



SOW to REAP

TURN. SOW. WATER. REAP.

VISION OVERVIEW

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WHY SOW TO REAP?

LETTER TO THE CROSSROADS FAMILY - JUNE 17, 2025

Dear Crossroads family,

Over the years, God has gone above and beyond to supply all our needs according to His riches in glory (Phil 4:19). And today, we stand on the threshold of another opportunity to step out in faith and witness His provision.

I am excited to introduce our **Sow to Reap** capital campaign! **Sow to Reap** is a bold step of faith focused on expanding two of our most vital ministries: Kids and Community. Our theme, "Sow to Reap," is rooted in the biblical principle that faithful sowing into God's work produces a bountiful spiritual harvest.

Why Kids? - At Crossroads, one of our core values is to invest in the *next generation*. Thus, creating a safe, engaging, and theologically rich environment for children lays a foundation for lifelong faith.

Why Community? - At CBC, we value *caring community*. We recognize our growing need for functional spaces where communities can gather and grow in discipleship.

Specifically, **Sow to Reap** will focus on two key areas:

1. **Kids Zone Renovation** - A complete renovation designed to disciple children in a vibrant, safe, and wonder-filled space.
2. **Community Space Enhancements** - Interior improvements to provide welcoming, functional spaces for groups to gather and grow while also transforming our building's exterior to better reflect the warmth, hospitality, and excellence of our church family.

But **Sow to Reap** is not just about new walls, rooms, or spaces—it is about creating an environment where kids encounter Jesus, where guests feel seen and welcomed, and where community groups can flourish. **Sow to Reap** is *expanding kids and community for eternal growth*.

In John 4:35, Jesus said, "*Lift up your eyes and see that the fields are white for harvest.*" The spiritual harvest is ready, but there is work to be done! **Sow to Reap** represents the necessary work needed to bring in the harvest. Starting in September, I will teach a four-part sermon series on our biblical responsibility to invest in the church to reap an eternal harvest.

How can you engage?

Begin by praying—ask God how He would have you participate in this campaign. Every prayer, act of faith, and financial gift is a seed planted for future harvest. I believe that as we sow generously, we will reap abundantly (2 Corinthians 9:6). Let's trust God for the incredible things He will do through **Sow to Reap**.

I can't wait to walk this journey with you.

With love,
Keith



WHAT DOES IT MEAN FOR CBC AND ITS MEMBERS TO “SOW?”

The apostle Paul likens ministry to planting, watering, and reaping (1 Cor 3:6-7). Spiritual farmers must be patient to see the fruit of their labors (James 5:7-8). Nothing good grows overnight.

CBC's sowing will require great patience, selflessness, and sacrifice as our building undergoes renovation. But the cultivation of these characteristics will strengthen our faith and unite our hearts.

Our process is simple: “**Turn, Sow, Water, and Reap.**” Turning entails investing our time, talent, and treasure in the work. Sowing and watering involve patiently persevering in the work. These steps culminate in reaping the harvest that the Lord of the harvest (Matt 9:36-38) has for us.

THE SPIRITUAL GOALS DRIVING THE RENOVATION

Seattle is the least religious city in the United States. 64% do not attend religious services of any kind.

Seattle's population, our mission field, continues to grow while other major cities in the West are in decline. Redmond, the fastest-growing city in the state, grew by 7% in 2022-2023.

Bellevue projects 50% growth from 2023 to 2044. The broader Puget Sound region is expected to grow by 1.5 million people by 2050.

There is a need for us to step out in faith and sacrifice time, talent, and treasure to reach children and adults with the gospel.

God graciously preserved CBC during the global pandemic of 2020-2023. CBC's elders asked the Lord, “How can we reach more people with the good news of Jesus?” They fasted and prayed concerning **Sow to Reap** and unanimously decided that the **Lord was indeed calling us to move ahead in faith.**

After much prayer and consideration, the elders and staff believe that God has a master plan to expand CBC's impact on our community and beyond to *Building Disciples to Bring Jesus to Our World*. This includes the expansion of our facilities to enhance Kids Ministry as well as to allow continued growth in our adult ministries to enable CBC to be a multi-generational and multi-ethnic place of worship.



