



Milestones Needed to Purchase a Permanent Church Property

Over decades of performing church expansion projects, we have observed various performance milestones that predict success. We have come to learn that for a church to successfully purchase a permanent facility, to be able to raise the required capital and to qualify for a partial loan, a church should have reached the following milestones.

1. Sustained growth over several years, adding **new attenders** and conducting membership classes
2. At least 2-3 scheduled and well attended **weekly services**
3. A minimum of **600-700 weekly attenders** (including children)
4. Have a **\$1 million** or greater core giving income (CGI)
5. Have the primary **six (6) key staff members** including a lead pastor, administrative pastor, worship pastor, kids director, family or groups pastor, and youth pastor

Typically a church with these performance metrics can gain the confidence of most available investors/donors willing to contribute their precious treasure. The start-up church appears viable and worth investing in based on a proven track record. Roger's Bell Curve, which describes the diffusion of innovation adoption, applies to church organizations as it does to technology, to entrepreneurial endeavors and to social behaviors. The point is that most investors, the 80% of church investor candidates (Early Majority and Late Majority adopters), are needed for a successful fundraising effort. This means raising 2.5 - 3.0 times CGI in a well-organized capital campaign.

There are obviously other factors that lead to a successful church start-up such as being **outwardly focused** (service oriented) and obviously **attractive leadership** (preaching and teaching). We have also observed that churches have the greatest chance to gain God's favor and a lender's confidence if they have already developed a habit of giving away a portion of CGI and have created a habit of saving money (fiscal discipline).

A church that is meeting or exceeding these key metrics, has a **momentum** or "buzz", and is ready to make plans to purchase a permanent church property.

If you are thinking of expanding your church facility, your first step will be to determine what your church can afford, then creating a strategic plan. We have practical tools that you can download from the Resources page of our website at www.churchfacilitysolutions.com/resources which will guide you with your planning.



The Solution

The growth journey to attain the milestones described above may have been challenging but rewarding for you. No doubt there's been unexpected twists and turns, but the impact, as evidenced by lives forever changed, has made it all worthwhile. Now it's time to reach a bit further towards owning your own property for the longer term future of your church. CFS is here to help you take the next big step.

Seek a development partner who...

- will help you determine what your church can *conservatively* afford.
- attends church and knows the experience you seek to create for your attendees.
- understands the important property features for creating a functioning church facility.
- can evaluate your church's past financial performance, then predict future giving, expenses and affordable debt service.
- will help you to select a qualified church architect, general contractor and other professionals.
- can show you the steps to complete a successful church building expansion project.

CFS has completed many church expansion projects since 2008. We have learned lessons along the way, each leaving us more prepared for future projects and more driven to help churches avoid them. Whether it's us or someone else, we strongly encourage you to hire a church-experienced developer who you can collaborate with.

Our highest calling is to shepherd churches through the expansion and building process so that Pastors, Staff, and Elders can focus on their spiritual mission, knowing that every project detail is in experienced and capable hands.

Call Church Facility Solutions today at [800-200-2089](tel:800-200-2089) or email our team at info@churchfacilitysolutions.com.



Book A Call Today

Scan the QR code to schedule a free, no-obligation discovery call at your convenience to discuss your church expansion vision.

We look forward to speaking with you!



Planning Milestones for Purchasing a Permanent Church Property

This worksheet is designed to help your church leadership team evaluate whether your church has reached the key milestones necessary to successfully purchase a permanent facility. By working through these sections, you will assess your church's growth, financial stability, and ability to secure funding and investor confidence.

STEP 1: Evaluating Church Growth & Stability

1. Sustained Growth Assessment

- Has your church experienced **consistent growth** in attendance over the past several years?

☐ Yes

☐ No
- How many new members have joined through membership classes in the past 12 months?

2. Service Schedule & Attendance

- How many weekly services does your church currently hold?

☐ 1

☐ 2

☐ 3 or more
- What is your average weekly attendance (including children)? _____
- Does your church meet the recommended minimum of **600-700 weekly attenders**?

