



Trust in Provision

Jeremy & Sherry Pabst - Courage to Give: A Personal Story

"We weren't able to make decisions on how to use our money. Money was spent before we were even making it. We didn't have any choices. It just got to the point where not only could we not make decisions with our money and manage it the way we would want to, because we were so upside-down, it just became chaos to the point where there just wasn't enough. You can imagine the amount of stress and anxiety a family can experience because you're not able to be free from that. It was a spiraling, out of control feeling, financial chaos. One thing Sherry and I were always very faithful with was our tithe. I had a steady job but it was paycheck to paycheck. We were wrestling with God for a long time.

Once we came to a place of acknowledging our inadequacies, our failures, our shortcomings. You come to that place where you're surrendering to God. I think the hardest thing to do next was to trust Him. We had to trust Him that He was going to work it out. I remember sharing with the kids 'Hey guys, you know what? We're literally \$150 short on something.' We had a board at the time and we'd just write down prayer requests on the board so that we'd all kind of be on the same page. I can't remember exactly how the Lord worked that out because this was some years ago now. But, I do remember Him providing and us being able to stand with our kiddos and literally celebrating that as a family as an answered prayer as we prayed over these things we had on the board. We had to trust that God was going to provide those things. We didn't have that money. We'd gone through everything and that money was not there. God provided. You submit, you're seeking counsel, and now you're trusting in the Lord.

God's Faithfulness So now we're on this journey and as things unfold, you're able to see the testimonials of God's faithfulness along the way. It was really important, I think that God didn't just write a check and erase the debt. We learned an appreciation along the way; along with the importance of not going back. We learned how to trust God through that more and more. It's not constant. It's not like we have these unshakable emotions now that don't teeter every once in a while. I still wake up wondering, sometimes, how some things are going to play out or be taken care of. Even in those moments, it's nice to be able to look back and be able to trust that the Lord is going to provide. It is unbelievable how managing your resources better impacts every single area of your life. We're managing our money now. It's not managing us. We're able to make decisions with our resources now whereas before, the decisions were being made for us. Can I sit here and say that we're completely debt free? No. We have car payments and we still use our credit cards. But we use those things now in a way that is incredibly different."

- Jeremy

"To see where we are now. It's like 'how did we even get here?' We need to remember that. It's amazing because when God works, everything just falls into place. God's blessing isn't just blessing you, it's blessing other people. And that's when you know it's of God, because your testimony is their testimony and it goes on. It's just amazing. We have learned that God will provide no matter how hard it gets."

- Sherry

tendingtheorchard.org



Where We've Been



CHURCH HISTORY In the Spring of 1994, a small group of Christ followers began to meet together for Bible study and worship, sensing God’s call to plant a new church. By September, they began renting a space at 4041 Albany in McHenry, IL and officially incorporated as StoneRidge Community Church on December 21, 1994. Over the next 10 years, the church rented various schools around McHenry to worship. In 2003, the church began their partnership with the Baptist General Conference (now called Converge). In 2004, a bold move was made and our current worship center at 768 Ridgeview Dr. was purchased. 2005-2007 would prove to be challenging years for the church. Two lead pastors resigned under difficult circumstances and many families left the church. During this time, the name of the church was changed from StoneRidge to The Orchard, and officially the church underwent a “re-start.” At this critical time, believing in the Lord’s purpose for The Orchard, Converge stepped in to provide key leadership and financial support. This included supplying interim preachers, helping search for a permanent pastor, and loan funding for our church facility. Converge helped bring Tim Beavis to The Orchard in August of 2007. Growth began again, and to accommodate the needs of the body, the Family Ministry Center was purchased in October 2008, with additional funds from Converge. Scott Swanson joined the pastoral team in July of 2009 as Pastor of Family Ministries, and became Senior Pastor in April 2018.

LOAN INFORMATION

Original Loan			
Initial Loan	\$805,540	Begin Date	Jul-11
Monthly Payment	\$4,829	End Date	Jun-41
Annual Payment	\$57,955	Total of Payments	\$1,738,662
Current Balance	\$717,167	Total Interest Paid	\$933,123

CURRENT STAFF

SENIOR PASTOR: SCOTT SWANSON
ADMINISTRATOR: DEBRA BANKER



WORSHIP COORDINATOR: AARON NETSELL
ELDERS: LOUIS ARDON, CRAIG HIPPENSTEEL & JEFF KNOLL

Where Are We Going?