WHY THIS PROJECT NOW?

Crossroads has been blessed with a great building and location. We moved into our current facilities, formerly a Hewlett-Packard office building, in 2004, and we have not made significant investments in our facilities in a long time. Instead, we have sought to be frugal, and little has been invested to maintain or even enhance what God has entrusted to us.

When we moved into the building, we had desired to invest more in a Kids Ministry space to better suit our needs, but what we put in was what the church could financially accommodate at the time. While God has done amazing things in our space during the last 21 years, it is time to **finally complete what we initially envisioned.**

Additionally, our community group spaces are bursting at the seams. We are unable to accommodate all the groups that need space right now. Furthermore, as the cost of living increases in our area, it becomes more difficult for members to have a home large enough to host a community group at home – this will offer more space for groups to meet on our campus.

But returning to the **Sow to Reap** metaphor, we believe it is a timely responsibility and stewardship to invest in our facility **to position us for greater ministry usefulness and kingdom impact.**

Thus, like a farmer who anticipates a great harvest, we must protect, preserve, and cultivate our existing tools and expand our resources. We do so to reap a greater spiritual harvest.

SPECIFIC OPPORTUNITIES FOR IMPROVEMENT IN OUR CURRENT FACILITY

KIDS MINISTRY AREA

- Over the last two decades, the landscape has changed dramatically when it comes to safety protocols for children. We want to have a place we feel confident in that goes above and beyond today's standards.
- Dated and run down – after 21 years of ministry (usually seven days a week), our space needs renovation.
- Our space originated as offices from Hewlett-Packard, and we have never fully invested in optimizing this space for children.
- Our current space offers a poor first impression and does not match our belief that children are the next generation.
- Our current floor plan is confusing to navigate, creating frustrating challenges for our guests.



COMMUNITY SPACE ENHANCEMENTS

- Dated and run down – after 21 years of ministry (usually seven days a week), our space needs renovation.
- Our space still reflects that we were once an office building – it is time to reconfigure it to optimize ministry.
- We need more community group space to accommodate the growth of ministry here.
- Our main entrance is next to our garbage area and loading dock, creating a less-than-welcoming entrance for our guests. Additionally, it is on the side of the building, without clear indication that it is our main entrance.
- We need better site lighting and security measures to keep our congregation safe.

OVERVIEW OF THE RENOVATION PROJECT

Specifically, Sow to Reap will focus on two key areas:

1. **Kids Zone Renovation** – A complete renovation designed to disciple children in a vibrant, safe, and wonder-filled space.
2. **Community Space Enhancements** – Interior improvements to provide welcoming, functional spaces for groups to gather and grow while also transforming our building's exterior to better reflect the warmth, hospitality, and excellence of our church family.

KIDS ZONE RENOVATIONS

VISION

Kids will remember how they feel long before they remember what they're told.

We invest in the next generation because **83% of Christians make their commitment to Jesus between the ages of 4-14**. We are committed to creating an environment that is safe, warm, and welcoming. Our goal is to provide a space where children feel loved and secure, and where the story of God as Creator is clearly told—laying a strong theological foundation that will shape their understanding of who God is and how He made them.

DETAILS

The **Kids Zone Renovation** is a major 34,520-square-foot project that will completely transform our current children's ministry area. This space is being reimagined and rebuilt from the ground up to better serve children from birth through 5th grade. Our goal is to create an safe, welcoming, and functional environment that supports meaningful ministry to kids and families for years to come.



The design of the Kids Zone highlights **God as Creator**—from the “little world” of Wonderment Park for our youngest children to the galaxy-themed spaces for 3rd through 5th graders. In a culture that tells kids they are insignificant accidents of nature, we want to counter that narrative by giving them an identity in Christ: they are loved, purposeful, and designed by a Creator. Every design element points back to the truth that God is to be praised for His creation.

The Kids Zone design elements are also **highly cost-effective—representing less than 8%** of the Kids Zone Renovation cost—thanks to the generosity of Bill Smith, a member at Crossroads, who has donated his design time. Bill brings 40+ years of experience designing museum exhibits and educational spaces locally, nationally, and internationally, along with significant expertise in church children’s ministries.

