

**F**aith, **H**ope & **V**ictory Christian Church  
Community  
Worship & Conference Center

*Business Plan*



*"Come in Faith. Leave with Hope. Return with Victory!"*

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## **EXECUTIVE SUMMARY**

\*Faith, Hope & Victory Christian Church is seeking a loan in the amount of \$1.2 million to build a 10,000 square foot Community Worship and Conference Center. While the facility will serve as a primary place for Sunday morning worship services it will be multifunctional providing the space needed to expand current programming and community outreach initiatives. In addition to the programming currently offered to citizens within the community (i.e. The Community Powerhouse Family Literacy Project, Maximized Manhood, Healthy & Whole, Courageous Ladies Achieving Spiritual Success while Young (C.L.A.S.S.Y), Youth Basketball etc.) It will also enrich the community by serving as a much needed place to host activities, community events and conferences that will improve, strengthen, and revitalize the community while improving the lives of families and citizens living in Lancaster. There remains within the city of Lancaster a lack of facilities that allow for adequate space for programming and activities that seek to strengthen and enrich the community.

Faith, Hope & Victory Christian Church through its ministry and outreach efforts has proven to be a ministry that reflects the Biblical Word, life, and teachings of Jesus Christ. The Bible states that a tree is known by the fruit that it bears. Upon examination of the fruits of longevity, growth, acquisition, lives that have been transformed, programming established and reputation, the church has proven itself to be one that understands its mission, goals and objectives. The church and its leadership have demonstrated that it knows how to effectively gather, apply and manage its resources to the achieving of its mission and goals.

The church has acquired the 2.357 acres of property needed to erect the new facility and \$39,000 was spent to have Seven Lakes Engineering to design and complete architectural plans for the Community Worship and Conference Center.

**ORGANIZATIONAL MANAGEMENT:** Faith, Hope & Victory Christian Church was founded and established on November 1, 1998. Services were initially held in the chapel of McCray's Funeral Home and have grown from its initial three members to three hundred fifty (350) members and regular attendees. Due to continuous growth the church has relocated from two previous locations to its current location of 202 South Gregory Street. This location is located within the city limits of Lancaster in an area known by its citizens as "New-Town." This area is desperately in need of revitalization as many of its citizens live in poverty, experience a high percentage of high school dropout, criminal activity and a lack of adequate programming designed to aid in its transformation.

In September 2010 the church added an 8 a.m. Sunday morning worship service. The 8 a.m. service set a precedent among predominately African-American churches in the city of Lancaster and continues to grow in attendance. Sunday worship services average two hundred seventy-five (275) adult members and regular attendees. Attendance is expected to grow significantly upon completion of the Community Worship & Conference Center. Church ministries have grown from one Bible Study held at the Pastors home on Marion Street in 1999 to twenty active ministries.

Faith, Hope & Victory Christian Church has remained committed in its efforts to transform the Lancaster and New-Town community. Through current programming, collaborative partnerships and investment of time, talents and resources the church has branded itself as a resource for empowering, training and educating individuals from all walks of life.

Upon completion of the new Community Worship & Conference Center Faith, Hope & Victory Christian Church will begin implementation & operation of its Child Development Center. The church will utilize its fifteen year history and experience to ascertain federal and state grant dollars to assist in funding its existing Community Powerhouse Family Literacy Project and the future Believe Christian Academy & Child Development Center.

The church will continue to operate its current Community Powerhouse Adult & Family Literacy Project which has been awarded over \$1,084,610 in local and state grant funding and in-kind contributions since its inception on November 2004. The Powerhouse has served two hundred eighty-nine unduplicated participants since November of 2004.

The church anticipates rapid growth over the next three to five years due to the new facility, programming and location of the church. The church will be within walking distance of many un-churched individuals and several new community outreach programs and initiatives will be implemented such as the Believe Christian Academy and Child Development Center which will directly and indirectly attract new members and potential giving units. The Child Development Center and Culinary Arts Ministry will provide employment and training opportunities for individuals within the community. The child development center will partner with the Lancaster County Department of Social Services to provide parent and job training to individuals and unskilled workers. The center will serve and equip a population of young children who are falling through the cracks in the local educational system.

