

November 7<sup>th</sup>, 2016

Dear Chapel Family,

The Elders and Administrative Board are excited to announce that Saratoga Hall is now 80% complete and the end of this project is in sight. With your help we are targeting to fund our next major project milestone by July 2017 (*the month our Building Permit expires*). God has directed every step of this process by providing resources to build debt free. We are confident this provision will result in functional space to grow and use in order to fulfill the mission and purpose God has called the Chapel to do.

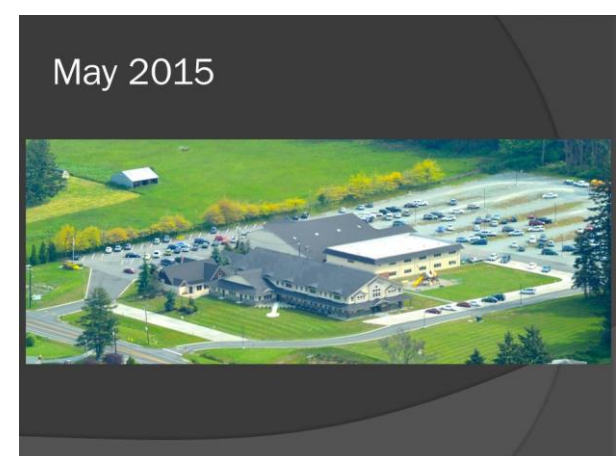
Many of you receiving this letter are new to Camano Chapel. In this letter we will share with you Saratoga Hall's Project: **Background, Current Status, Remaining Milestones** (*including plan for repurposing of existing buildings*), and **Invite** your family to join us as we work to finish the project together.

### **BACKGROUND**

Following eight years of planning and two years of capital development, Camano Chapel began construction of a new Christian Education building in the fall of 2008.



From 2008 to 2016 we have seen countless blessings as we have waited on the Lord and moved forward in faith. We are committed to build debt-free on a pay-as-you-go basis. The future completion of this building is important because of the many ways it will help facilitate ministry outreach here at Camano Chapel.



We are excited to be a part of a Bible-believing church that desires to reach out to a lost and hurting world! Equally exciting is a church family who has faithfully supported construction of Saratoga Hall. We are currently completing lighting and controls and saving to order cabinets, countertops and millwork.

Work remaining includes: flooring, plumbing fixtures, doors, technology and miscellaneous finish items. Our Island County Building Permit expires in July 2017.



By way of reminder, here are a few of our original "Reasons to Build."

1. To expand our ministry so that we may continue to do our part in fulfilling the **Great Commission**.
2. To provide more space and a safe environment for **infants and toddlers**.
3. To free up space in existing buildings to better accommodate our **Junior High and Senior High Youth** and their unique needs in ministry.
4. To provide space for growth in our **current Christian education**.
5. To provide space for **future ministries**.
6. To **build upon the past** (ie. Just as past Camano Chapel believers sacrificed for us to have our current structures, so we also should sacrifice for future Camano Chapel believers).
7. To **avoid growth plateaus** that can occur when extra space is not available.

**NOTE:** Copies of the full prospectus dated 2/11/2006, originally explaining this project are available in the church office upon request (see Jon Rice, Church Administrator for more information).

Here is a look back at milestones completed, as well as money given and spent on the project to-date:

Year	Milestones Completed	Money Given	Money Spent
2006	Architectural, Engineering, Planning and Permit Fees	\$ 321,285	\$ 131,866
2007	Architectural, Engineering, Planning and Permit Fees	\$ 330,002	\$ 90,192
2008	Architectural, Engineering, Planning and Permit Fees; Initial Excavation	\$ 523,095	\$ 101,570
2009	Construction of Shell, Shop and Phase-one Civil work	\$ 331,566	\$ 1,094,340
2010	Exterior Finish of Shell, Shop completion and Phase-two Civil work	\$ 342,030	\$ 276,544
2011	Interior Rough-in, PUD Service	\$ 303,221	\$ 454,830
2012	Interior Rough-in, Septic System, Fire Protection	\$ 187,428	\$ 305,886
2013	Civil Engineering, Permits, Phase-three Civil work, Septic	\$ 713,312	\$ 447,182
2014	Parking Lot Lighting, HVAC-Heat Pumps, Complete Electrical & Low-voltage rough-in, West Camano Drive Road Channelization and Landscaping	\$ 272,744	\$ 252,953
2015	Insulation, Elevator, Drywall, Exterior Soffits & Painting	\$ 354,848	\$ 374,436
2016	Interior paint, drop ceiling, lights & controls, sidewalks, elevator.	\$ 164,454	\$ 281,278
<b>TOTALS</b>		<b>\$ 3,843,986</b>	<b>\$ 3,811,078</b>

**CURRENT STATUS**

There are **five milestones** remaining to complete this project according to our original 2006 plan:

**1. Complete Saratoga Hall as defined by Island County Building and Health Departments**

Our Building permit expires in July 2017, which can be extended one additional year. To meet this deadline, all work must be completed by July 2018.