Bill came to Christ as a child, and together with his wife Melissa—who has served as a children’s ministry director and offered her own insights into this project—they share a passion for seeing kids know Jesus at an early age. Their combined expertise ensures the design is both theologically rich and uniquely functional for children’s ministry.

Each classroom has been **thoughtfully crafted** to foster a flexible, engaging, and welcoming environment. A **large TV monitor** provides access to a wide range of curriculum and teaching resources. **Integrated speakers** allow leaders to shape the classroom energy with music—whether energizing the room or calming it with soothing sounds. **Adjustable lighting** provides further control to create the right atmosphere for learning. Each classroom will also feature a **magnetic whiteboard** for interactive teaching, **new LVT flooring with carpet accents** for durability and comfort, **modern furniture** to support small groups and activities, and space to comfortably accommodate up to 24 students.

We’ve added **thoughtful upgrades** to better serve children, families, and volunteers. New toddler restrooms support little ones during the potty-training years, and separate restrooms for boys, girls, and adults provide **safety and convenience** for all ages. Expanded and improved team rooms in both the Little and Big Kids areas give our volunteers the space and resources they need to lead well. And connecting it all is the new Main Street hallway—a bright, inviting corridor that links the Kids Zone to the Main Lobby, Worship & Youth Centers, and MAC Gym, all designed with a **unified and welcoming aesthetic** inspired by a mall-style concept.

LITTLE KIDS ZONE (INFANTS TO 2ND GRADE)

As children enter *Little Kids Zone*, they’ll step into an enchanting space that celebrates God as the Creator of all things. **Scripture will be woven throughout the entire area**, reminding kids of His power and love. A vibrant mural depicting the seven days of creation will line the main hallway, inviting kids to journey through the beginning of everything.



Each classroom will bring the Pacific Northwest to life, featuring playful illustrations of local animals paired with fascinating, fun facts and scripture about God’s handiwork. Each room in *Little Kids Zone* will be themed with a custom-illustrated animal. In a blueprint style, it will feature the animals and fun facts about them, but **always pointing to God as Creator**. The designer of the blueprint is listed as “Creator God.”

Each child begins and ends in a consistent home classroom, giving parents peace of mind and kids a sense of belonging. From there, they rotate through exciting spaces like the Galaxy Worship Auditorium for singing, and when it’s time to play, **Wonderment Park** awaits—a whimsical play space filled with custom-illustrated critters designed to inspire laughter and joy. Wonderment Park is an interior courtyard surrounded by the Little Kids Zone classrooms. It will be a fun play area where kids get to get the wiggles out with all the little critters and creatures.

Wonderment Park isn’t just a place for play—it’s also a powerful bridge between our church and the community. During the week, it will serve as a welcoming space for midweek ministry, offering young families connection, rest, and encouragement.

But its true impact goes even further: it’s an open door for outreach. Families can easily invite friends and neighbors—many who may have never stepped foot in a church—to join them for a fun, free experience. In a region where similar kid play spaces can cost over \$100 a day for a family, Wonderment Park offers an unmatched opportunity to serve our community with generosity, hospitality, and the love of Christ.

At the *Little Kids Zone*, creation comes alive in every corner, sparking curiosity and pointing kids to God as the ultimate Creator and Author of it all. It’s more than a space; it’s an unforgettable experience where faith and imagination flourish!

BIG KIDS ZONE (3RD-5TH GRADE)

Just across the hall, kids will be able to step into a captivating area that celebrates God as the Creator of the universe! Kids will experience the beauty and precision of our solar system, gaze at glowing stars, and journey through a dazzling asteroid belt.

Each classroom will be themed with a planet from our solar system, where kids will uncover exciting facts, all while **discovering the divine design behind it all**. Inspired by Psalm 19:1—“The heavens declare the glory of God”—the Big Kids Zone invites children to experience awe and wonder as they see God’s creativity on display in the vast, intricate masterpiece of space.

Each room will be themed with a planet with exciting facts that will be posted around the custom artwork of the planets, including verses that remind us just how big God is as the creator of the heavens.



