

**Report on Capital Campaign Financial Feasibility Study  
for the Jefferson Unitarian Church**

## **I. Executive Summary**

The Jefferson Unitarian Church of Golden, CO engaged Kay Crider and Rachel Maxwell of Stewardship for Us to conduct a Financial Feasibility Study and to determine the readiness of the congregation to conduct a successful capital campaign. The focus of the campaign is to purchase and renovate a larger church campus to better serve the needs of JUC and to be a hub for the wider community.

This study estimates how much money is likely to be raised in a capital campaign to fund the purchase and renovation and it summarizes other important feedback about the congregation from its members.

The study results are based on data collected during one-on-one confidential interviews with 117 individuals from 75 households.

Information was obtained from approximately 14% of the 548 households who pledged for the 2019 year. The households in the study also represent approximately 43% of the \$861,145 in annual pledges.

The results of the Financial Feasibility Study show:

- JUC should be able to raise approximately \$3.1 to \$3.7M.
- A stretch campaign goal would be \$4.25M.
- Participants indicated contributions in a range totaling \$1,537,600 to \$1,693,600.
- There is indicated willingness and capacity for additional giving from 40 of the 75 households that participated in the study. They indicated they had the potential capacity and/or willingness to give more in the future or during a second ask. 39 of 75 households indicated they might give more if the campaign was close to the goal.
- 89% of the households who participated in the confidential interviews indicated they would make a gift. 11% indicated no commitment at this time.
- Transparency moving forward and additional education of congregants about the options considered up to this point, as well as some cost estimates for an initial stage of renovation options, will help congregants feel more certain about the project and more comfortable investing in it. Their concerns and questions provide an opportunity to educate them about the excellent work that has been done up to this point.

Report on Financial Feasibility Study for JUC  
November 2019

## **II. Background and Methodology**

### **A. Background**

JUC is a thriving, large congregation in the denomination with 806 members reported in 2019, up from 399 members in 2000. As the largest congregation in Colorado, JUC occupies a unique position as a leader and resource to other congregations and also seeks to provide a welcoming space for the wider community in Jefferson County. JUC's current campus is not adequate to serve the current memberships' needs, especially with respect to program space for children and youth, adult activities throughout the week, and Sunday services, nor provide space as a community hub.

After a period of discernment and exploration of options to increase space at JUC's current site versus pursuing investigation of other buildings and sites, in April 2018 the congregation voted to authorize the JUC board to look for a new site. Following more than a year of analysis of off-site options followed by negotiations, on September 29, 2019, church leadership and the building Posse were able to reveal to JUC membership the location and details of the LCN campus and the contingent terms of the agreement. Specifically, LCN and JUC will exchange campuses and JUC will pay an additional sum for the increased square footage and acreage that will more than double JUC's space to live out its mission. Following a capital campaign to determine available funds for the exchange and initial renovations, the congregation will vote on whether to finalize the transaction.

As a precursor to a capital campaign, this Financial Feasibility Study was conducted to determine campaign readiness and financial capacity for the project. Study participants were highly complementary about the hard work of the building Posse and the Building Options Analysis teams that have worked on congregational input, development and design of the project. The congregation has done detailed, thoughtful and important work in planning—taking good care to be sure each voice is heard and considered in the process.

Your ministerial team, with Revs. Wendy, Eric & Keith, was uniformly praised by study participants for the breadth and depth that the trio brings to church life. The proposed move and building swap with LCN will allow JUC to better serve its existing membership and create space for future growth.

The necessary but long 17-month silent period, between the April 2018 vote to find another campus and the Big Reveal of the LCN option in September 2019, when there was no viable building option to discuss with congregants, created a loss in enthusiasm and energy for the move among members of the congregation. As a large congregation with professional staff facilitating more of your mission and programs than at smaller congregations, JUC will need to be intentional about drawing in congregants to invest their time and treasure into this project. Many study participants expressed a desire to

Report on Financial Feasibility Study for JUC  
November 2019

be more informed as you move forward; their understanding of and connection to the project will be reflected in the level of their financial support.

## **B. Methodology**

The Financial Feasibility Study included confidential interviews of a sample of congregants representing 14% of pledging households in order to extrapolate capital gifts for the entire congregation. In the annual giving data we received in October 2019, 548 households were providing financial support to the congregation.

Seventy-five households totaling 117 individuals were represented in the study. Interviews were conducted on site, in person from October 22 through 31, with some exceptions. One interview was conducted via zoom in the week prior to the site visit and four interviews were conducted via Zoom and three via phone during the on-site visit due to inclement weather. A large portion of the lead contributors to the annual giving drive were included, as these households are often major contributors to a capital campaign. Beyond these households, the study included a sample of the entire congregation based on age, gender, annual financial contribution, length of time in the congregation, having children and/or youth in religious exploration, and involvement in different program areas. Overall, the households interviewed contributed 43% of the pledges for 2019.

A set of interview questions was developed and used for all interviews to ensure that a standard set of data was collected. When a couple was interviewed together, the views of each person were recorded separately. The interviews covered the following topics:

- Length of association with the congregation
- Listing of top programs, activities and strengths of the congregation
- Vision for the future of the congregation
- Familiarity with and priority of the proposed campaign
- Any compliments or concerns about the proposed campaign or the congregation
- Likely financial contribution to a capital campaign
- Willingness to help out with some aspect of a capital campaign
- Planned giving and interest in including the congregation in their estate plans.

Data from the interviews was analyzed taking into account the qualitative information to determine intellectual and emotional support for the capital campaign as well as the financial data to calculate the amount of money that may be raised in the campaign.

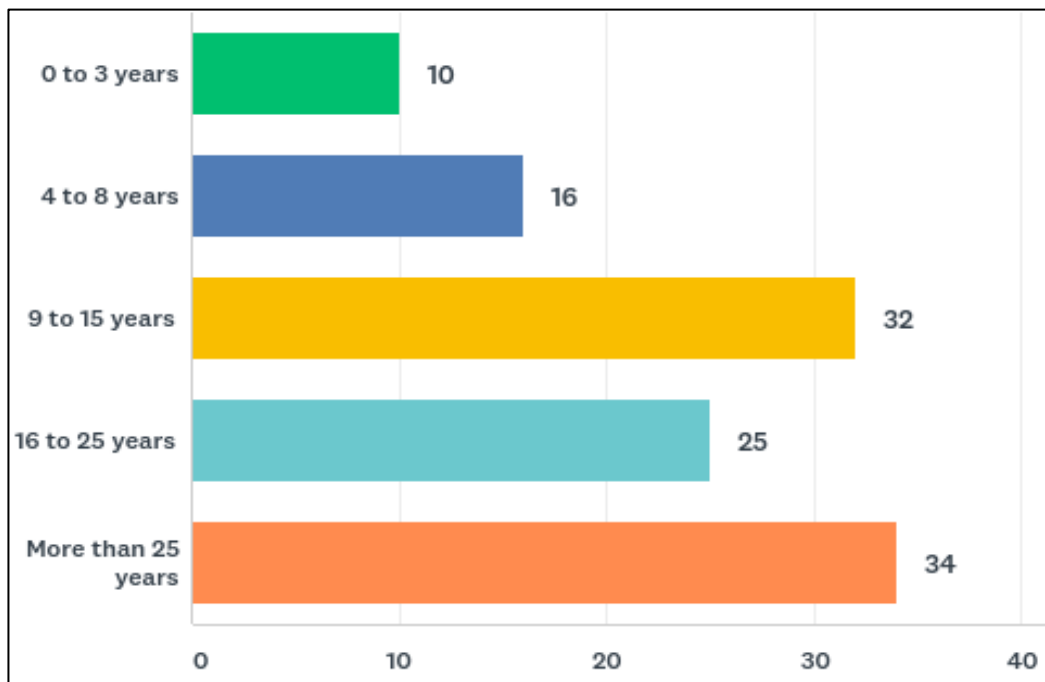
## **III. Findings**

The survey questions were designed to identify the characteristics of the people interviewed, their connection to the congregation, their knowledge of and engagement

Report on Financial Feasibility Study for JUC  
November 2019

around the proposed project, and their capacity and willingness to support it with their time, talent and treasure.

### A. Length of Time with the Congregation



### B. Inspiring Moments or Programs for Congregants

Participants gave a wide variety of answers when asked to describe an inspiring moment at JUC:

#### INSPIRING MOMENTS

As a longtime coming of age mentor - I have had a couple of moments when I realized I was touching someone else's life - it was inspiring.

I am inspired when people see that we have to do something in order to move forward - when people understand and collaborate.

Most Sundays are inspiring - when my three sons were introduced to the congregation as babies.

In the men's groups.

At Keith Arnold's ordination - I was swept away in the singing even though I didn't intend to sing!

There have been so many! The personal chalice lightings and listening to other congregants talk about their life journeys.

Singing in the choir - singing in the Christmas services.

Funeral service - the community outreach and support.

Report on Financial Feasibility Study for JUC  
November 2019

Most inspired when there is a negative moment in the church and things are anxious and the congregation handles it on their own - and the way the congregation heals itself is really inspiring. The service after the Columbine Massacre - the youth delivered it.
Can't think of a particular moment - Sunday services and SJ projects have been inspiring.
We got married here on the hottest day in June. Dancing in the sanctuary, eating on the patio.
I sang at our wedding here. Our children were here. Some of the hymns just get to me.
Choir inspires me and Keith's ministry.
The service when we give the roses and sing a rose in the winter time.
When I showed up for the first time. I was so welcomed - that was a special moment for me.
Intergenerational group going deeper is great.
I told my daughter - this is the first place I fit! I'm inspired every Sunday. Knowing that what I do with what I hear is really important. I love the music. Everything flows that's a big effort. To find this place has been a blessing.
When we called Wendy - nearly unanimous.
The congregational vote of affirmation for making room - so many people coming together with this vision.
In 2001 after 9/11 Keith Arnold did a musical service that was the most stirring thing I've ever seen.
I was board president when we installed Wendy and that was very moving.
I have inspiring moments nearly every time I go to a sermon! I find that when I connect with the kids in RE - it gives me a sense of purpose.
When we built the patio it was a very prideful moment - it's so beautiful! I love the garden and landscaping.
Singing in the choir.
The moment of coming back and our name tags were still here. There was space for us here.
Music a few years ago - country music style song about welcome - needed to hear the message that who you are is what matters, not what you do.
The grace it has given me - I have gratitude and understanding because of this place.
There are so many! We love the ministers and the activities. Hard to point out one. Involved in a support group for people who have spouses with health problems or dementia.
The first time we came and heard Wendy preach for the first time. She was so dynamic!
Just about every time I come to church.
Some of the sermons - Wendy's and Eric's have been inspiring.
Fall Retreat - the first one. Robert's sermons on Mission.
I've had many. When Robert Latham gave a series of sermons on Transforming Truths. One of them changed how I lived my life.
When my spouse was board president - did a marvelous job.
I'm inspired almost every time I walk through the door.
We funded the 9th grade trip to the Navaho reservation. And youth programming in general.
The music program - it is a joy! That's where I get my inspiration.

