

Frequently Asked Questions

How was the name CityLine Bible Church decided?

For the past 15 years, we have been a diverse church in the suburbs drawing from neighborhoods both in the city and from the surrounding suburbs. Looking back even further, this congregation can trace its roots all the way back to 1871 when the church was started in downtown Chicago. We chose CityLine Bible Church to reflect our geographic location as well our vision to reach the suburbs and the city for the glory of Jesus Christ. This is who we are and this is where we serve.

Can the Niles Campus support itself financially?

When we consider the following information, the elders and leadership have determined that the Niles Campus is more than capable of supporting itself financially.

- In 2017 and 2018, giving exceeded \$2.5 million each year and is tracking towards \$2.0 million in 2019.
- As a fully autonomous church we have estimated our annual expenses, inclusive of a new mortgage to purchase the building to be approximately \$1.75 million. This gives us the expectation that the campus will be able to support itself financially even if there is a decrease in giving.

How will Cityline be funded?

- The church plans to secure a \$4 million mortgage for the property at 7333 N. Caldwell. This mortgage, which values the property at \$5.3 million will require a \$1.3 million down payment. This will be raised by a pledge drive from the congregation as well as outside fundraising.
- Operating expenses will continue to be supported by weekly giving.

Since Belden Baptist gave HBC the Niles building valued at \$2M why do we need to buy it back? Why don't we just go buy our own church building at a lower cost?

- While the building was given to Harvest Bible Chapel in 2005, Harvest has made sizable investments into the building to convert it into the house of worship that it is today. Since the gift more than 10 years ago Harvest has invested over \$4M of additional cash from tithes and offerings in order to build out and develop the campus. The most recent addition was completed in 2013 with the worship center. In total, Harvest has \$6.3M of building expenses and land value in the Niles campus.

How does the Niles independence affect Harvest? What is our relationship going forward?

- The planting of the Niles campus is favorable to Harvest Bible Chapel because Harvest plans to pay down and refinance its global debt at a lower rate. The refinance is expected to provide Harvest Bible Chapel with an annual saving of approximately \$1,500,000.
- The Niles church maintains a positive relationship with Harvest. CityLine Bible Church members will be welcomed to send their kids to Camp Harvest; their men to Act Like Men; and families to retreats.

Who are the main people leading this process?

- Pastor Mohan Zachariah is leading the transition with several key advisors.
- Al Miranda will be the first installed elder of the new church.
- Dan Tolbert is providing financial direction.

- Courtney Fong is providing legal direction. Courtney is writing bylaws and other organizational requirements.
- Ken Figueroa is the new Pastor of Discipleship and Operations. Ken will lead the operational logistics of the transition.

How will the new church view debt for the future? Will we pay off the mortgage as a priority?

- The new bylaws will detail the guidelines for the new church's debt risk. While debt can become a problem, some debt is reasonable.
- For the new mortgage, the plan is to obtain the lowest interest rate and work toward the fastest pay down. It is expected to be a 10 year mortgage.

What financial controls will be in place?

- Procedures for checks and balances to ensure financial integrity are being written into the new bylaws.
- There will be a financial committee consisting of staff, elders, members of the church, and outside professionals to review and audit all finances.

How will the church be governed?

- The new church will be Elder governed. The members of the church are welcome to provide their input at any time and will be surveyed at least annually for input. The church will always welcome congregant accountability. Members are welcome to question the decisions of leaders.
- In addition to elders, the church will have deacons.

How will the funds be used from the current weekly giving / Pledge Drive / Closer campaign?

- All current weekly giving is accruing to the Niles campus. Any excess over operational needs will go toward the down payment after appropriate reserves are secured.
- From the giving to the Closer campaign – up until April 1, 2019, 50% went toward the HBC mortgage and 50% went to planned projects (worship/production) at the various campuses, as well as to significantly increase outreach/compassion efforts. After April 1, 2019, 100% of Closer campaign giving from Niles members stays at Niles. In total, \$45,000 of the Closer campaign already given will go toward the down payment for Cityline Church.
- Any future amounts given to Closer campaign will go directly toward the down payment. A pledge drive for the new church will begin immediately, the details of which will be communicated in the coming weeks.
- All pledge giving will go toward the down payment and will be paid to CityLine's bank account.

What changes will be made to ministries?

- At the September ministry launch, the following will be implemented locally.
 - Preaching - Pastor Mohan will do a majority of the preaching supplemented with other pastors and elders.
 - Worship - the worship portion of the service will be produced locally.
 - Harvest Kids – Lynda Schlecht will direct children's ministry.
 - Harvest Students – our student ministry team will direct student programming.
- The first year will focus on building a strong foundation and healing the church. We look forward to building up current ministries and expanding into many areas.