KIDS WORSHIP AUDITORIUM: A GALACTIC EXPERIENCE

Our new kids worship auditorium is designed to spark wonder and ignite imagination. With seating for up to **200**, this state-of-the-art space blends cutting-edge technology with a fully immersive **galactic theme**—inviting kids into an environment where worship feels like an out-of-this-world adventure.

At the heart of the room is a dynamic **elevated stage**, equipped with modern lighting, sound, and video systems, making it the perfect setting for high-energy worship, engaging teaching, and interactive storytelling.

Designed with both fun and function in mind, the space includes flexible seating, ambient lighting effects, and space-themed accents throughout. It's more than just a room—it's an experience where **kids encounter God in powerful, memorable ways** each week.

AWE AND WONDER ROOM – A SENSORY ROOM

As part of our upcoming renovations, we are thrilled to introduce the **Awe and Wonder Room**, a thoughtfully designed sensory space created specifically to support special needs children with a wide range of sensory processing needs with features like soft lighting and varied textures. This dedicated room will serve as a calm, nurturing environment where children who may feel overwhelmed by the sights, sounds, and experiences of everyday life can find a safe and welcoming retreat.

The **Awe and Wonder Room** is more than just a physical space; it represents our ongoing commitment to fostering an environment of compassion and belonging. In this room, children will have access to carefully selected sensory tools, materials, and experiences that promote regulation, comfort, and positive engagement.

Our desire is for every child to know that they are seen, valued, and cared for. By creating this space, we hope to communicate to families and caregivers that we understand the diverse needs of children and are actively working to provide environments where every child can flourish—emotionally, physically, spiritually, and socially. The **Awe and Wonder Room** is just one way we are living out our mission to create spaces of belonging, where wonder, discovery, and growth are possible for all.



COMMUNITY SPACE ENHANCEMENT

VISION

Community group demand is growing, but our current spaces are limited. To better support these gatherings, we need more warm, inviting rooms that foster connection and ministry. We also want our **building to reflect the heart of a welcoming church**. A modern, unified design—along with a clearly defined main entrance—will help us better serve our guests and meet the needs of our church family well into the future.

DETAILS

We will be **moving our existing maintenance area** (including dumpsters and loading dock) to a newly constructed space next to the kitchen. This will allow that footprint to be a new community group space. Another new community group space will be built in the footprint of our existing coffee seating area. (Don't worry, we will make an even better one!)

These community spaces provide a warm and homey environment for gathering groups of people for community groups, Alpha meetings, Bible studies, etc.

These two spaces will help us **support community groups who seek to live out the biblical one-anothers**. These rooms will also help other ministries have additional breakout ministry space.

Additionally, we will be raising the ceiling in the foyer, continuing the design elements established in the Kids Zone. We will also replace the current fireplace with a more welcoming, more inviting, and better-utilized area for informal gathering and conversation.

PROJECT TIMELINE SNAPSHOT

August 2023	Commissioning of the Facilities Task Group for the purpose of raising funds and executing various capital projects.
May 2024	Fundraising research begins. INJOY selected as project consultant. Kyle Evans assigned as lead.
December 2024	Abbott Construction selected as construction contractor.
January 2025	Kyle announces his departure from CBC. Dana Dang assigned as project director.



February 2025	Elders postpone launch of Sow to Reap fundraising and construction to Fall 2025.
January - October 2025	Preconstruction - permitting, final designs, bids
September - October 2025	Fundraising campaign
November 2025 -Spring 2026	Kids Zone Renovations construction
Early Summer 2026	Kids Zone Renovation completion/celebration
Spring 2026 - End of 2026	Community Space Enhancements
Winter 2026	Sow to Reap completion/celebration
October 2025 - October 2028	36-month fundraising window

FINANCIAL OVERVIEW

PROJECT COST

The Kids Zone is projected to cost \$9 million, and the second phase of the project, our Community Space Enhancements, will be \$6 million.

Design, fees, construction	\$	11,901,609
Security, Audio/Visual, Furniture, Fixtures, Equipment	\$	1,947,564
Auxiliary Fees (Portables, fundraising, interest)	\$	1,150,827
	\$	15,000,000

We have already received \$3.3 million toward **Sow to Reap**, giving us an exciting head start to our goal - even before we've done any official fundraising!