Report on Financial Feasibility Study for JUC  
November 2019

There are so many. The music program here has been deeply inspiring to me. Collaboration between Wendy and Keith on the blessings cantata (blessings). We sang it here and in another venue. Having UU sacred music - our own tradition and from our own church is very exciting and inspirational.
There have been a lot them. How helpful this was for my children. Robert's ministry was very inspiring to us.
This has been the center of most of my life. I have met life-long friends here.
There have been so many. A service I organized about the veterans of the Spanish civil war many years ago. Many of the chalice lighting talks given by members have inspired me.
There've been so many! My two grandchildren grew up in JUC. The radiance choir and coming of age and when I was a coming of age mentor. Wendy's sermons. The most fun times have been working with the auction committee!
Nothing particular stands out but it's been a cumulative sort of thing. It's nice to sit in the sanctuary and know lots of the people who are there.
I went to a Mom's retreat with moms with kids around the same age - Todd Strickland had just resigned and folks were upset - We talked about what we wanted for our kids at JUC - we realized that we needed to fill the void in family ministry. It was an empowering moment and lots of people stepped up. It changed me from how much do I need to give to how much can I manage to give. The change from consumer to <i>being</i> the church.
Carol Drewes' memorial service showed me what a difference people can make.
I was moved to join by Peter Morales' sermon on why this is the church of our times. Wendy has stimulated thought from Sunday to Sunday.
When we had the congregational meeting to call Wendy. When they came back after we voted for them. The whole congregation came together and wanted the same thing. Calling a woman who is a married lesbian felt so powerful. We were so strong when we came together like that.
Sunday services.
Meditation group has been incredibly enriching.
Social justice work is inspiring.
Social justice.
Spiritual experience on Sundays.
Every Sunday when Wendy speaks.
A large group of like-minded people.
Small group/Going Deeper group.
Sermon - before Wendy or Peter Morales 2 - an interim minister - Diane - She gave a sermon about equality that was very moving.
When I was chaperoning at a Youth Conference - I just felt like these kids are going to save the world. Just listening to their conversations.
It's where I come to get filled up! :-)
Joe Willis - needed to join in order to be a voting member. Right after we started coming - talked about the religious journey. The higher we go on the mountain the more we realize we are all heading to the same place. Great service! Lots of inspirational moments along the years.
How friendly the entire congregation is.
Wendy's & Eric's sermons. They are very thought provoking.

Report on Financial Feasibility Study for JUC  
November 2019

The people that come here and the ways to engage outside our walls.
In 1968 - finding the church in the phone book after moving here.
Beautiful memorial service when their daughter died - in the sanctuary filled with flowers.
The people. It really is welcoming. Inspiring messages.
Wendy & Eric's sermons; the chalice lightings.
When Wendy & Keith wrote the Cantata a few springs ago = awesome!
Openness that was shared by other dads when I took part in a dad's group.
Wendy's sermons.
Wendy's sermons are inspiring.
The communion; the choir; sometimes the sermons; social outreach.
The community - a lot of neat people who have become good friends of ours. The social outreach. The services draw me in almost every time (the theme and the music and the message and the chalice lightings).
Chalice Lightings; Ministers and staff are great too.
The kind of people who show up here. A big choir makes all the difference.
There have been many. Search committee for Wendy. Support of the congregation during my wife's illness.
When RE program put the stained-glass window in for the kids.
Sermons and current minister.
First service I came to felt like home. Holly Near song was perfect, as was the message.
We have similar values; any Sunday morning service is pretty inspiring. We do church well!
It's like family for us. We can have insights and interactions with people.
There have been dozens! I've had a lot of inspiring moments in the choir.
Some of the choir Sundays have been very inspiring - Calling all Dawns.
When we made the determination to be a Family Promise church.
Being very welcomed by Leanne Hopper when they showed up with their little kids.
The message, no matter who is in the pulpit. The multi-generational aspect of the congregation is inspiring and the way the community comes together to meet all the needs.
The message - the disco of Wendy & Eric in their presentations; the willingness to bring on interns and educate.
We choose JUC because it was the most welcoming of the UU congregations in the area.
The size is inspiring, coming from another smaller congregation in the east.
Wendy is inspiring; Family Promise; Welcoming.
The 7th Principles & the UU Values & Wendy as the leader.
Kids are our primary reasons.
Youth music and accepting of kids' idiosyncrasies; Eric's service on religious humanism a few years ago was fascinating and reassuring since he could say what he said in a church setting and have it be OK.
The way my kids were welcomed and brought in.
The people.



Report on Financial Feasibility Study for JUC  
November 2019

Camaraderie and the community.
Sunday services and the work of the church that bring forth our 7 principles.
My work on the ministerial search teams.
Seeing the little ones eating goldfish at the table after church. They are our future.
Larger churches can do a lot more - the work of the church instead of church work.
Interim minister Richard Gilbert was fantastic and inspiring. I love Wendy very much too - she is very open-hearted and Eric is too.
Teacher in the youth program for 6th graders - good feedback and vibrations.
Choir participation; working with Guatemalan team to educate kids in Guatemala. Chalice lightings.
Choir participation.
Services with Eric and Wendy.
Theology and its presentation are inspiring.
Many! Some sermons have been knockouts.
Finding people with same values and philosophy.
Listening to the choir sing; Christmas programs; education that kids get in the RE program; willingness of congregants to volunteer and give money to outside groups; finding laughter; strong sense of family; very welcoming.
Mentor for a kid in RE for 7 years. Very inspiring.
Arrival of Robert Latham and his entire ministry and also convincing Willie to come. He has shaped this church and built the necessary structure.
Robert Latham instrumental in my switch from the Disciples of Christ to UU. Took me 10 years to sign the book since I didn't think it was an adult church yet back then 30 years ago. Also, some strong social responsibility work with Mary Richards. Sunday services are very inspirational and giving away the offering.
Love it when JUC does stuff that is deep.
Civil Rights busload to Birmingham, AL as an educational trip.
The service right after the election.

### C. Top Programs and Activities

People interviewed were asked to name the program or activity that is currently the most important to them. Sunday Services were mentioned by 45 participants as the most important activity followed by:

- Children & Youth RE
- Choir/Music
- Social Justice



Report on Financial Feasibility Study for JUC  
November 2019

## D. Key Strengths of JUC

When asked to identify one key strength of the congregation top mentions were the people, the community and the welcome experienced at JUC.

ability energy support Wendy Eric Keith staff services strength together  
things leadership people congregation  
community social Welcoming make good families  
programs Wendy caring need

## E. Vision for the Future of the Congregation

When asked about their vision for what they wanted for JUC to become in five years, the following descriptions were given by study participants.

I would like to see JUC grow with younger families and have the next generation take over the leadership of the congregation and bring it to where they want it to be -- have it be their vision.
A church that's very involved in the outer community and is working with other religious organizations to help others.
We are making a difference in the neighborhood - we help lift up the whole community through our bustling active campus. We have programming that touches lots of people in the neighborhood.
We would hold more social justice gatherings in the community. Possibly having a more diverse population - making more of a welcome.
JUC would provide rides for disabled people - so that I could come to church.
Paying attention to the world outside our walls - and doing more to influence and be a real part of it and change some things for the better. Be a more visible place to do that.
We would be a much more diverse congregation socioeconomically racially education level - all of those things. We'd be a high-profile church in JeffCo as a resource and catalyst for social action.
We'd be in a bigger building and have one service on Sunday. There would be more opportunities for participation across all generations. We would have a school for younger people - maybe house a charter school - a UU values-based school!
JUC is always talking about a welcoming place - I want us to reach out to others who are different from us. Maybe the new location could be a place where we can co-mingle with others - socio economic racial etc... differences. Use the space to work together and initiate a culture change.
Continue to be a really welcoming place for people looking for meaning making. The challenge is to grow. I would hope in the new venue it could be more diverse in many ways. We would have explored the dimensions of diversity that are available to us. Financially stable. Become even more a beehive - with social and environmental causes in the community come through the doors. I hope we continue to

Report on Financial Feasibility Study for JUC  
November 2019

have Wendy and the ministerial team. A ministry that manages dimensions so well - be seen as a voice in the community.
We are able to make the transition to the new space - and be increasingly involved in the community with increased engagement and more projects associated with that.
Busy church not just on Sunday - OLLI - and other things. I would like to see us serving a once a week hot meal for free.
Buzzing with activity! The church would be at least as large and maybe more diverse.
We will still have the sense of intimacy that we have now. That it doesn't feel too big.
I hope we have the same ministers – Wendy, Eric and Keith are the backbone of this church. That we have plenty of space for everyone especially our children. Continue to bring our children in to the church.
I see the congregation growing and it has maintained its welcome and intimacy as we become more diverse and inclusive.
The congregation would live into a more diverse community with the new location. I can accept the longer drive because it will serve a more diverse community.
I see our church positioned to be more active in the immigrant community.
This move is critical because it puts us proximal to the communities we serve - instead of dabbling in the suburbs we can truly make an impact.
Would like to see a church that is much more diverse in its fellowship. There's not a lot of color or educational differences right now. I'd like us to reflect more the real population. Particularly moving to this more diverse neighborhood. The church would reach out and be welcoming to the people in the neighborhood.
Growing in the sense that we have room and capability to grow. Being welcoming to people in that we're not judgmental or holding expectations. We need to learn to listen as well as speak.
What we already have defines where I think we can go. Youth program with a large number of youth. Engaging Young Adults in a more meaningful way. And helping young families and kids deeply connected to the church. An Adult Education program related to BEING UU. Space for adults to do things on Sunday morning!
I hope it succeeds - if we move. Knowing the history of past financial difficulties - I hope we are stable financially.
I would like to see a JUC that isn't strapped for money. With a strong financial foundation.
Continue to have a strong RE program - lots of children. They are the future of the church. We should be "big" enough in terms of impact in the community.
I believe in the power of religion to transform lives in the world. We can be a spiritual home and community for people who need us - creating values - equipping people with the spiritual tools to empower them to have the lives they want to have. Trusting the process.
We should be in a new space and be much larger. There are a lot of us out there who don't know it. This feels like a small neighborhood church - that church feels like a city church. Dynamic growth. Become one of the largest UU congregations in the country. We have a new name!
That we'd have a lot more members. Lots of people don't go to church, but people need church in their lives - and UU is the one true religion for those people. I want to see UU spread and grow.
Thriving church in its new location! I hope the ministers would still be around.