CAMPAIGN OVERVIEW As the elders pray about where God is leading, we are continually directed to strengthening the body and reaching others with the Good News of Jesus Christ. Our vision is still the same: Making Fully Functioning Followers of Jesus; Rooted in Hope and Branching Out to the World. Among many exciting possibilities, we feel a part of this vision may involve being in a new location which is more visible to the community, is closer to a neighborhood, and would also have dedicated space for children to play inside and outside. Yet, even as we dream about this possibility, we have a major obstacle at this time. We believe our mortgage debt is limiting our opportunities as a church and, while it may have been necessary at the time, it is not God-honoring today.

- We are proposing to engage in a Capital Campaign for the purpose of mortgage debt elimination and corporate spiritual growth. This will:
1. Align us with a Biblical perspective on debt
 2. Fulfill our financial commitment to repay Converge who has extended the loan
 3. Create flexibility for the church in the future

- Through this process we believe we will:
1. Experience personal spiritual growth as we give sacrificially to the Lord
 2. Experience growth in fellowship as we sacrifice together for the Lord

It is time to be about the work of Tending The Orchard, to clear away that which is hindering so we may continue to grow and bear much fruit. We are engaging in this Capital Campaign for the purpose of mortgage debt elimination and corporate spiritual growth. Successful completion of this campaign will free \$60,000 a year we currently allocate to mortgage payments. Payments which are scheduled through June 2041. Instead, we will complete repayment of the mortgage at the end of the 3-year

Accelerated Loan Repayment: Tending The Orchard			
Initial Loan	\$805,540	Begin Date	Jul-11
Monthly Payment	\$4,829	End Date	Mar-22
Add’l. Monthly	\$16,000	Total of Payments	\$1,224,108
Annual Payment	\$249,955	Total Interest Paid	\$418,568
Current Balance	\$717,167	Interest Saved	\$514,544

Capital Campaign. Not only will this free that \$60,000 dollars annually, money currently allocated to our mortgage, it will save over \$500,000 in interest payments accrued over the natural course of the original loan.

FUTURE POSSIBILITIES



How Do We Get There?

In addition to how The Orchard will be blessed by this, the Kingdom of God will be also. By repaying the loan to Converge, we allow them to reallocate those dollars to churches who are financially struggling or who are expanding their kingdom impact through church multiplication...churches who may be in need of assistance just as we were. We will also be investing in Kingdom Building, even as we work to eliminate our debt, by dedicating 10% to Converge to be placed in their matching grant fund for church plants. Church planting is and will always be a part of Branching Out! We are but one of many orchards the Master has.

How exactly does this look? How does this breakdown? Below is a Giving Tree with different levels of giving which are needed to meet the overall needs.

Families	3 yr pledge	Annual	Monthly	3 yr Total
1	55,000	18,333	1,528	55,000
2	30,000	10,000	833	60,000
3	25,000	8,333	694	75,000
4	15,000	5,000	417	60,000
10	12,500	4,167	347	125,000
10	7,500	2,500	208	75,000
10	5,000	1,667	139	50,000
20	1,250	417	35	25,000
25	1,000	333	28	25,000
85				550,000 Giving Goal

The range of need is vast. The challenge of sacrifice is the same to all. There is a place for everyone to join in the work before us. To be about the work of *Tending The Orchard*.