While the remaining \$11.7 million is a significant amount, it is not beyond us. When we look back at what God has already done through previous capital campaigns, these amounts are well within reach once adjusted for today's dollars. This is a bold vision—but one that matches the bold faith of our church family, and we're excited to take this step together.



KIDS ZONE RENOVATION - SURPRISINGLY COST-EFFECTIVE

Independent benchmarks suggest a comparable renovation of our Kids Ministry could cost **\$392-\$532 per square foot—roughly \$13-18 million**. Our project is coming in at about **\$260 per square foot, or \$9 million**, largely because of donated design work and competitive subcontractor bidding. This means we are delivering a project well below market cost.

The beautiful design we have for the Kids Zone—with its animals, planets, and indoor play park—is only possible because Bill Smith, our lead designer, is not just a professional but also a member of Crossroads. Bill has donated his time and talent to bring this vision to life. If we had to pay market value for these designs, the cost would normally represent a significant portion of the project. Instead, the actual cost to us is **8% of the Kids Zone renovation budget, and less than 4% of the entire Sow to Reap campaign**. In other words, Bill's generosity is saving the church hundreds of thousands of dollars while **giving us a design far more creative and inspiring than we could otherwise afford**.

WHAT IF WE DON'T RAISE ENOUGH?

We are committed to modifying and **adjusting our construction plans to match what our pledges will allow**.

We will be prioritizing our Kids Zone Renovation, and *if we do not receive enough pledges to cover the Community Space Enhancements, we will best prioritize and redesign our construction plans to what we do have pledges to cover*.

HISTORICAL COMMITMENT TO MINIMIZING DEBT

CBC has long **maintained a practice of being debt-free** as we are today. Since 1982, CBC has conducted six capital campaigns - paying off bonds to members, constructing the education building extension at our previous location, the purchase of four condos, the purchase and remodel of our current property (Moving Forward in Faith), finishing what we've begun on this building (Moving Further in Faith), building the MAC, and additional classrooms. CBC incurred debt in the last four projects and paid them off quicker than the terms of the loans.

The bridge loan is identical to what has been used before and **will be paid off using pledge dollars received in the next three years**; this will not be a long-term loan.



FUNDRAISING STRATEGY

FUNDRAISING TIMELINE

We will begin **fundraising in October 2025**. We will ask donors to pledge an amount to give over the next three years, through October 2028.

PAY, FINANCE, FUND MODEL

We will **PAY first** with the funds already collected before construction, scheduled for November 2025.

After we have exhausted all of our donations, we will **FINANCE the remainder** of the construction costs with a bridge loan.

We will **pay off the loan with FUNDS** collected from pledges by the end of October 2028.

THE SPRINT CAMPAIGN CONCEPT

This is a SPRINT CAMPAIGN – meaning **we will start construction and not stop until the project is complete**. This allows:

- Kids Zone to be complete by the end of the 2025-26 school year
- Community Space Enhancements to be complete by the end of 2026
- Ministry to fully function during the duration of the construction project

Because we will be paying for the entire project before the end of 2026, we will need a bridge loan to cover our expenses until all the pledges (over a three-year term) are received.

OTHER FUNDRAISING OPTIONS CONSIDERED

Two key factors made it possible for us to proceed with the PAY FUND FINANCE model in which we will fundraise and begin construction immediately.

- **\$3.3 million given before fundraising begins (August 2025)** – These funds have allowed us to proceed with preconstruction planning without needing to use General Fund dollars.
- **Pre-construction costs donated** – Because the professional services of Bill Smith, Greg Ransom, and John Putnam were donated or offered at minimal cost, we were able to proceed with design and pre-construction planning in a condensed timeline.



We did not choose a PAY AS YOU GO MODEL as that could risk a lengthy timeline, increased cost, and inability to secure contractors.

We did not choose to FULLY FUND FIRST because it would be difficult to estimate or guarantee costs for an indefinite future project.

A BIBLICAL PERSPECTIVE ON DEBT AND STEWARDSHIP

(This section was written by our Senior Pastor, Keith Krell)

The Bible does not forbid debt. Romans 13:8, often cited as a prohibition, has been misunderstood. First, “owe nothing to anyone” isn’t Paul giving financial advice as if he works for Charles Schwab. He’s using a financial analogy. “Owe nothing” means that any debts incurred should be repaid. It does not mean that we cannot use credit cards or have auto loans, college loans, mortgages, or even church building loans.