A culinary arts ministry will be established to train youth and adults in managing a catering business. Under the direction of a local caterer participants would plan, prepare and manage a Sunday Brunch and buffet. The brunch will be available for church members only following the 11 a.m. worship service. A suggested donation of \$8 would be given for each meal. Individuals who volunteer for the program would gain job experience and receive a stipend for their service. The ministry would promote fellowship, stewardship, teach skills needed in any work environment and provide valuable culinary and waitressing experience to the unskilled individuals in the Lancaster community who are in need of a job and job skills training. Ultimately through the demonstration of God's love (discipleship) the individuals participating in this ministry will develop or enhance their personal relationship with Jesus Christ.

The church will be the first of its kind in the city of Lancaster to serve as a worship and conference center providing an alternate venue for hosting local educational conferences, large funerals and weddings. Presently there is no other local venue other than the University of South Carolina Lancaster and Leroy Springs Country Club that can accommodate a seating capacity of three hundred and fifty (350) persons or more. All events held at the Faith, Hope & Victory Christian Church Community Worship & Conference Center will be in alignment with the mission and objectives of the church. Six (6) classrooms/conference rooms will be available and will offer video projection and audio capabilities.

In the second to third year of operations a gym will be added to provide recreational space for activities such as midnight basketball, summer camps and physical education classes to promote healthy lifestyles. The facility will serve as a drawing card to attract a population of un-churched youth and their families in order that they would gain or strengthen their relationship with Jesus Christ.

In a season where many churches are struggling to maintain memberships and income, Faith, Hope and Victory Christian Church continues to prosper. Because the church has maintained God's standards of integrity, discipleship and commitment to reaching out to the lost and those within the community it has continued to experience God's blessings. The church has proven over time that it has the leadership, followership, community support and collaborative partnerships to sustain the enclosed project.

**FINANCIAL STABILITY & MANAGEMENT:** Faith, Hope and Victory Christian Church was established on November 1, 1998 and held its initial services out of the chapel at McCray's Funeral Home in Lancaster SC. The church is a 501c3 Religious Corporation, incorporated in the state of South Carolina on July 19, 2001 having received its 501c3 tax exempt status from the Internal Revenue Service on October 9, 2001. As a 501c3 organization F.H.V. Christian Church has always believed in investing in the citizens and livelihood of its

community. The church has maintained its philosophy of investing its resources back into the community and not into its own coffers. The church through its Rosetta Seegars, Henry Pelham Sr. and Hester Wade Memorial Scholarship fund has raised over \$100,000 since its establishment in 1999. The fund has awarded \$88,000 in college scholarships to eighty-eight individuals in the Lancaster community who have the desire but lack the financial means to attend college.

The Community Powerhouse Family Literacy Project established in November 2004 is a program that seeks to “*Spark hope. Ignite optimism and create the currents for a brighter future*” for at-risk males who have not completed high school due to dropout, behavioral or academic issues. The program since its inception has received and effectively managed \$902,000 in foundational grant, state, individual and local funding. The program has assisted two hundred eighty-nine (289) at-risk males in the Lancaster Community. The church also hosts several events outside of its religious activities throughout the year that seek to empower, educate and transform the lives of people living in Lancaster. These include workshops on financial management, job readiness and criminal records expungement.

Revenue streams from tithes, individual contributions and grant funding have consistently increased throughout the years and serve as proof that the church has the ability to sustain the proposed building project. To encourage support, maintain momentum and establish a personal commitment from the membership to the building of the new Community Worship and Conference Center the church launched the “Keeping it 100” Capital Campaign in August 2013. The campaign asks individuals to commit to a pledge of \$100 for a period of twelve months. Fifty-seven individuals have committed and remained faithful to the campaign increasing the Capital Campaign account to over \$43,000.