Work Includes: remaining lighting & controls, cabinets & counter tops, flooring, plumbing fixtures, fire escape, drop ceiling panels, doors, hardware, millwork, and landscaping. ....\$403,661

**2. Occupy Saratoga Hall – First Floor**

Nurseries and classrooms can be used once furniture and fixtures are in place.

Work Includes: purchase and installation of operable wall dividers in three classrooms, tables, chairs, technology, and personal touches. ....\$100,000

**3. Repurpose Harrington Hall – First Floor; and/or Jackson Hall**

Approximately half of Harrington Hall first floor will remain classroom/multi-purpose space, while the other half may be considered for more designated use. There are currently two recommended uses for the designated space (approximately 4,200 sq. ft.). Church Leaders are carefully evaluating ministry criteria and feasibility for each use. One use may carry minimal cost, while the alternate use could carry a cost estimated at approximately \$20.00/sq. ft.....\$84,000

**4. Occupy Saratoga Hall – Second Floor**

Classrooms and the large “Upper Room” can be used once furniture, appliances and technology are in place.

Work Includes: purchase and installation of Audio, Video and Lighting equipment, tables, chairs, technology, and personal touches. ....\$200,000

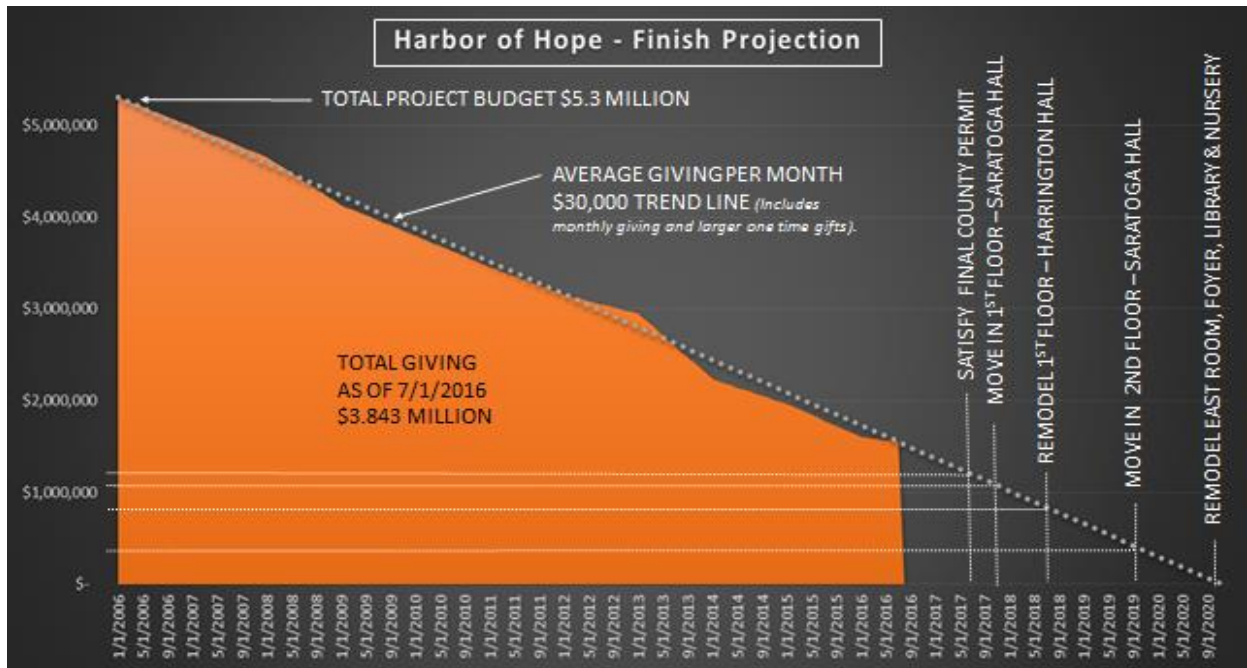
**5. Repurpose Harrington Hall – Second Floor; and repurpose southeast area of Montgomery Hall – the East Hall, East Foyer, Library and Infant Nursery.**