Report on Financial Feasibility Study for JUC  
November 2019

I think it's fine the way it is. I see Wendy here because if she weren't, I wouldn't be. More of the spiritual fulfillment. It would continue to feel loving and comforting.
We need to be bigger so we can be welcoming to all. Our message is conveyed and available to more people - if we can grow, the goodness of the world can grow.
I'd like it to be closer to where I live. I'd like it to be the way it is.
We are going to be able to realize some of the vision we had when we did the remodel. I'd like to fulfill those visions - we'd have made this place the latest and greatest in terms of sustainable building. We'll show the UUA how to do it!
I hope we've moved, done the original remodel and are looking at our second remodel. We are 1000+ members. We've reconnected to our immediate neighborhood. Nurturing our spiritual community - marriage counseling - lots of families and really serving them in that community.
Continued growth and a younger membership - younger people are inspiring
I would hope to see us settled on this new property and making a difference in the community.
We'd have a weekday preschool program, not just OLLI, so we'd have multigenerational activities during the week. It would attract all sorts of people.
Bring in lots more young families. Little kids around all the time. We keep renewing ourselves, so we don't become a church of retirees only.
I would like more social justice and outreach into the community surrounding where we are. The church out in the community. We are good when people come to us, but I envision that we reach out in the future.
I hope for more diversity. I hope we can reach more indigent people.
We would still be in this location - the same as it is.
I'd like to see JUC with less of a divide between the old-timers and the newcomers. The folks with young children would know the people in their 70s and 80s. Intergenerational activities and opportunities to know each other across the generations.
I would hope we would still have Wendy! And Keith to expand the music. I want to see us continue and increase Social Justice efforts particularly in Jefferson County. I would like to see the RE program grow and deepen the kids and families' experiences.
JUC CAN - affordable housing and mental health. It would be more congregation-wide not just the JUC CAN group.
I'd like to see it continue being what it is.
More people. Increased growth. More young people.
Wendy growing and reaching out to more people with similar interests. Influence in the community through the actions of the church.
I don't need us to grow but if we want to be more of a community presence this space doesn't serve our needs. Having more outreach and helping people. We need a larger facility that has the room and resources. Expand Family Promise.
More outreach.
Growth & meeting the needs of the larger population.
Even more engaged in social justice work. We need more people involved on a regular basis. More services like Eric's Blues Brothers service where everyone was up and participating.

Report on Financial Feasibility Study for JUC  
November 2019

More outreach and more diverse. Less quiet, white and cerebral. :-) The music is outside that box, but other things are not.
More diverse.
More member involvement with some of the programs.
More ethnically diverse and bigger membership. More young families.
More members are critical; more kids in RE. It's hard to meet people "in the pew" at a larger congregation.
We are a church that is able to provide a gathering place and services to UUs on a regional basis throughout the Rockies. A beacon for UUs regionally not just CO. Known in Denver where the media comes and talks to us about things that happen in the world. We have a broad impact on poverty and homelessness and inequality.
We are in the new place - we would be able to provide the services for the people that need us, i.e. Family Promise. We'll be able to be sanctuary for more people who need our help.
Bigger, serving more folks, more diversity.
Should not expand into additional programs until the move is made and we're settled in. So that it is KNOWN that the facility can handle additional things that they want to do.
Up to 1200-1500 members. More inclusive and diverse.
We will have the room to engage more with the wider community (like the Montview Presbyterian church).
I'd like it to be just like it is!
It's been wonderful to see the younger part of the congregation grow -- I would like to see that continue.
Try to keep the feeling of a small church as we grow.
More diverse JUC.
More service opportunities to local community, and more diverse.
Vibrant and more ethnic diversity. Being a unifying force in the community - not only for liberal minded people.
A congregation that has more young people than today.
Feel like we are already starting to lose the community feel at the size we are. I do not want JUC to become a mega-church. More diversity would be good.
Keep it the way it is. I fear that having a larger space will mean we will lose connection and collegiality. To keep the enthusiasm and character as we grow - that would be fantastic. Love to see us get some young adults and students here for a young adult group.
Need to keep the good things about being a small church as we grow.
Retain the good stuff and add the stuff we are missing; retain welcoming, Sunday Services & programming; would like to see us improve our involvement and activities for those who need direct assistance and help in the wider community. More diverse congregation.
More open-minded. Like to see participating with the Christian churches and interfaith.
More inclusive; more members of color; more members of lower income.
Grow a bit but not a lot. More diversity.
Not too much growth or we will use our sense of community.

Report on Financial Feasibility Study for JUC  
November 2019

Large and active.
Vibrant.
More accessible to more people; more diversity in who uses our JUC spaces (does not have to be members).
More influential in the community because larger, and better known.
Bigger and younger.
More families, kids and teens crawling all over the place. Really driving change in the community.
Original message that they got, before the site was identified, the church would have more interaction with the local community and be more diverse.
More diverse and continue its broad spread of ages. We did not know until we went to a retreat that there are as many young kids as there are, since we don't see them on Sunday.
Multi-generational growth; even more active on social justice.
Continued growth.
More diverse both racially and economically.
More diverse music and two services that are different, to appeal to a wide variety of folks.
Bigger so we can do more in JeffCo and be a more visible advocate for our values in the world.
Continued growth and more social outreach.
More input by congregation in what happens. Not as top down and more bottom up.
Social justice voice in the community.
Double the size in members and impact.
More diverse. The area where we hope to move may attract more diversity.
Bigger so we can have a bigger impact. Younger and more diverse too.
Still very progressive and building on that and the homeless program. Even more outreach.
The same but bigger and having more impact on the community.
Same - very active in the community & welcoming new folks.
Growing but still doing outreach.
More action around mission and intention of the church.
More Diverse.
Would love some of their friends to come since they are UU at heart but don't come to any church.
New, good ideas are great.
Love the number of young people. Would love them to stay and have more.
Even more young families joining; continuing to grow.
More ethnic diversity and more people so we can do more. We have age diversity now and it's wonderful to see all the families who have joined.
Better known for programs that benefit the community. We're kind of hidden out here. Needs better publicizing and integration.
More racially and ethnically diverse so we can grow in our understanding.
More of the same; more outreach ... on the way to meet goals. Huge burgeoning group of young children and families.

Report on Financial Feasibility Study for JUC  
November 2019

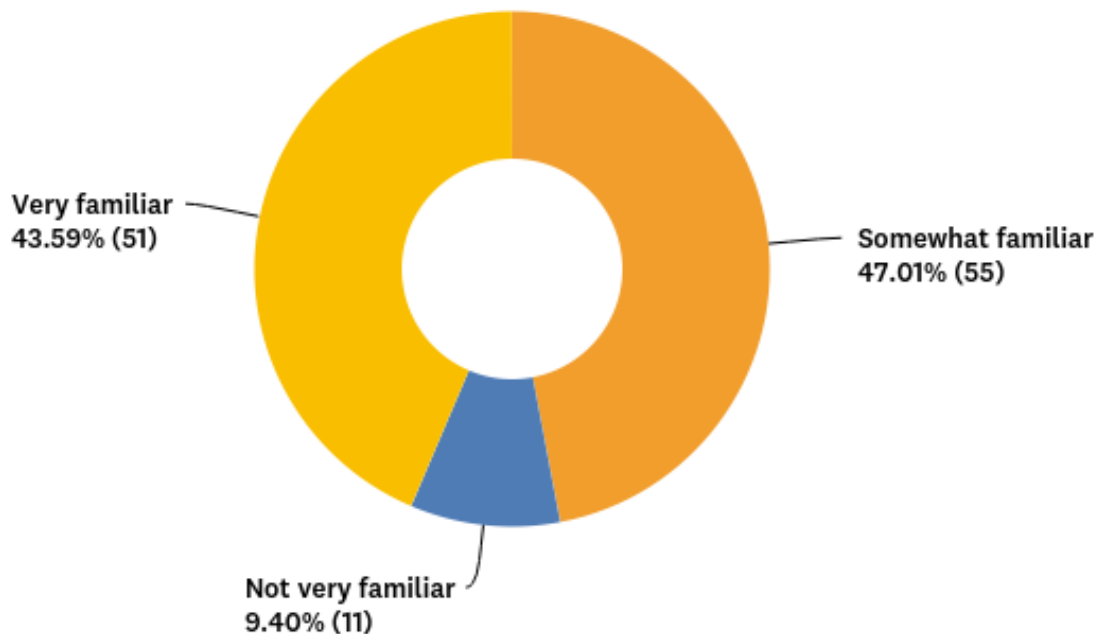
More diverse.

To be adaptable; to change to meet the needs of whoever comes in.

Continue to grow b/c important to get involved with the wider community and the more we accomplish for others the more we live our mission.

## F. Familiarity with the Project

Approximately 44% of the people interviewed for the study said they were very familiar with the project and 47% said they were somewhat familiar. Just under 10% of study participants said they were not very familiar with the project.



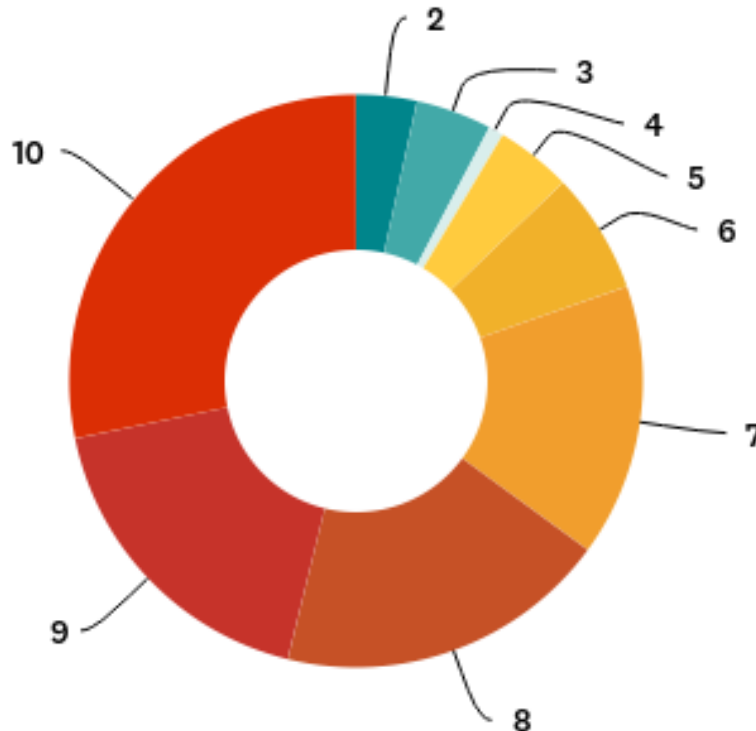
Often in a Financial Feasibility Study we see 70% or more of study participants who are very familiar with the project. In general, the more people know about a project, the more they will support it, and understand why the building option offered is the best option for JUC to better live out its mission and vision.

It is a positive sign that The Big Reveal in late September had a large positive effect of making 44% of study participants feel very familiar with the project. It will be important to continue to offer opportunities to congregants to obtain information, give feedback and feel heard, so that they make stretch gifts to support their new church home.

Report on Financial Feasibility Study for JUC  
November 2019

## G. Ranking of Importance of the Proposed Campaign for the Congregation

Study participants were asked to rank the importance of the building project to the future of JUC with 1 meaning it's not important and 10 meaning it's very important. 80% of participants ranked it at 7 and above. Less than 10% ranked it below 5. 90% of participants ranked the project with an importance of 5 or above.



## H. What is the most important feature of the project?

When asked to name the most important feature of the project the overwhelming response was "Space". 96 of 114 responses to this question mentioned the words, "space", "room", "size", "bigger", or "capacity". Location was also identified as the most important feature by a significant number.

