

THE CHALLENGE

Heartland Church had a vision of moving the ministry to a property they owned about 8 miles north of their existing location - 69 acres in an area that is slated to be the epicenter of a residential and retail boom. The problem they faced was one that numerous churches face: They've grown past their current facility's capacity, but are not of a size yet to fund the ever-escalating cost of developing a new campus. With sites that routinely take upwards of \$2-3 million to simply grade and provide access and utilities, it's easy to see why new campuses that have 1,000-seat worship environments (in addition to the necessary programmatic spaces) cost over \$15 million. Unable to fund a project that size with a congregation of 700 people, creative alternatives were needed.

PROCESS

CCL teamed with Heartland to develop a strategy that allowed them to accomplish significant growth at their existing location for a fraction of the cost and time it would take to develop the new property. An in-depth analysis of ministry growth, financial capacity, and timeline revealed that it was the best option for Heartland to invest \$3 million into their existing facility - one that was not even owned by the Church - but would allow them to grow their congregation to over 2,000 people before making the move to their new campus. This solution enabled them to do much more for considerably less - specifically by not losing critical momentum in growth during the two years it would take to design and construct their new facility.

THE "WIN"

Heartland took full advantage of a facility that had already been working for them and it has allowed them to fulfill their vision and continue to provide excellent ministry. At times, the lure of relocating masks what makes best ministry and financial sense. For Heartland Church, this solution has enabled them to do much more for considerably less - specifically by not losing critical momentum in growth during the two years it would take to design and construct their new facility.



Name: Heartland Church

Location: Fishers, Indiana

Size: Phase I: 50,000 SF
Phase II: 100,000 SF

Architect: M.D. Architects, P.C.

Contractor: Catalyst Construction

"When we outgrew the worship space we were leasing, CCL provided a bold and creative solution that tripled our ministry capacity right where we are. We were able to responsibly delay relocating to our future campus, while reaching more people faster for a fraction of the cost. This partnership has been an incredible gift of God to our ministry."

~ Darryn Scheske, Senior Pastor

"CCL was instrumental in providing the financial details needed for WIF and Heartland Church to fully understand the ramifications of Heartland's unique loan request and the church's ability to repay the loan. Partnering with CCL removed WIF's doubt about this loan and also allowed Heartland Church to remain focused on its primary mission in leading people to Jesus Christ. We have already referred another church to CCL."

- Rich Moorlach, Sr. Loan Mgr.
Wesleyan Investment Foundation