What We're About

Biblical Teaching



Pastor Scott Swanson

Authentic Worship



Worship Team

Healthy Families



Solo Family

Intentional Growth



Baptism

Empowering Leadership



Elder Jeff Knoll

Embracing the Lost



West Virginia Mission Team

PERSONAL IMPACT

Randy & Joy Quill

“God’s sovereignty led us to The Orchard Church in 2014. We weren’t reading the bible. We weren’t proclaiming the gospel. We weren’t putting Christ first in everything.” - Randy

“Right away we had connections with people. People genuinely care for you here. We started something we’d never done before, going to bible studies.” - Joy



Who We Are

Rooted in Hope, Branching Out

At the Orchard, we believe God has called us as a church to grow alongside one another into **Fully Functioning Followers of Jesus; Rooted in Hope and Branching Out to the World.** As we think about the image of an Orchard, picture row upon row of strong and healthy trees. Trees which are not planted by accident. No, this is no random or wild forest. An Orchard is planted by a master, with intent. Each tree is a carefully chosen part of the Orchard by design. Each grows stronger in the group, stands stronger in the group, and fulfills their purpose better in the group. We are each planted in this Orchard by the design of our Lord Jesus. We, are no random or wild forest. Planted by Christ and rooted in Him, we grow in Him alongside one another, seeking to faithfully branch out with the Good News of the Gospel, to a hurting world which needs Jesus.



PASSION FOR MISSIONS

Randy & Deb Fischer

"When I went to Haiti the first time, it was such an eye opening experience. I'd never seen such extreme poverty. And yet, people who felt hope and blessed everyday amidst their extreme poverty. It just draws you in; like you can't not want to go back."

- Deb

"We saw the difference we made not only praying with them but doing something to help make their life better. We realized that we had tangible gifts given from God that we could use in a way that would really impact somebody else that we never thought would make that difference."

- Randy



How Do I Get Involved?

Pray

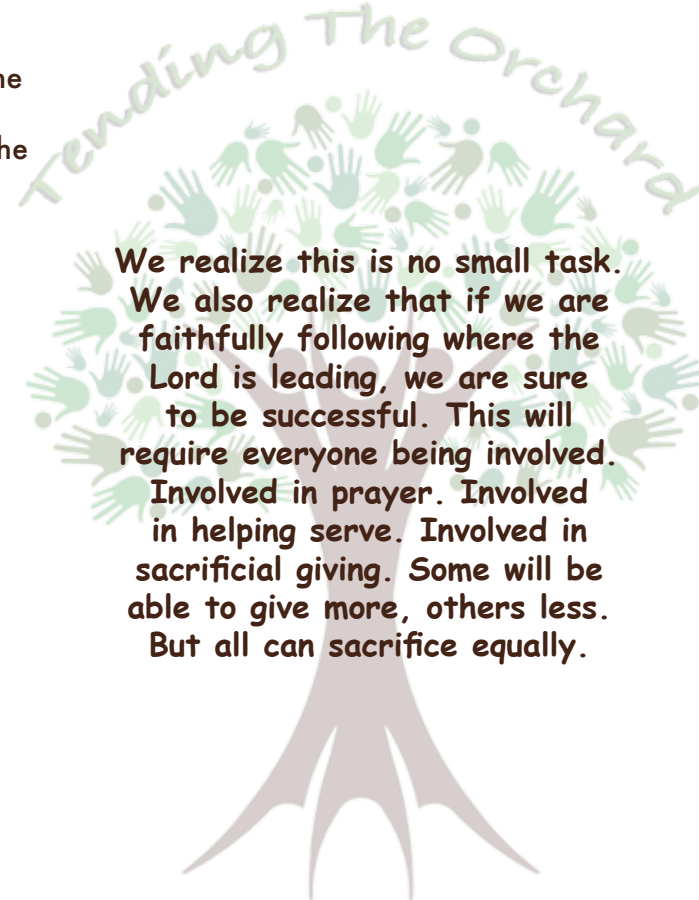
"Lord, what do YOU want me to do?" Ask God to stretch your faith. Invite him to do the supernatural through you.

Calculate

Calculate what you're currently giving and think about what you could give over the next three years.

Act

God is our source, and when we give cheerfully, we express our trust in His promise to abundantly provide for us. Financial giving isn't about money; rather it's an expression of our trust in all that Jesus did for us.



FAQs

How can I give?

Refer to website or decision guide.

How quickly will the debt be paid off?

March 2022 is the goal.

Where can I go to see how much has been given and how often will this information be updated?

We will have regular announcements of status at church and a designated webpage linked through our website that has weekly updates.

Where is the money going?

Payments are made to Converge MidAmerica who extended the mortgage loan to us.

Is re-financing an option?

No. We would not be able to get better loan terms than what Converge is giving us.