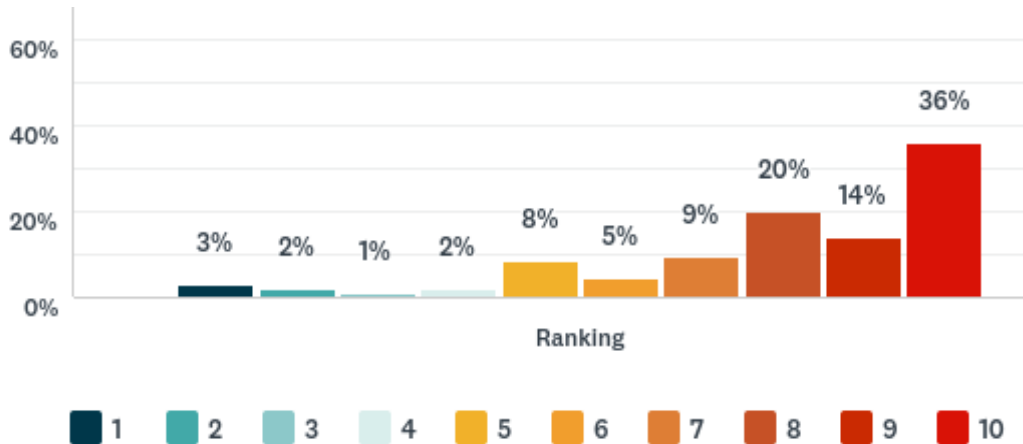
Increased together make classrooms program opportunities Size expand bigger  
Meeting parking will room enough location grow  
space Capacity sanctuary church RE Additional better  
RE meetings potential mission people room grow community Larger work us



Report on Financial Feasibility Study for JUC  
November 2019

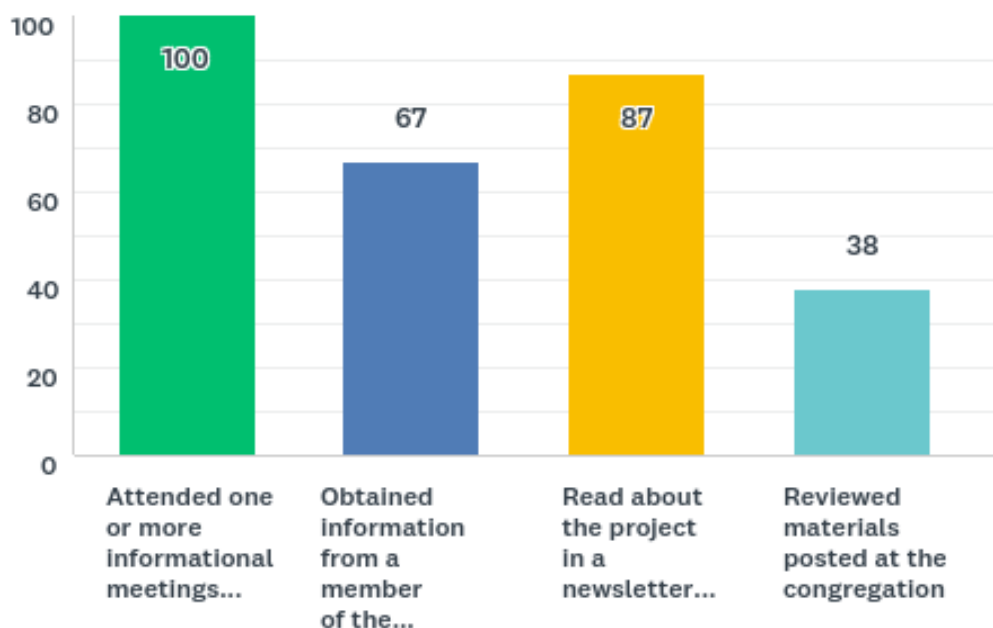
## I. Does the Campaign Support Your 5 Year Vision for the Congregation?

When asked whether the campaign supports their personal vision for JUC in 5 years, 36% of the participants gave the project the highest ranking of 10, another 14% of participants ranked it a 9, another 20% ranked it an 8. Over 90% of participants ranked it at 5 or above in support of their vision for the future of UUCP.



## J. Information received about the project.

116 of 117 of participants engaged in one or more of the opportunities to obtain information about the project. Much appreciation was expressed about the work of the



Report on Financial Feasibility Study for JUC  
November 2019

building Posse and others who supported the gathering and dissemination of information about the project.

94% of respondents reported the process of engaging the congregation was effective, with 48% reporting “highly effective” and 46% reporting “somewhat effective.”

Many participants were looking forward to receiving more information about the recommended site. The most cited needs were to visit the site and to get more information on potential renovation costs for various areas of the LCN campus.

### **K. Estimates of How Many at JUC Would Give a Gift of \$10,000 or More to the Campaign**

There are approximately 550 households that currently fund JUC’s annual budget. With that prompt, participants were asked how many of those households would give a campaign gift of \$10,000 or more. Number estimates ranged from 2 to 300 and percent estimates ranged from 10% to 60%. 52 respondents said they couldn’t venture a guess. The most common numerical estimate was 20 with six people naming that number closely followed by 50 (five named 50 as their guess). The most common percent estimate was 50%. The sample gift chart we shared showed 76 households giving \$10,000 or above for a \$5M campaign.

### **L. Likely Financial Contributions & Timing**

Each household participating in the feasibility study was asked how much they expected to contribute to the campaign over a three to five-year period, in addition to their annual financial commitment to the congregation. During the in-person interviews, they were handed a sample gift chart for a \$5M campaign. Gift ranges as high as \$1M or more and working down to no commitment, were offered in the sample gift chart (see Appendix).

Eighty-nine percent of households participating in the study indicated they intend to make a gift to the campaign. A range of \$1.5 to nearly \$1.7M (\$1,693,600) in total gifts were indicated by participants in 67 of 75 households with 36 households indicating major gifts of \$10,000 or higher. The range is given since some households indicated a possible gift range, but noted they needed more information before deciding on their gifts.

Thirteen households said they would give their gift in one lump sum in the first year of the campaign. Eighteen households said they would spread their gift over three years, three households indicated they need four years to pay their pledge, and twelve households said they needed five years to complete their gift. Seven households said they would pay their pledge monthly over three years, one household said they would pay monthly over four years, and four households said they would pay monthly over five

Report on Financial Feasibility Study for JUC  
November 2019

years. Five households indicated a variety of other schedules to pay their pledge, and three households could not specify their time frame.

The left three columns of the chart below made up the Sample Gift Chart shared with Participants in the study. The right two columns show the number and categories of gifts indicated by the participants in the study.

<b>Gift Range</b>	<b># of Gifts Needed</b>	<b>Totals</b>	<b># of Gifts Indicated by Study Participants</b>	<b>Amount Indicated by Study Participants</b>
\$1,000,000 or more	1	\$1,000,000		
\$500,000 to \$999,000	1	\$500,000		
\$250,000 to \$499,000	2	\$500,000	2	\$500,000
\$100,000 to \$249,000	5	\$600,000	1	\$200,000
\$75,000 to \$99,999	6	\$450,000		
\$50,000 to \$74,999	7	\$350,000	4	\$235,000
\$30,000 to \$49,999	8	\$250,000	8	\$297,000
\$20,000 to \$29,999	11	\$275,000	6	\$138,600
\$15,000 to \$19,999	15	\$225,000	7	\$108,000
\$10,000 to \$14,999	20	\$200,000	9	\$85,500
\$7,500 to \$9,999	26	\$200,000	4	\$32,500
\$5,000 to \$7,499	35	\$200,000	13	\$69,000
\$3,000 to \$4,999	44	\$135,000	7	\$21,600
\$1,000 to \$2,999	65	\$65,000	4	\$5,000
Up to \$1,000	Many	\$50,000	2	\$1,400
No commitment at this time		\$0	8	
<b>TOTAL</b>		<b>\$5,000,000</b>		<b>\$1,693,600</b>

Note that participants in the study were from all four quartiles of annual giving. Twenty-three from the top quartile, 38 from the second quartile, 11 from the third quartile and three from the fourth quartile.

Of the eight households indicating no commitment at this time, four said to check back with them later and four indicated issues with the project compelled them to make no commitment.

Projecting from the study sample to the entire congregation yields an estimated capital campaign pledge range of \$3.1 million to 3.7 million. A stretch goal would be \$4.25 million. Once you approve a specific campaign goal, a gifts table can be prepared to

Report on Financial Feasibility Study for JUC  
November 2019

reflect the level of gifts needed to meet that goal, as part of assistance with the capital campaign.

This estimate is based on the assumption that people will be able to make contributions over a five-year period if they choose. Estimates would change if the period is limited to three years.

40 of the 75 households (53%) participating in the study indicated they might consider a larger contribution if there were a future or a second ask, or if you are close to your goal. A common qualifier that was given by participants was that they were not as excited as they were last April when they voted to authorize the Board to look off-site, due to the quiet period wherein properties were being investigated and negotiations were being held. Nineteen households indicated they may be inspired to give more knowing that others are giving generously. Five indicated they may be inspired to give more if there was an ability to name a part of the facility. Several suggested some way to acknowledge gifts such as bricks with names, or a seat in the sanctuary. One suggested there be a way to gift to put leaves on a tree. Several others suggested they might be inspired to give more if the renovations included particularly environmentally friendly attributes.

## M. Compliments

Participants were invited to share compliments about the proposed campaign or the congregation in general and asked if there were any particular people they wanted to acknowledge for their efforts. Their comments are in the chart below.

COMPLIMENTS
The Posse has done a wonderful job. Debby Bower is just lovely! And Carol works hard and is always positive.
I think the Posse did a great job of presenting where we are. The presentation was really well designed given all the constraints. The visuals were good.
Cathy Covert - thank you for coming up with the BHAG and all the people who have served on the board. The Posse has done a lot of great work. Thank you to our ministers for having a vision.
Our ministers should be thanked - I think the world of them! Rachel changed my attitude and opened my eyes to possibility.
The Posse has done a really good job of rebounding from a difficult start. The real estate people and others doing work on this - I appreciate them!
The Posse has just been amazing! I appreciate the concern of the green task force in making sustainability a priority. Cathy Covert and Andrea Aiken did a marvelous job leading us in this direction. Tom Goodread has been a great devil's advocate on the board - making us all think!
Whoever did the negotiations should be commended - they did a great job. They made this possible! Their patience was of great benefit to us. The gathering of input from the congregation was all good.
The formal and informal teams that have been working on this. They've done an amazing job. Wendy has a great job of the balance of information and support. The swap is just a brilliant way to do it!

