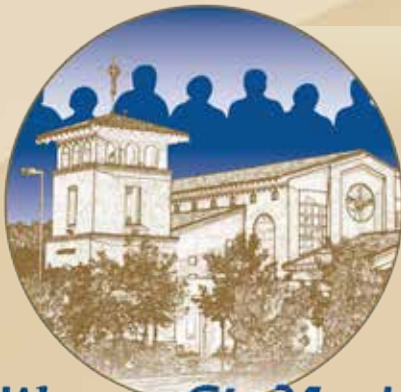
We Are St. Mark: From Servicing a Debt To a Debt of Service Campaign is our intensive fundraising effort to raise the funds required to retire our debt. Our *minimum goal* of \$2,000,000* will enable us to do that, partially fund an Associate Pastor position, and increase our mission support.

A \$2,500,000 *challenge goal* will enable us to fully fund the Associate Pastor position without borrowing from our financial reserves. These reserves are primarily for keeping our 10-year-old facilities and campus in good repair because putting them to good use for our congregation and the community naturally results in wear and tear. Let's come together to meet this challenge goal so that we can fully fund our new Associate Pastor position and maintain our beautiful campus for years to come.

Levels of Support Needed to Succeed

In order to reach our financial objectives, we will need both a substantial number of givers and a few, fairly substantial gifts.

Size of Gift	Number Needed	Minimum Need
\$ 300,000 or more	1	\$ 300,000
\$ 150,000 - 299,999	2	\$ 300,000
\$ 100,000 - 149,999	3	\$ 300,000
\$ 50,000 - 99,999	6	\$ 300,000
\$ 25,000 - 49,999	12	\$ 300,000
\$ 10,000 - 24,999	30	\$ 350,000
\$ 5,000 - 9,999	70	\$ 350,000
\$ Less than 5,000	126	\$ 350,000
Total	250	\$2,500,000



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Gift Options

All members are asked to consider gifts above and beyond their regular offerings and other contributions toward this special campaign. Gifts can be made in a variety of ways:

Long-term subscriptions: Pledges payable over three years are easier for most and essential to meeting our goal. Gifts may be made in monthly, quarterly, semi-annual, or annual installments. A 10% initial investment toward your total pledge is encouraged.

Non-cash gifts: Alternative ways to support our cause are gifts *in kind*, such as labor and materials; securities such as stocks and bonds; real estate like land, homes, vacation and rental properties; and even artwork, jewelry, and antiques.

Deferred gifts: Support our efforts through gifts that can be given now but not received until later, such as will bequest, gifts of life insurance policies or annuities, and trust arrangements.



Giving Opportunities

Though debt reduction campaigns aren't usually perceived as exciting, look at the substantial savings that various sized gifts can help us to realize over the life of our loan and what these savings *might* enable our church to accomplish. These examples are not intended to define specific, mission outreach initiatives that are yet to be approved by church leadership as those decisions are made on a yearly basis by church leadership. The examples are intended, however, to give substance to the kinds of things that gifts at various levels *might* cover.

- A gift of \$300,000 now would save us \$325,444 over the life of our loan. This could fund an Associate Pastor's salary and benefits for three years.
- A gift of \$250,000 now would save us \$271,200 over the life of our loan. This could fund our General Mission Giving Pledge Commitment to Presbytery for three years.
- A gift of \$150,000 now would save us \$162,720 over the life of our loan. This could enable us to fund our 5pm Saturday Worship Service for four years.
- A gift of \$100,000 now would save us \$108,480 over the life of our loan. This could enable us to fund the Orange County Alliance for Justice office expenses for five years.
- A gift of \$50,000 now would save us \$54,240 over the life of our loan. This could fund the Deacons and the programs and organizations they support for four years.
- A gift of \$25,000 now would save us \$27,120 over the life of our loan. This could fund our mission work with AMOS and CEPAD to improve the health and development of impoverished communities in Nicaragua for five years.
- A gift of \$10,000 now would save us \$10,850 over the life of our loan. This could fund our Get on the Bus Program's annual bus sponsorship for five years.

We will commemorate, in some special way, donors of our Gift Opportunity requests and/or the names of those they wish to honor with their gift. In fact, all who offer gifts to our campaign will be commemorated.



Summary

Whatever the gift or your method of making it, we assure you that your support is both urgently needed and greatly appreciated. Through the prayerful, volunteer, and financial support of many, and the extraordinary support of a few, we will succeed in our task.

Won't you please join us in this exciting and essential effort to better our service to one another, to our community, and to Christ?

"...what does the Lord require of you
but to do justice, and to love kindness,
and to walk humbly with your God?"

Micah 6:8



Suggested Pledge Plan

(Three-Year Pledges)

Gift Level	Total Gift	(10%) Initial Investment	Payment Plans					
			Daily *	Weekly *	(36) Monthly	(12) Quarterly	(6) Semi-Annually	(3) Annually
Pacesetter	\$2,000,000	\$200,000	\$1,644	\$11,538	\$50,000	\$150,000	\$300,000	\$600,000
	1,000,000	100,000	822	5,769	25,000	75,000	150,000	300,000
	750,000	75,000	616	4,327	18,750	56,250	112,500	225,000
	500,000	50,000	411	2,885	12,500	37,500	75,000	150,000
	250,000	25,000	206	1,442	6,250	18,750	37,500	75,000
	100,000	10,000	82	577	2,500	7,500	15,000	30,000
	75,000	7,500	62	433	1,875	5,625	11,250	22,500
	50,000	5,000	41	288	1,250	3,750	7,500	15,000
	40,000	4,000	33	231	1,000	3,000	6,000	12,000
	30,000	3,000	25	173	750	2,250	4,500	9,000
	25,000	2,500	21	144	625	1,875	3,750	7,500
Major	20,000	2,000	16.44	115	500	1,500	3,000	6,000
	15,000	1,500	12.33	87	375	1,125	2,250	4,500
	10,000	1,000	8.22	58	250	750	1,500	3,000
	5,000	500	4.11	29	125	375	750	1,500
Community	4,000	400	3.29	23	100	300	600	1,200
	3,000	300	2.47	17	75	225	450	900
	2,000	200	1.64	12	50	150	300	600

* These figures are provided for illustration purposes only. To minimize costs, suggested payment plans include monthly, quarterly, semi-annual, or annual installments.

“As each one has received a gift, use it to serve one another as good stewards of God’s varied grace.”

1 Peter 4:10