Half of Harrington Hall second floor will remain classroom space, while the other half (approximately 4,200 sq.ft.) takes on unique features for our Youth and Young Adult Ministries. A budget amount for repurposing is approximately \$10.00/sq. ft. ....\$42,000

The East Hall, Foyer, Library and Infant nursery areas (approximately 4,000 sq. ft.) would be modified to become more of an open concept to better accommodate fellowship and traffic flow around the worship center and gym entries. A budget amount for repurpose is approximately \$30/sq. ft.....\$120,000

**Estimated Total – “Until the Last Nail is In” .....\$949,661**

Putting the past, present and future into one picture, the following chart illustrates the amazing work God has completed to-date and a perspective of what remains to finish this project.



**INVITATION**

Our Chapel family has been faithful to take one step at a time. God has led and provided resources every step of the way through our church family, material suppliers and construction laborers.

We invite you now to help us complete the next step – **Milestone #1**, to meet the remaining conditions of our Island County permit by July 2017. Missing the permit deadline may expose the balance of our project to new or additional building and health department code requirements, time delays and increased costs.

- At current average giving (\$15,000/mo.) ... we fund milestone #1 by February 2019.
- By doubling monthly giving (\$30,000/mo.) ... we could fund milestone #1 by January 2018.
- Lord willing, by tripling monthly giving (\$45,000/mo.) ... we could fund milestone #1 by July 2017.

**What are the remaining Island County Permit Requirements and what will it cost?**

1. The estimated remaining cost to meet Island County Permit Requirements total \$537,914
2. The Project funds on hand to meet these expenses total \$134,303
3. The remaining amount needed to meet Island County Permit Requirements total \$403,611

Island County Permit Requirement	Estimated Cost	Received to-date	Required to complete
Remaining Drop Ceiling Panels	\$ 9,772	\$ -	\$ 9,772
Interior Doors and Hardware	\$ 96,600	\$ -	\$ 96,600
Plumbing Fixtures	\$ 46,000	\$ -	\$ 46,000
Vinyl & Carpet Flooring	\$ 175,000	\$ -	\$ 175,000
Cabinets & Millwork	\$ 126,800	\$ 50,561	\$ 76,239
Electrical Finish	\$ 50,500	\$ 50,500	\$ -
Fire Escape & Landscaping	\$ 30,000	\$ 30,000	\$ -
Elevator Retainer	\$ 3,242	\$ 3,242	\$ -
	<b>\$ 537,914</b>	<b>\$ 134,303</b>	<b>\$ 403,611</b>

## How can we reach this next important milestone together?

**Pray.** No matter how you are involved, as a Camano Chapel family, each of us must continue to pray. Ask the Lord to show you and your family how to give. Ask Him to give generously to the building through you. The Lord doesn't want this building to do any less than bring praise to His name through its use. By asking Him to give through you, He will get all the credit!

We've identified four strategies for you to consider:

1. If you have already been giving monthly, prayerfully consider increasing your existing **monthly giving** commitment. If you have not yet been giving monthly, consider giving monthly above and beyond your regular giving.
  - Monthly giving is a way to get involved right now. The current monthly giving adds up to approximately \$15,000 per month (Thank the Lord!). To reach the July 2017 deadline for the building permit, will require average monthly giving of about \$45,000 per month.
2. Making a **sacrificial cash gift** above and beyond your tithe during the November Thanksgiving Offering.
  - One time gifts are appropriate for higher earners, savers, families, and businesses. To reach the July 2017 deadline for our building permit it will take a total of \$403,611.
3. Consider gifting **appreciated stocks, bonds, and mutual funds**. For those of you over age 70, you can gift the required minimum distributions from your retirement accounts.
  - Talk to your CPA about how to reduce your tax liability before the end of the year by giving to the Saratoga Hall building project.
4. Consider naming the Foundation of Camano Chapel as a **beneficiary in your advanced directives (last will and testament), retirement accounts or life insurance** policies, turning a portion of these assets into life-changing gifts to God's work through Camano Chapel.

(NOTE: For more information please contact Jon Rice, Church Administrator at (360) 387-7202 ext. 233).

Thank you for prayerfully joining us to complete Saratoga Hall! If you have any additional questions concerning the remaining phases of the project, we would be glad to arrange for someone to meet with you and provide more detail or to answer any concerns. May the Lord direct your heart, and grow your faith through this building experience. May He again reveal His amazing abundance through you and your family.

Trusting Christ Together!  
Camano Chapel Elders and Administrative Board