Report on Financial Feasibility Study for JUC  
November 2019

Debby Bower and the Posse. Carol Wilsey brings so much to the table in terms of getting everyone up to speed and communicating. The group effort and expertise have been so impressive.
The Posse worked very hard and located a place that's still in the middle of the county - I'm impressed! It's really an ideal spot that was found - thank you to all who made that happen!
Jim Matera has been tireless! Bob Latham has been supportive. Dea Brayden has gone above and beyond.
All the people who have served on the Posse. The presentation was marvelous.
The campaign feels grass roots - not top down is wonderful!
The pastoral care team is so organized and impressive. Our covenant is so impressive. It is great to see the leadership.
The Posse has been visibly awesome! The kickoff was excellent. The right tone, information-- it was really good.
The Board has done great service - they've gone through a lot and doing a tremendous amount of work. Each member of the board deserves our appreciation. A lot of the Golden Circle group deserves recognition for being supportive when this potential move is hard for them. These people, some of them, were our founders.
The Posse has done a fabulous job. Debby Bower came to the board meetings and was fabulous. Chris Sealy and Dea Braydon were marvelous - Wendy negotiated strategically and tactically and got us to this place - Great Work! The architect who helped the congregation do visioning (Kevin?)
The board members have worked hard and struggled with things and have done an admirable job over the past couple of years. They've worked as a team. The Making Room people have worked hard and put a great deal of time into the task force. The task force searching out locations and working with realtors etc. You've done a good job to help inform people. Thank you! Debby Bower is an amazing gifted person.
The Posse! There is a great, positive, supportive enthusiasm here at JUC - it's hard to define but it's our greatest asset. I want the young people to know that this congregation has been through bad times and we always overcome the difficulties!
The Posse.
Debby, Dea, Chris (the Posse). They've done amazing job. Cathy Covert got us started. Paula is doing wonderfully.
This whole thing has been well organized.
I think the committee has done a really good job and finding a good option.
The congregation is wonderful! The leadership is great - that's why we come here.
Debby Bower is wonderful. The campaign has gotten better - the presentation of possibilities. The FFS process was positive.
Paula Reed has worked very hard on this. The correspondence has been very informative. Debby Bower too.
I like the displays about the progress all over the place! In various forms and places -- very helpful! It didn't feel like any steps were rushed. Low pressure.
Carol Wilsey. I liked the way gathering input from the congregation evolved. Particularly that it was acknowledged people would have fears about this. I really liked the dots on the things - it felt like they were really taking input and using it! And they did! The waiting felt like a simmer and it was good.

Report on Financial Feasibility Study for JUC  
November 2019

Cathy Covert - BHAG! And loads of others - John Hazinger, Andrea Aiken, Chris Sealy, Dea Brayden, Debby Bower. Everyone who made a contribution!
The board has done a lot to make this happen and especially the board president.
The Posse needs a big gold star! We have one of the best staffs around -- it's amazing the amount of accomplishments that come out of our office staff!
I celebrate the Posse and the Board for the hours and hours they have spent doing this. Having been through this elsewhere I really know what you have been through.
The Posse! In awe of the time this has taken.
Everyone on the committee has worked very hard and put in a lot of time and effort. I'm full of admiration and very grateful! They clearly tried to be thorough. I appreciate their sincerity in trying to get out information in a variety of ways and made an effort to be transparent about everything.
When I drove by the new site, I was impressed! Wow - this is a great looking place! The group and people involved must have worked hard to come to this. I love the swap idea.
The people who presented the information - Dea Braydon, Chris Sealy, Paula, Debby Bower.
The people who have sweated and toiled to come up with this agreement with the Nazareth church need lots of compliments. Anyone involved in the Big Hairy Audacious Goals should be commended. Loads of work done! Thank you.
The Posse for sure! They have gone above and beyond! And the Board for the past few years. The way the whole thing was handled when it was presented to the congregation - that was very well done! And Wendy's vision has been fabulous.
The Posse did a great job in their presentation to the congregation! It was clear and fun! And it projected genuine enthusiasm -- it felt like a celebration and it wasn't too scary. The process has gone very well considering how complex and uncertain things can be. The congregational vote was very good. Everyone who has been involved should be complimented.
The ministerial staff. Cheers to the building project team!
The building Posse. The board president.
The Posse. From the beginning the leadership has been very transparent and has done a really good job in keeping the congregation involved and engaged and spreading whatever information they have been able to. The Making Room website made it easy find out a lot information.
We appreciate the diligence of the Posse.
The Posse has worked very hard.
The Posse has worked really hard.
The Posse has done a good job.
Posse presentation was key.
The Reveal was very well done and positive and got people excited.
Posse has been very enthusiastic which has helped keep the flame burning.
Pleased with the Posse, and it's a lot of work behind the scenes. Thankful for their work to get us where we are now.
I appreciate that from the time this project was conceived there has been a great outflow of information to the congregation. Loads of opportunities to participate.
The Posse is amazing. Communication and openness have been impressive. There were so many people working behind the scenes.



Report on Financial Feasibility Study for JUC  
November 2019

Keith - I was a member of the choir for a long time and when Keith came here as a very young man, the choir was only 12 - now there are 50 to 70 people!! Also, the ministers we've had over time. Including Wendy.
The building Posse have spent hours and hours on this.
The folks have worked very hard.
Dea Braydon, Chris Sealy, Debby, Wendy - people have worked very hard.
The entire Posse has done a wonderful job and there are a lot of other people behind the scenes too.
Bob Drew has been involved with many of the iterations of our church home.
The Board and the building Posse. They have tough jobs.
Debby Bower.
The Posse is an amazing group of people - I can't think of anybody else I would want to work on it. Very excited about having more space. Captured what the building could be for JUC. We have been so supported by this church in the last few years and we had no idea we would benefit so much from church members.
The Posse is absolutely, unbelievably fabulous. I would follow Wendy anywhere. The Board members are so amazing.
Pat & Keith Emery - real special as a fundraiser and a friend. Jo Roberts is also a special person who has contributed a lot to JUC over the years.
Group that Jim Matera is on did a great job of listening and responding to people. The Posse did a great job unveiling.
Presentation at the reveal was very good and articulate.
Gym space could be used for community-based help.
Staff is fabulous (ministers and others) and is helping to have you grow. The building Posse did a great job at the presentation
There are a lot of people who do a lot of things.
All the ministers - Wendy, Eric & Keith are fabulous! I am grateful for all the volunteer teachers. The people that work on family promise.
The whole staff is impressive - ministerial and non-ministerial.
Posse did an amazing job with the presentation - why did Paula not have a hat. :-) The pianist is great. Nick is doing great with membership. Wendy, Eric & Keith are wonderful.
All the leadership staff is doing a nice job. We are enjoying the fruits of the sausage without having to be involved in the sausage making (coming from a smaller congregation previously).
Dea and the other people on the team did a fantastic job and it's not an easy job.
There are so many people that do amazing things. Jill Armstrong is very active in the homeless work. The Guatemala Committee is wonderful. Musicians on Sunday.
Love our 3 ministers and Carol. Excellent staff.
Really lucky to have our ministers.
Posse is very organized and has planned well and has done a great job building confidence in this project.



Report on Financial Feasibility Study for JUC  
November 2019

Posse's appreciation for everyone's point of view, the good humor injected into the process and the thoroughness of the work, their enthusiasm and their compassion and consideration for all points of view.
The presentation by the Posse was wonderful and I was even more excited afterwards. Leader of Going Deeper group, Kate Kyanne.
Building folks have done a really spectacular job.
Building Posse is very impressive: Dea, Debby & Chris. They have been doing a ton behind the scenes as well. The office staff that has been involved has also put in quite a bit of work behind the scenes.

## N. Concerns

The following table lists the comments of study participants when asked whether they had any concerns about the proposed campaign or the congregation in general.

CONCERNS
I'm concerned that it will be too expensive, and that the congregation will run into trouble and end up with a great big place they can't fill.
The construction market seems expensive and hard to access.
I am concerned for some of our aging friends and their ability to get to services and their ability to get to nighttime events.
Driving there particularly at night in the winter.
I'm really worried about the money and how much it's going to cost to rehab the site. Last time we had a lot of sweat equity - volunteerism has fallen way back since then.
It makes me sad that there will people we'll lose because of the distance and disabilities. It would be great if we could come up with something to help bring people to the new space who don't have the capacity to get there. I worry we'll be in a more diverse area and we won't be as welcoming as we'd like to be. I worry we won't be ready to welcome people who are not our current demographic. I wonder how we will sustain steam for multiple phases. David Fleck did a great job helping us.
It's easy to think that people will come flocking in because you have a larger space - that doesn't happen just because you moved in. You have to campaign - you have to get folks to ask their friends to come. We need to do a better job attracting and retaining visitors. I worry we won't get to be a big enough group to use it and pay for it. And that will happen if we do nothing.
I'm worried the folks who are driving this are going to burn out. They may need some relief. They've been full out for a long time. So appreciative of them.
Looking to the future - I'm concerned that we remain relevant to what is happening in people's lives and the world around us. So we continue to be a beacon of liberalism in Jefferson County.
Expense. I'm concerned about how we treat guests - our turnover is large, and we don't necessarily identify the new folks in the service anymore. Could we continue to acknowledge and "see" new people?
I'm worried about the fact that the Nazarene congregation failed at the site - does that mean we're going to fail too? Some vibe, some karma, some history that may make it more likely that we'll fail?
We don't want this to become so big that it becomes impersonal - I worry we could lose our sense of community. I worry about adapting to the change.

Report on Financial Feasibility Study for JUC  
November 2019

Security in the new neighborhood.
When we make the move we have an opportunity to all start afresh - this could be good for folks who've dropped by.
I think it's going to be important for the Board to do the financial modeling - strategic financial forecast. What is it going to need in terms of annual giving just to be in that building? We need to adequately model the operating budget. We do not do well as a congregation when there is a lack of transparency. When we think there is a fait accomplis then we don't do well. Don't say "don't worry about that - it will all be okay..." can backfire. I worry about our older congregants. Change is hard. What could we be specifically doing to make it easier for our older congregants? Simple stuff to make it easier. Bringing things from the old to the new place.
The building is unattractive.
I have concerns about the building.
I'm worried about being a megachurch. AND wouldn't it be wonderful if everyone thought UU was the Faith for the future. As we get bigger I want us to still have the deep connection we have with our minister and each other. I'm concerned about whether we have the financial capacity to make this a reality.
I'm worried about environmental hazards such as asbestos, worried about the finances. I know that things can go wrong and that we can be overenthusiastic which can lead to overcommitment. What do we move from here to there?
We have an aging congregation and that's where a lot of the money is. There is a lot of hesitation about the project among the elders. Folks are worried and feel they need to hang on to their money while they are still living. They doubt the need for a larger facility. The church isn't serving the elders so well. Timing of events is at night and that leaves old people out. Older folks are focused around Golden so the site is further away. As one person said, "We built this church when we were younger, if they want this church let them do it."
The enthusiasm of the Posse and the hoopla, it turns some people off. I guess I'm concerned about oversell. I want this to happen. The little old ladies are afraid.
Environmental concerns about the building. I am sensitive to environmental toxins.
I'm concerned about our whiteness. Moving to a more diverse area is not a "solution" to a homogeneous congregation. It's just a small part of becoming a welcoming diverse congregation. We could potentially reinforce the status quo in our new neighborhood.
I'm concerned about how much money this will cost. It feels like a lot beyond the \$2M purchase price.
I'm just worried it won't happen!
Am concerned about elders and feeling included in the process.
Some more communication that it's deeper than money.
Capital campaign falls short. Less than \$2M. I want to make this move!
I just hope people are realistic in their expectations. It doesn't have to be perfect to be a success.
I'm concerned that folks are worried about maintaining a property of that size. I'm not concerned, but I think that their concern could jeopardize the success of the campaign
Sustainability - if we have to stretch to get into this building and it has a lot of deferred maintenance then I don't think it's the right choice. The environmental assessment must be done before this is decided. The new space will attract members, but the new members will not have as much income and ability to give.