The New Testament does not forbid borrowing, only the practice of charging inflated interest on loans and failing to pay debts. A strong argument can be made for the view that one is not really in debt unless liabilities exceed assets, unless one has borrowed beyond the means to repay, or one has fallen behind on payments. That is not to say that short-term loans and debts are good or bad. That’s a whole different topic. But to focus on what Paul is saying, the NIV’s translation: “Let no debt remain outstanding” avoids an overly literal application while giving the correct interpretation of Paul’s thoughts. This command does not forbid a Christian from ever incurring debt.

Theologian Douglas Moo says of this verse, “It rather demands that Christians repay any debts they do incur promptly and in accordance with the terms of the contract.” Theologian Michael Eaton adds, “Paul’s instruction is clear. Don’t borrow unless it is something vital to your present needs and you know you are in a position to repay. Get your budget below your income. If you spend more than you earn, do something about it! God will help you.”

The Old Testament law likewise permitted lending and borrowing with guidelines (Deut 15:8; 24:10–11). The issue is not debt itself, but its misuse and potential for oppression. Proverbs 22:7 (“the borrower is servant to the lender”) is often cited against debt. Debt can be a dangerous servant. But not always. Like fire or money, debt can be a dangerous servant but a useful tool if handled carefully and kept under control. If CBC keeps debt within reasonable limits and maintains freedom to serve Christ, debt does not necessarily enslave.

In fact, borrowing was a normal economic practice in biblical times. Farmers borrowed seed or livestock to secure a future harvest. In the OT, Israel repeatedly invested heavily in the tabernacle, temple, walls of Jerusalem. They sacrificed and gave, but also at times solicited resources from outside sources (e.g., Cyrus financing the second temple in Ezra 1:2–4). This



shows that Israel's "projects" didn't come from solely from cash reserves from God's people. They pursued other outside avenues.

Jesus' teaching supports this principle of stewardship. His parable of the talents (Matt 25:14-30) commends shrewd use of resources to produce greater kingdom results. In Luke 14:28-30, he describes a wise builder who counts the cost before building. This is not a call to avoid building but to engage in careful financial planning before taking on obligations. If CBC prayerfully concludes that we can move forward in faith, having counted the cost and with a plan to repay, we should be free to do so.

In a similar way, a church facility loan can be understood as borrowing now to "plant" a facility that will yield long-term gospel fruit. In Luke 16:1-9, the shrewd steward is commended for wisely using available financial tools to secure a future. While the passage ultimately points to eternal priorities, the principle remains: money should be used strategically. Debt, too, may be leveraged for greater eternal impact.

Faith is also part of the picture. Hebrews 11 commends men and women who stepped out in faith, trusting God to provide. While the examples there are not specifically financial, the principle applies: at times, faith requires bold vision. Borrowing for Sow to Reap is not mere presumption but an act of faith-filled vision focused on next generation gospel expansion.

In summary, Scripture does not categorically forbid debt. Rather, it calls for wisdom, integrity, stewardship, and faith. The key is to deal with verses that seem to prohibit debt, understanding them in their context, while ensuring that any debt undertaken is repaid as soon as possible. If handled carefully and prayerfully, debt can be a tool rather than a trap—used for God's glory and kingdom expansion.

WHY USE A BRIDGE LOAN - LOGISTICAL CONSIDERATIONS

CBC has long **maintained a practice of being debt-free** as we are today. Since 1982, CBC has conducted six capital campaigns - paying off bonds to members, constructing the education building extension at our previous location, the purchase of four condos, the purchase and remodel of our current property (*Moving Forward in Faith*), finishing what we've begun on this building (*Moving Further in Faith*), building the MAC, and additional classrooms. CBC incurred debt in the last four projects and paid them off quicker than the terms of the loans.

That history of faithfulness and financial discipline gives us confidence that we can once again enter into a **limited, short-term bridge loan without compromising** our long-term commitment to freedom from debt.