☐ Yes

☐ No - What is the growth plan to reach this milestone? _____



STEP 2: Financial Readiness

1. Core Giving Income (CGI)

- What is your church's current annual core giving income (CGI)? \$ _____
- Does your church meet the recommended minimum of **\$1 million CGI**?
 - ☐ Yes
 - ☐ No
- If no, what are ways your church could increase giving? _____

2. Financial Discipline & Stewardship

- Does your church currently have **a habit of saving money** for future expansion?
 - ☐ Yes
 - ☐ No
- If no, what steps could be taken to improve fiscal discipline? _____

- Does your church allocate a portion of CGI to **outreach and charitable giving**?
 - ☐ Yes
 - ☐ No

3. Fundraising Capacity

- Based on industry recommendations, your church may need to raise **2.5 - 3.0 times CGI** for a capital campaign.
- Estimated amount needed: \$ _____
- How much has already been raised or pledged? \$ _____



- What fundraising strategies will your church use? (Check all that apply.)

☐ Capital campaign

☐ Large donor commitments

☐ Special fundraising events

☐ Other: _____

STEP 3: Staffing & Leadership Strength

1. Key Staff Roles

- Does your church have **at least six** key staff members in place? (Check all that apply.)

☐ Lead Pastor

☐ Administrative Pastor

☐ Worship Pastor

☐ Kids Director

☐ Family or Groups Pastor

☐ Youth Pastor

☐ Other: _____

- If any key roles are missing, what are your plans to fill them?

- What is an approximate timeline for filling any missing roles?

2. Leadership Effectiveness

- How would you rate your church's **preaching** and **teaching impact**?
(1 = Needs improvement, 5 = Highly engaging and effective.)
 - ☐ 1
 - ☐ 2
 - ☐ 3
 - ☐ 4
 - ☐ 5
- How outwardly focused is your church in terms of **community service and mission work**?
(1 = Minimal engagement, 5 = Highly active in outreach.)
 - ☐ 1
 - ☐ 2
 - ☐ 3
 - ☐ 4
 - ☐ 5

STEP 4: Gaining Investor & Lender Confidence

1. Momentum & Perceived Viability

- Would your church be seen as a **strong investment** by potential donors and lenders?
 - ☐ Yes
 - ☐ No
- Please elaborate: _____



- What elements contribute to the church's credibility and momentum?
(Check all that apply.)

- ☐ Consistent attendance growth
- ☐ Strong financial discipline
- ☐ Compelling vision for expansion
- ☐ Demonstrated generosity and outreach
- ☐ Other: _____
- ☐ Other: _____

2. Loan & Investment Readiness

- Has your church spoken with lenders or investors about financing options?
 - ☐ Yes
 - ☐ No - What is the next step in engaging with potential lenders? _____

STEP 5: Next Steps & Strategic Planning

1. Key Milestones Your Church Still Needs to Reach (Check all that apply.)

- ☐ Increase weekly attendance
- ☐ Strengthen fundraising efforts
- ☐ Expand leadership team
- ☐ Improve financial reserves and giving habits
- ☐ Secure lender or investor commitments

2. Immediate Action Plan

Action Item	Responsible Person	Due Date
Launch or refine capital campaign	_____	___ / ___ / ___
Strengthen leadership and staff team	_____	___ / ___ / ___
Increase engagement with potential donors & lenders	_____	___ / ___ / ___
Review financials & create a long-term sustainability plan	_____	___ / ___ / ___
	_____	___ / ___ / ___
	_____	___ / ___ / ___
	_____	___ / ___ / ___



Final Reflection

Based on this worksheet, is your church ready to purchase a permanent facility? Why or why not?

What is the most immediate milestone your church must focus on?

How will leadership and the congregation be involved in preparing for this next phase?

This worksheet will help your leadership team evaluate whether your church has reached the key milestones necessary to secure funding, gain investor confidence, and successfully move toward purchasing a permanent church property.