Report on Financial Feasibility Study for JUC  
November 2019

I'm concerned because I've heard from people who feel like we don't need a bigger space. The sanctuary isn't full for the services we have. This question - the rationale - hasn't been answered for a significant proportion of people. Why do we need to do this and spend so much money? (not my concern) These are folks who are intelligent and wholehearted and committed to the church.

I am concerned that there be enough information -- more than in the past as you progress. Whatever you can do to help folks. Also, it's further away for me and that's difficult.

It is much further away from my home-- especially a concern if I can no longer drive. I might not be able to take classes with OLLI because of the driving.

Things have become less transparent and less democratic in the congregation over the years. There are no longer contests in who is elected for things. The leadership nominating committee isn't clear and it's the only way you can do things. Can't find the names of the folks on the leadership nominating committee on the website. There is no call for nominees or volunteers for different committees. Feels like a closed circle - there are insiders and outsiders. I'd like an opportunity to be an insider. It would be good to know deadlines for being considered for committees. How does one get considered for various positions in the congregation? With that goes having information about deadlines and procedures. I can't even find out what the existing committees are.

I'm worried about the facility's needs - that there will need to be more campaigns to bring the facility up to code and ADA standards and other things. That this will be a continuum of needs. I'm concerned about the cost of maintaining such a large building.

Is this too big? Are we going to be able to fill and really use the space? Evangelical UUs and any other evangelicals bother me. Worried when Humanists left -- that wasn't inclusive. Worried that we will spend too much time talking about money rather than our own spiritual development.

This is a big hairy audacious goal. It's scary. The church we're trading with is so small in the huge space. It's a reminder that can happen....

What is the overall feeling about this move?

Do we have the membership who is committed to financing this?

There are a lot of concerns. We would have to grow our membership quickly once we moved in order to afford to keep the location. How do we do that? Do we get so big that we lose our feeling of community? On the other hand, it hasn't gotten worse in the growth over the years. And in fact there have been a lot of benefits now that I think about it.

We need to see it. A friend with building expertise who has seen the building and property says all the buildings should be scraped off the property, except the Chapel.

I very concerned about the location. It is not on a main road and there's not a lot around that people would drive past. It's really a dead zone in that part of town on Colfax. The location is not visible from Colfax and people won't see it. It will also feel too big and we will lose that feeling of excitement when we have a lot of people together.

I worry about losing people. I hope both Eric and Wendy will stay for at least 5 years or more; if they leave it will be bad.

Will we be able to raise enough money?

There are a lot of unknowns.

We may lose people with the move. What if we are still an all-white church in a few years after the move.

We are an aging congregation and I hope we can grow the church to replace members who pass or leave.

Report on Financial Feasibility Study for JUC  
November 2019

Need to have a plan for attracting new members. Lots of people are unhappy with their church (not JUC) and I bet they would like it here.
I'm concerned about the moment we walk into the new building for the annual meeting. The building is dark and old and dirty. We need to manage that moment. I worry that we won't be able to create an intimate enough space. We need to provide a sense of connection. Need to use all our tools to make sure people experience connection. Worried about getting to where we need to be in the new facility. Growing is a BIG project in itself. This building project will be huge and will go on for all our lives. The scope of this project is not immediately evident to us.
Concerned about naysayers.
Raising the funds due to near term potential economic collapse. As the years pass - the first five years could be a lot of change in the amount folks are able to give to annual or the capital campaign commitments. The new area is conservative and we won't attract new members.
The board particularly needs to be aware of being transparent so that the congregation understands and is part of it.
Raising the funds needed. Transparency - be sure to involve the congregation as you go. Get evaluation of the process along the way. Put it on the walls! The congregation needs to be part of every step.
There is a group that is having a hard time believing we can do this.
Hope people are able to keep an open mind and move forward.
There were many frustrated people due to the silence.
Is this too expensive? It's a big move so we need to be confident that it can be successful.
Before we pay anything, we need to see more than pie in the sky number. We need to see a spreadsheet.
This seems like too big a campus.
Want to make sure it's green. Would like to give input on: audiovisual; kitchens & building efficiency.
Concerned that people might not see the potential in the new space. A little worried about difficult people disrupting things. Peter Morales used to talk about not being focused on dysfunction. RE seems fine and I hope it continues to go well.
Concerned it's too big of a financial project with too much.
Current policy governance does not address stewardship and financial oversight very well. Less democratic.
Policy governance makes us feel like the congregation has less say in decision-making than under previous model.
Less programs than there used to be. Not as many opportunities to be involved and get things done.
Concerned that the building is bigger than we need and not highly visible in a residential area. It's hard to move when we've put so much time and resources into the current building.
Worried that it's a lot of money.
There will be standard emotional things about moving.
Concerned about membership given what's happening at the UUA. Change causes anxiety and emotional attachments can be hard to let go of. If we grow will we get less close?
Want to make sure we explore all our green energy and related financing options.
No softball field or a JUC softball team. ;-)

Report on Financial Feasibility Study for JUC  
November 2019

This new site has too much space. Congregation has not been growing.
What is the long-term financial planning for the new building? Seems too big of a building - such a big jump. Is space what we need? Strong social media and good website are important, and the links aren't there. We need a strong structure of volunteers. If we have a hard time staffing RE program now, how will we do it in the new building. People are the attraction, not the building. We could work together with other churches to build a homeless shelter - we have seen this happen in other towns. That would be a better investment than this new building and have a bigger impact from Family Promise.
Congregational meetings are brief and should be more detailed and more informative. Not enough time between services.
It will take multiple campaigns to fully renovate the new building. That's OK, just a reality.
Concerned that if we don't do this move it will be bad for the church - we'll either grow or stagnate and die. It will have ramifications beyond the building.
Need more info. - need to see the plan and the study of that building.
Concerned that space is too large in new facility. Are we biting off more than we can chew?
Need more info about operational budget planning moving forward before can commit and feel like it's a good plan to go into this huge building. Why move if we don't have a detailed plan on how we are going to live out our 3 parts of our mission statements.
Continued communication without the big break - even if there was no news.
Kind of lukewarm on the project. Probably necessary. Not stuck on growing since liked it better at 300 members and I knew everybody.
Concerned if we don't raise enough money that the project won't go forward.
There are a few people that say they won't move. Concern is that some of those folks might try to spread negativity and diminish the excitement and convince people on the fence that it's too much to move. There were naysayers for the remodel project and that worked well, and the mortgage got paid off and we grew because of the space. :-)
People are less involved under newer governance structure
Make sure the renovations to the new building are green and that the architect is listening. In the current building some things were not as green as people asked for.
Making the LCN building as "green" as possible is important. For a green building strategy we need a goal of 2 things: 1) seek to minimize the equity burden on JUC members by striving for a high debt percentage because debt is cheap right now; 2) technological innovations in the energy area are such that JUC would have a good chance to increase capacity of JUC to service the high debt due to reduced energy costs of the building. It will be important to set up an Energy Task Force to work on an even larger solar array to sell energy back to utilities and have a partnership with private/profit-making entity who will invest in the equipment and then get the tax benefit. There are some companies that service only religious institutions. Look into the example of the parking lot at First Unitarian Cleveland. There are 3 issues that sub-teams should look at very early on. Q1) There was a previous renovation at this current church site where the energy committee made recommendations that were not implemented - why? Q2) Why did First Unitarian Denver did not engage a third party to partner with the green incentives available, in order to take advantage of tax credits - it might be that the current tax credits are not good under this Administration, so it would be good to find out. Q3) Since First Unitarian Church in Cleveland has a lot of experience in this area, then it would be great to find out the ups and downs of their green energy improvements (in Shaker Heights). The big picture is the financing

**Report on Financial Feasibility Study for JUC  
November 2019**

that is missing in some of these projects. If we are part of the electric grid, Xcel Energy (local electric utility) has a net metering program that allows you to bank electricity and you can draw onto the bank of electricity during period of cloudiness. That program requires you to produce more than you can consume. Another key aspect is adding a lot more solar energy than the 375 panels at LCN site; we need to add to the system to retrofit the system to have good equipment - replace lights for LED and replace windows to be more energy efficient. For third party financing of the investment in the green energy equipment - solar, electric and thermal equipment investments - it is not a good idea to have the 3rd party do the retrofitting itself. The folks doing the solar and storage have the goal of selling you the most. Church should do the retrofit but get the investment from the third party.

## **O. Other Information Gathered**

### Campaign Volunteer Support

Many study participants indicated a willingness to assist with the capital campaign when asked about different areas for which they could volunteer. A list of volunteers and the areas in which each person offered to help has been shared with the Capital Campaign leadership.

### Possible Gifts from Outside the Congregation

Interview participants offered up the names of people outside the congregation who might be willing and able to contribute to the capital campaign. The suggested names have been shared with the Capital Campaign leadership.

### Planned Giving

90% of those participating indicated they have an up to date will, trust or estate plan. More than 30% indicated they have included JUC in their planning.

The names of people who would like more information about how to include JUC in their estate planning will be shared with the appropriate leadership.

### Attendance at Sunday Services

Sixty-one percent of study participants attend church almost every Sunday, 31% come 2-3 times per month, 7% of participants come infrequently and 1% comes once per month.