The unique nature of the **Sow to Reap** project makes a bridge loan both practical and strategic, unlike a "fund first" model, which could stretch construction over many years, drive up costs, and jeopardize contractor availability.



If we moved to a no-debt scenario:

- Projected cost today: \$15M (\$9M Kids Zone + \$6M Community Space).
- If fundraising took 3 years before we could build, construction inflation would compound.
- Historical construction inflation in the Seattle area is 6–8% annually.
- Over 3 years at 6%, the \$15M project could cost \$17.9M+. At 8%, it could approach \$18.9M+.
- This additional cost is greater than the interest expense that we will be paying on our bridge loan.
- Additional risks: contractor availability, shifting building codes, additional staffing costs, and ministry delays.

A “pay-finance-fund” approach allows us to begin and complete construction within a defined window. This means children will step into the new Kids Zone by the end of the 2025–26 school year, and our Community Spaces will be complete by the end of 2026.

Financing ensures we don’t lose momentum and that the ministry to kids and families can move forward without delay while pledges are fulfilled. In addition, with **so many pre-construction services—design, architecture, and project management—being generously donated, financing allows these same experts to carry their work through to completion**, rather than pausing the project and later replacing them at significant additional cost.

Equally important, **this is not an open-ended debt**. The bridge loan is structured to be fully covered by pledged giving over three years. We are already entering this campaign with \$3.3 million in hand, and all preconstruction costs have been donated, enabling every pledged dollar to go directly to the work. In other words, this loan is not a step toward dependency on debt but a temporary tool to align the timing of construction with the timing of generosity.

Finally, we believe the wisest stewardship of God’s resources involves balancing faith with prudence. We are stepping out boldly to create spaces that will disciple the next generation and welcome our community, but we are also doing so with a **plan that ensures accountability, transparency, and a clear path back to being debt-free**. The financing is short-term, purpose-driven, and supported by our history of completing projects without lingering debt. In this way, we remain faithful to both the urgency of the harvest before us and the biblical call to wise stewardship.

FINANCIAL TRANSPARENCY AND ACCOUNTABILITY PLANS

We will be **regularly sharing financial details related to the project as they unfold** – including dollars raised, construction costs, etc. – through communication channels such as our **Sow to Reap** Vision Wall and our all-church Friday emails.



FUNDRAISING CONSULTANT

We have consulted with professional fundraising organizations to evaluate the campaign, its feasibility, timing, etc. Their counsel **confirms our plans and timeline** have a high potential for success.

MEMBERSHIP VOTING

Per CBC bylaws, the church cannot assume debt outside of a membership vote. The vote passed with 91% approval on September 13, 2025.

MAINTAINING OPERATIONS DURING CONSTRUCTION

KIDS ZONE RENOVATION

We will be **installing eight portable classrooms** that will be assembled during the Kids Zone Renovation. These will be used for our normal church activities as well as the homeschool co-ops that use our building on Monday and Friday. We will have portable toilets, wifi, power, etc.

Classes with **smaller children will have priority use in our internal building**. Older kids who are potty-trained and able to walk will be in the portables.

Additionally, we will use all available spaces in the building in the MAC wing and the North wing to accommodate ministry needs during construction. **Our goal is to say “yes” to as many ministry opportunities** – both internal and external – during the extent of our renovation.

COMMUNITY SPACE ENHANCEMENTS

During the community space renovations, the north end of the building will remain available to ensure ministry can continue to function throughout the project. Construction will take place on weekdays, allowing church activities on Sundays to continue with minimal interruptions. **We ask for your understanding and flexibility during this time**, and please know we are committed to doing our best to minimize disruption while creating a space that will serve our community well for years to come.



OUR PROJECT TEAM

DANA DANG, PROJECT DIRECTOR

Dana has been part of the Crossroads community since 2005 and joined the staff team in 2019. After raising her four children in the church and serving for over a decade in ministries like MomCo (formerly MOPS), Women's Bible studies, community groups, and Kids Ministry, Dana stepped into staff roles that reflected her heart for connection and communication—first as First Impressions Coordinator, then as Director of Communications in 2021.