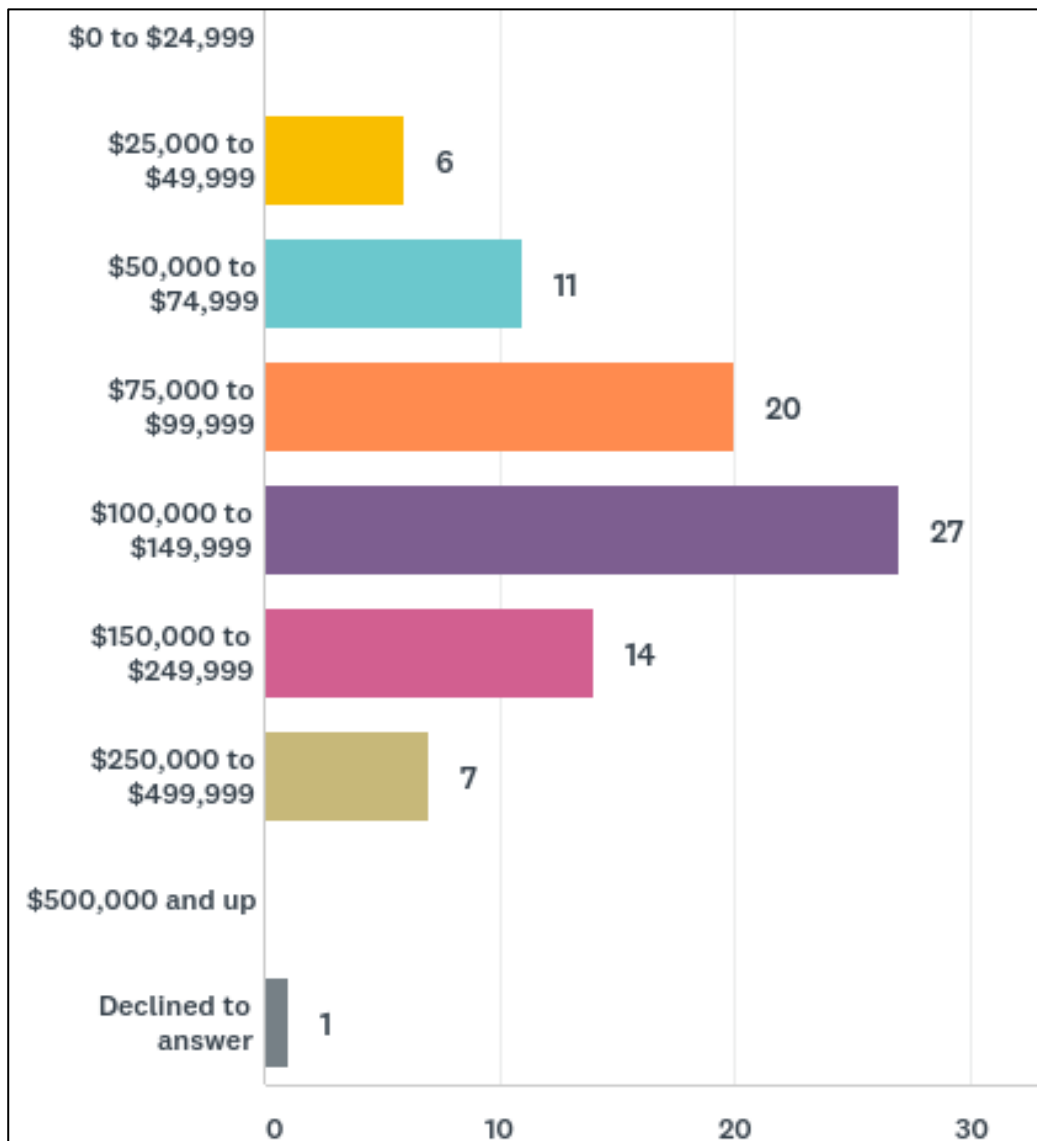
Report on Financial Feasibility Study for JUC  
November 2019

Current & Past Service for JUC

Sixty-nine out of 117 study participants indicated they were currently volunteering at church in some capacity.

Sixty-eight participants, including several people who were not part of the sixty-nine participants currently volunteering, indicated volunteer service to the congregation in the past.

The Household Income of Participants

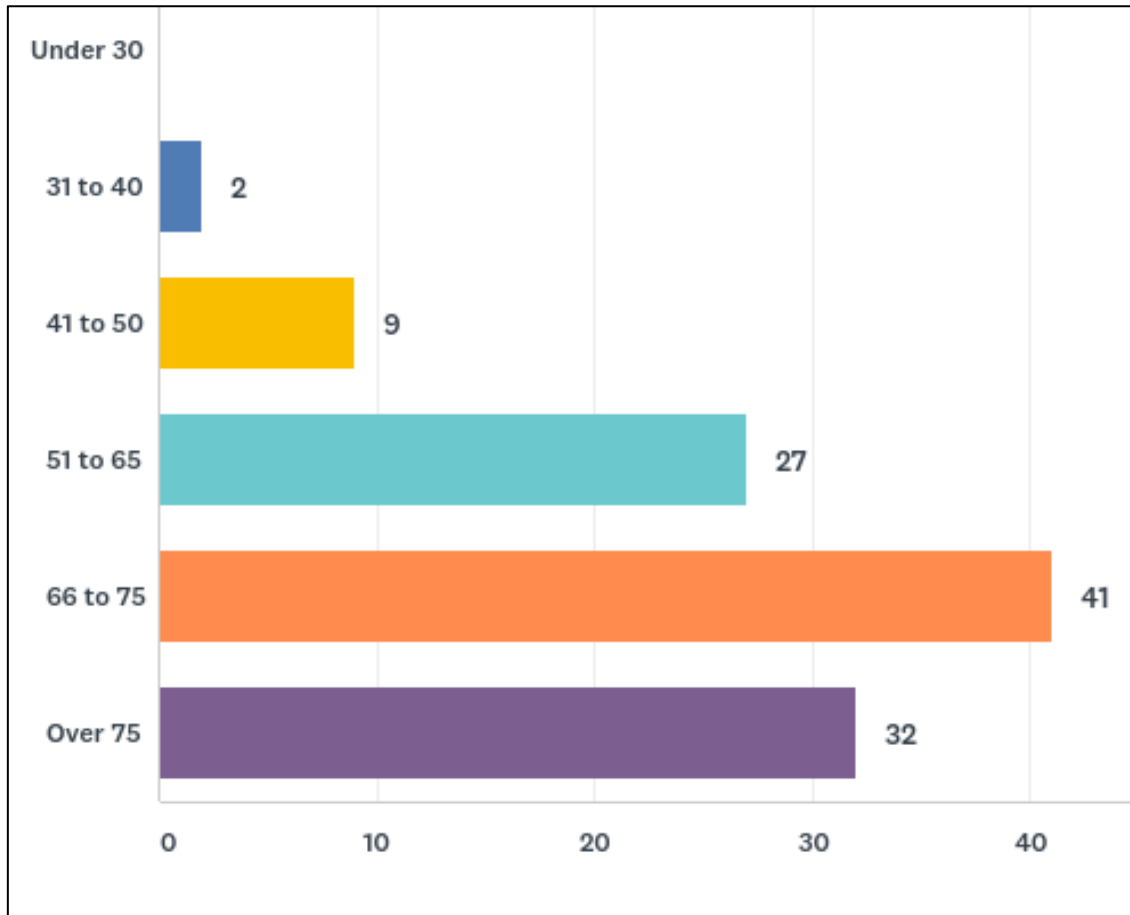




Report on Financial Feasibility Study for JUC  
November 2019

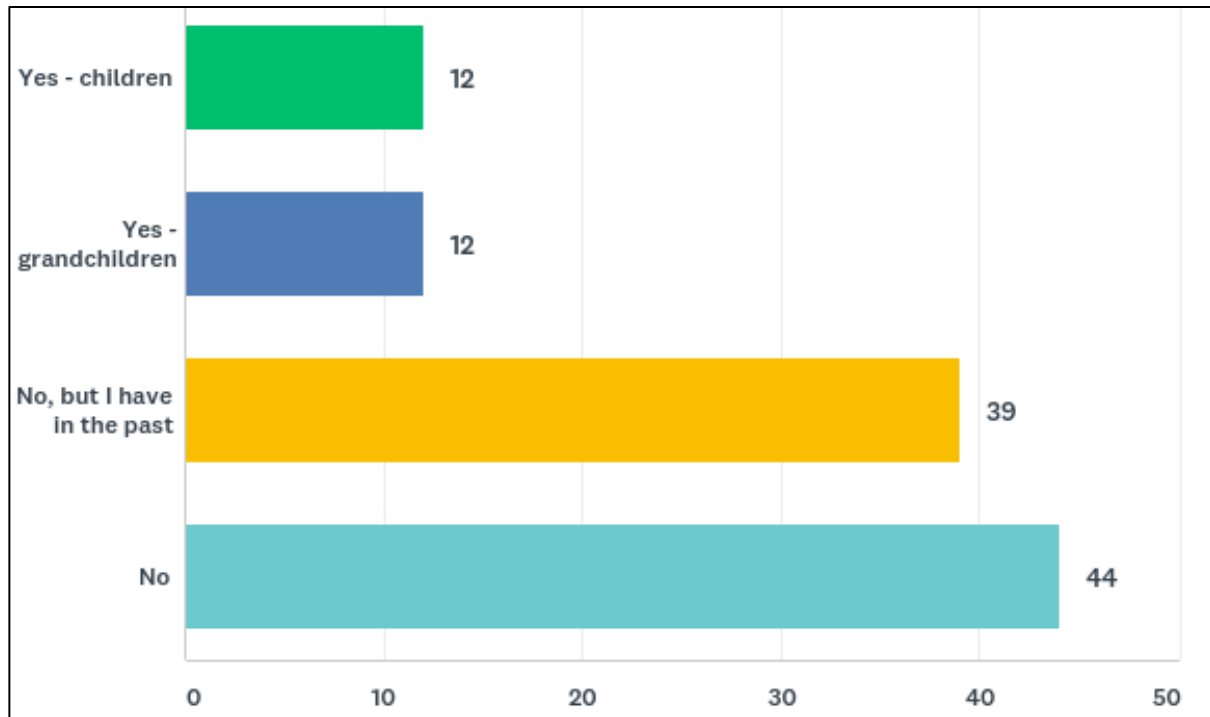
Age Range of Participants

Sixty-two percent of study participants were age 66 or older, 36% were between ages 41 to 50, and 15% were ages 31 to 50, which is not uncommon for a study.



Report on Financial Feasibility Study for JUC  
November 2019

Children or grandchildren in the RE program



#### IV. Observations

The study's findings show that, with a successful campaign effort, you should be able to raise the \$2 million in funds needed to get into the LCN building, as well as a potential additional \$2.25 million dollars as a stretch goal to fund renovations. In order to reach this potential, JUC will need a cornerstone gift of \$400,000 and several additional gifts in the high gift ranges.

In addition, momentum and enthusiasm needs to continue to be rebuilt from April 2018, when the congregation's visioning for a new space culminated in a vote to move. At the moment, most congregants are unsure of what renovations could be funded with their gifts and/or if there is a multi-phased plan for renovations. Presenting some options for congregants to visualize will be important to maximize giving, so that congregants can see the what their gifts can do in the near term. For example, provide information on what type of renovations can be accomplished with \$1 million, \$1.5 million and \$2 million in renovations.

Forty of the seventy-five households indicated they had capacity to give more funding than indicated in the study. They will need more information, and some will need to be

Report on Financial Feasibility Study for JUC  
November 2019

more involved in the project, in order to be inspired to pledge higher amounts. The more people that are involved in the project planning and implementation of the campaign, the more they will be invested in reaching the campaign goal.

Several households interviewed were not aware that they could spread their gift over a three-to five-year period and thought they needed to give their gift in one year. A multi-year giving period is essential for most households to make a stretch gift that will help JUC meet its goal.

Education about the excellent price you have negotiated is important. Although JUC has a clear chart that lists the appraisal value of both campuses, many people interviewed had not yet put together that JUC is paying *\$1 million less* than the appraised value of the LCN campus. The negotiation team worked hard to get to that price AND it's a significant cost savings for JUC, if the purchase is approved. Go tell it on the mountain!

Similarly, some interviewees were concerned about what might be found on the LCN site that will require costly remediation (asbestos, etc.). Your offer letter allows JUC to adjust its offer based on any findings in the Environmental Site Assessment (ESA). Letting people know you are being smart about these important items is important for some donors to feel confident in their investment in this older building.

Several study participants mentioned that they did not know how many other properties were considered before the contingent offer was made for the LCN campus. Your search team did a thorough job evaluating the options, so you should make sure the congregation is clear on the process. This will enhance their trust in that process as well as help them engage intellectually, spiritually, emotionally and financially to support the project. There are other congregations in these last few years that have raised 6, 7 and 8 times their annual giving, and one even reached 8 times without a cornerstone gift, in an area with below median U.S. household income. Their congregation was highly informed about the process of the building team and had many opportunities to ask questions and give feedback.

Some study participants do not know the background and expertise of all the people working on the project. Prepare some bios, post them on the website, do a poster to put up at church, and have some handouts about their qualifications. At a larger congregation, people will need to be educated about these qualifications when they don't know everyone.

Some additional debt service is reasonable, given JUC's current low debt load. Almost all congregations who make the leap to a bigger building need to take on some amount of debt. A reasonable debt load is 15% of your annual budget and is a typical comfortable amount for congregations to grow and live out their mission without negatively impacting their program funding. Some guidelines for loans are outlined in

Report on Financial Feasibility Study for JUC  
November 2019

the recommendations below and some congregants are nervous about debt load. Informing them about your good planning around debt will be important.

Covering the items mentioned above in all your methods of communication – town hall meetings, website, emails/e-news, etc. will help get the word out to as many people as possible. While your Q & A on the website is excellent, many study participants had not accessed that information.

Remember to be as inclusive as possible as you move forward with this substantial project; resist the temptation to rush through the process to get it done quickly. Efficiency and inclusivity do not often go hand in hand. And take care of each other's hearts as you move through the planning and implementation of this project. Raising a large amount of money will make some congregants uncomfortable and they will need to talk about their concerns. Generosity of spirit, attentive listening, welcoming a larger group of people to help implement the campaign and project, and transparency of process for the rest of the congregation that will be less involved, are all crucial to help minimize conflict and to make sure this endeavor fits firmly within the mission of JUC. As you move forward on this legacy project, remember to take time for chalice lightings and opening and closing words to frame your work together.

## **V. Recommendations**

Based on the results of the study and analysis of the findings, we recommend that JUC proceed with some key next steps in order to best position yourselves for a successful campaign and congregational vote to authorize the purchase of the LCN campus:

Next steps:

- Present the results of the feasibility study to the congregation and provide an opportunity for discussion.
- Request some estimates from an architect/builder for what can be accomplished with \$500,000, \$1 million, \$1.5 million and \$2 million in funds for renovations so the congregation can visualize what their gifts will accomplish. As you articulate what is possible, congregants can visualize what their gifts will do.
- Offer some additional education and opportunities for dialogue about the LCN campus so that more of the congregation become very familiar with the site and its benefits. No site will be perfect, but it is important for people to understand that this is your best option at this time. Also let folks know about other properties that were considered so they are clear on why the LCN campus is the best option.

Report on Financial Feasibility Study for JUC  
November 2019

- Prepare some bios of the Posse, the Board and the other folks with expertise that are helping guide the project. You have a lot of expertise, however, in your size congregation, many folks don't know the backgrounds of the team.
- Be transparent about your strategic financial planning, including loans, and JUC's budget after the move, both for the new building and any additional staffing needs. This transparency will be crucial for some donors to trust that their stretch gifts are going to a financially realistic project and that this move is doable from an operating budget perspective.
- Determine a campaign goal, title and case statement.
- Develop and stick to a task plan, timeline and organization for carrying out the campaign.
- Ensure that congregants know that gifts of every size are welcome and important. Every member of the congregation should feel empowered to make a gift to your project. If a financial contribution isn't possible, encourage people to participate through time, energy and/or creativity.
- Develop a list of all households and how each will be approached for a gift.
- Prepare a publicity plan for the campaign.
- Ensure that your congregants know that they should not reduce their annual contribution in order to make a gift to the capital campaign. Continuing robust support of your programs will be essential for both the short and long-term health of the congregation.
- The Capital Campaign Committee should confirm the willingness of the study participants who agreed to be visiting stewards and ensure that each steward is assigned no more than four households to approach for a gift to the campaign. The lists of people who volunteered to be a visiting steward has been provided to campaign leadership. Additional visiting stewards will need to be recruited beyond those identified in the study. Board members and other church leaders can show their public support of the project by being visiting stewards and you can develop a list of other steward candidates by asking each church leader to come up with at least two suggestions.
- Plan and launch the leadership phase of your campaign. Conduct visits to those indicating major gifts as well as church leadership and any other households you think have capacity and willingness for a major gift that were not available for the study. Pledges for at least half your campaign goal should be included in this

Report on Financial Feasibility Study for JUC  
November 2019

leadership phase; sometimes this number can reach 80%+ of your campaign total.

- Conduct the leadership phase of the campaign and a substantial portion of the main phase of the campaign with face-to-face stewardship visits—this is an essential method for a successful capital campaign. Personal visits are the most successful to maximize giving, not due to arm twisting, but due to the personal connections and conversations. A portion of your larger congregation can be reached through cottage meetings as well. This is a great opportunity to increase engagement.
- Share your own stories and ideas for how to access the funds to contribute. Options for giving will be part of the stewardship training.
- Note that Congress has made permanent the IRA tax provision that allows gifts from IRA's to charitable institutions to be excluded from taxable income if age 70.5 or older. People can gift their required minimum distributions directly to the congregation to avoid paying tax on that income and sometimes avoid being placed in a higher tax bracket due to those funds being excluded from income when they are gifted.
- For financial tracking of capital campaign pledges and income, it is recommended that there be two separate people tracking the incoming gifts as well as outgoing payments for building costs. This system is often accomplished by having a capital campaign treasurer or campaign finance chair who is separate from the church treasurer, followed by monthly or periodic verification by a bookkeeper. A separate account for capital funds is also recommended, rather than simply keeping a spreadsheet that separates annual and capital funds; it reduces the opportunity for conflict and donors will be confident that their capital gifts are being allocated according to their intentions.
- Note that there may be slippage in pledge fulfillment. Some people will not fulfill their pledges for one reason or another. Sometimes slippage can be 5-10%, and sometimes people will come in with new or additional gifts at the end to make up for the slippage, when there is new construction or renovations that are highly visible and inspiring.
- Be sure to invite participation from new members and others into the campaign over the full term of the campaign. Keep asking! The physical home that helps JUC better live out its mission is worth it and will be a legacy for future generations.

Report on Financial Feasibility Study for JUC  
November 2019

- Loan Considerations
  - The UUA recommends that a congregation's debt service not exceed 25% of its annual budget, while keeping in mind that to fulfill your mission and vision, some debt is often healthy and necessary. *Please be advised that the maximum amount is a ceiling and not a recommendation.* A more reasonable amount of debt would be 15% of your budget spent on annual mortgage payments. JUC has an existing loan in the amount of \$331,000 as of October 2019, and annual debt service on that loan is just under \$40,000 per year. If JUC decides to take out an additional loan to help fund this project, you may want to combine the loans, depending on your interest rate and term of the new loan. Assuming that your current debt service is approximately 4.5% of your annual budget, you will have to decide if an 10.5% increase related to debt service is reasonable if you decide that a new loan combined with your existing loan makes sense and that your debt service would grow to 15% of your annual budget.

Looking at a current interest rate of 4.25% (an estimation of the rate, given current online info.), if you took out a loan for \$1,250,000 for a 20-year period, that would amount to ~\$93,000 of annual debt. Adding that to your current \$40,000 in debt service, that would be ~\$133,000 in annual debt service or 15% of your annual budget.

Several FFS participants said they were expecting that an increase to annual giving would be needed, if the congregation votes to purchase the LCN campus. If all 548 pledging households were able to increase their pledge by \$170 per year, that would cover the additional debt service. Realistically, some households would need to increase their annual giving more than that amount to account for those households who cannot give more.

- There are several requirements to obtain a loan from the UUA's building loan program, one of which is to raise three times your annual pledges, or \$2,583,435 for JUC. Based on the results of this Financial Feasibility Study, JUC should be able to reach this threshold if JUC decides to pursue a UUA loan. Non-UUA lenders do not have such a requirement, should the congregation decide to use a local lender. The UUA encourages congregations to use a local lender when possible and a slightly better interest rate is often available with a local lender. For more information on all the requirements of the UUA's building loan program see: <https://www.uua.org/finance/grants/buildings/loans>



Report on Financial Feasibility Study for JUC  
November 2019

- Possible Chalice Lighter Grant from Mountain Desert District
  - A Chalice Lighter Grant might be obtained at some point during or at the conclusion of your campaign, depending on a variety of factors including your fair share status with the UUA, the percentage of JUC members who are active Chalice Lighters, when you received any previous grant and whether the substance of your request fits within their guidelines. See: <https://mdduua.org/ministries/chalice-lighters/> for the “slightly revamped” MDD Chalice Lighter program that became effective for the 2019-2020 church year.

## VI. Closing

JUC is a leader within the UU denomination and your liberal presence in Jefferson County is a beacon for justice and love. What you do matters to many! You are a remarkable congregation filled with committed people dedicated to building a better world. There is positive energy within the congregation for this project and with continued education and dialogue, you can continue to build enthusiasm for a campus move that will help you better live out your shared mission. As with the previous leaps of faith that have brought you to this point, this legacy project will make room for your current membership and help you welcome all in your community who seek a liberal religious home. You can make it happen!

Please let us know if you have any questions. We look forward to seeing your continued progress and helping you reach your goals.

In spirit,



Rachel Maxwell & Kay Crider  
[Stewardship for Us](#)  
425.231.8313 and 541.968.9988

Copies to:  
Rev. Wendy Williams, Senior Minister  
Carol Wilsey, Church Administrator  
Dea Brayden, Campaign Chair

Report on Financial Feasibility Study for JUC  
November 2019

**APPENDIX**  
(Gifts Table Used in Financial Feasibility Study)



**Gifts Table**  
\$5 Million Campaign  
(3- to 5-year time frame for gifts)

	Gift Range	Number of Gifts Needed	Totals
A	\$1,000,000 or more	1	\$1,000,000
B	\$500,000 to \$999,000	1	\$500,000
C	\$250,000 to \$499,000	2	\$500,000
D	\$100,000 to \$249,000	5	\$600,000
E	\$75,000 to \$99,999	6	\$450,000
F	\$50,000 to \$74,999	7	\$350,000
G	\$30,000 to \$49,999	8	\$250,000
H	\$20,000 to \$29,999	11	\$275,000
I	\$15,000 to \$19,999	15	\$225,000
J	\$10,000 to \$14,999	20	\$200,000
K	\$7,500 to \$9,999	26	\$200,000
L	\$5,000 to \$7,499	35	\$200,000
M	\$3,000 to \$4,999	44	\$135,000
N	\$1,000 to \$2,999	65	\$65,000
O	Up to \$1,000	Many	\$50,000
P	No commitment at this time		\$0
	<b>TOTAL</b>		<b>\$5,000,000</b>