With a degree in business and a background in corporate IT and small business ownership, Dana brings both strategic and creative experience to her leadership. In January 2025, she was invited to lead the **Sow to Reap** project, where her passion for “making the most of every opportunity” comes to life—mobilizing our church to invest in the next generation, expand our reach, and create welcoming spaces for our community.

ANDREW DAVID, PROJECT ADVISOR

Andrew has been part of the Crossroads community since the mid-1990s, when he and his wife, Amber, met in a CBC community group and were married in 1998. Originally from India, Andrew moved to the United States in 1996 and brings a rich blend of cultural perspective and professional experience to the church. He holds a bachelor's degree in physics and a master's degree in software development and management.

During the week, Andrew works as a product manager at Microsoft, but his true joy is found in studying and teaching God's Word. He has served as an elder at Crossroads for many years and, together with Amber, is passionate about mentoring and discipling couples, investing deeply in the life and health of the local church. Andrew also serves as an advisor and project consultant for the Sow to Reap, helping guide strategy and supporting the team behind the scenes. Outside of work and ministry, he enjoys reading, cheering for the Seattle Sounders, and taking road trips with his family. He and Amber are raising four children and continue to grow in their love for God and for His people.

JOHN PUTNAM, CONSTRUCTION PROJECT MANAGER

John and his wife, Lena, have been at Crossroads since 2004 and have two adult children and two grandchildren. Originally from Canada, John holds a bachelor's degree in civil engineering and an MBA. His decades-long career in construction began in 1980 when he moved to the U.S. to lead major commercial projects in cities across the country. In 1992, he and Lena settled in Seattle, where John continued to oversee large-scale developments and mentor young professionals in the industry. At Crossroads, John serves as an elder and has faithfully



led and hosted a community group with Lena. He has also served in men's ministry, on the benevolence committee, and as part of the First Impressions team. Throughout his career and ministry, John's heart has been to serve others and glorify God through his leadership, hospitality, and faithfulness.

GREG RANSOM, ARCHITECT

Our architect, Greg, and his wife, Lisa, have been at Crossroads for over three decades and have three adult children. In addition to his invaluable contributions to Sow to Reap, he serves as an elder and as a core group leader in youth ministry. He is on the leadership team for a Sunday morning community, leads a men's discipleship group, and is actively involved in Global Outreach, particularly in Spain. Greg is an architect with a bachelor's degree from Cal Poly. Before even entering architecture school, his prayer was that God would use his architectural skills for God's glory someday.

BILL SMITH, LEAD DESIGNER

Our designer, Bill Smith is a seasoned creative visionary and entrepreneur, best known as the driving force behind Storyline Studio, a boutique design and media company from Bothell, Washington. Under his stewardship, Storyline Studio has established itself as a respected provider of specialized design, digital storytelling, and branding solutions for clients across industries, including museums in the United States and internationally.

Bill came to faith as a young child and has a passion for reaching kids with the gospel in a way they can understand. He has been a member of Crossroads for several years and has donated his time and expertise to this project. Although he recently moved to Tennessee to be near his grandchildren, he will continue as Lead Designer for Sow to Reap.



HOW TO GIVE

COMMITMENT PLEDGE SUNDAY - OCTOBER 5

Mark your calendars for **Sunday, October 5**, as we gather for this important milestone in our Sow to Reap journey. On this day, we will prayerfully submit our **Commitment Pledge Cards**, trusting God together for what He will do through our church in the coming years. Between now and then, we encourage you to **pray and seek the Lord's guidance** on how He is leading you to give. Don't miss this special Sunday—come ready to worship, commit, and celebrate what God is doing in and through Crossroads!

OTHER GIVING OPTIONS

We welcome anyone to participate in financial giving to **Sow to Reap** at any time throughout the duration of the campaign.

<http://cbcbellevue.com/donatesowtoreap>

- STEP 1: SEEK THE LORD AS TO WHAT FINANCIAL SACRIFICE MEANS FOR YOU AND YOUR FAMILY.
- STEP 2: TAKE TIME TO DISCERN AND HEAR FROM THE LORD.
- STEP 3: CONSIDER GIVING THE LARGEST INVESTMENT YOU'VE MADE THUS FAR. NOT JUST HERE AT CBC, BUT IN THE KINGDOM