### **MISSION & OBJECTIVES**

Faith, Hope & Victory Christian Church is a church dedicated to fulfilling the Biblical Word. We strive to accomplish the above mission by exemplifying the life, the Word and the teachings of Jesus Christ and by providing worship experiences, Bible studies and programming which ministers to situations and circumstances in our community and environments that we live, work and enjoy recreation.

To achieve our mission the church seeks to transform the lives of adults, youth and young adults through teaching life application of the Bible and maintaining a personal relationship with Jesus Christ. All programming, outreach initiatives, Bible studies and worship services focus on assisting members, regular attendees and those who have not accepted Jesus Christ as their Lord and Savior on how to begin, maintain or enrich their personal relationship with Him and to apply the Biblical principles to their everyday living. We strive to reach out to all people regardless of their race, creed, nationality, denomination or church affiliation.

By the year 2017 Faith, Hope & Victory Christian Church will be the largest non-denominational church in Lancaster and Chester counties. The church will be comprised of individuals and families who were no longer attending church due to their loss of faith in established denominations as well as the un-churched who were spiritually and emotionally lost and in search of a church family that will accept them as they are while offering programming, activities, worship services, trainings and Bible studies that enable them to live a more productive and fulfilled life.

### **ESTABLISHMENT & LOGISTICAL EFFORTS**

Faith, Hope & Victory Christian Church was established and founded by Rev. AnThony E. Pelham, a native of Lancaster South Carolina. The church held its first worship service on Sunday, November 1, 1998 in the chapel of McCray’s Funeral Home at 101 Camp Drive in Lancaster South Carolina with three members and approximately seventy (70) visitors. Sunday services were held each Sunday in the chapel until resources were

sufficient to ascertain another place of worship. Bible studies were initially held at the pastors' home on 101 Marion Street in Lancaster.

On April 1, 2001 the church relocated to a 1,800 square feet storefront location at 206 North Park Square in order to accommodate its growth and allow for the expansion of ministries. In December 2001 Rev. Fannie Tate joined the ministerial staff as the Associate Pastor. The church is currently comprised of a ministerial team of six individuals who each have unique gifts, talents and expertise which support the mission, goals and objectives of the church.

Due to continued growth the church relocated to its current 2,387 square foot building on 202 S. Gregory Street and began its worship services there on Sunday, April 4, 2004. The building was purposely and strategically selected to align with the churches mission and future plan to build on its acquired property located within one half of a mile from its current location. This enables the church the opportunity to serve the members of the community that it originally desired to serve and reach out to others once the new Community Worship and Conference Center is built.

The building selected was a former nightclub located in the New-town community which for many years added detriment to the community. The area is densely populated with individuals and families who are un-churched and in need of ministry and programming that will empower them to live productive lives. The location can accommodate up to 175 persons in its sanctuary and has two (2) classrooms, a computer lab, an office and pastors study.

Presently the church is preparing to build its new 10,000 square feet Community Worship and Conference Center which will accommodate seating for 500 in its multipurpose sanctuary, classroom space, fellowship hall with commercial kitchen and a child development center. This facility will enable the church to expand its ministries and do a greater work within the Lancaster community.

### **SERVICES & PROGRAMS**

Since its establishment the church has grown from its original three (3) members to approximately three hundred fifty (350) members and regular attendees on the church roster. On September 19, 2010 an 8 a.m. worship service was added to accommodate growth and attract individuals who preferred an early morning service. Presently within the Lancaster area is a large population of individuals who belong to established churches but are not spiritually satisfied with them. They seek a place to worship however due to family tradition they fear leaving to officially join another ministry. The 8 a.m. worship service provides them with an option to participate in a satisfying worship experience while continuing to feel connected to their family or 'home' church. Combined Sunday worship services average two hundred seventy five (275) worshipers and continues to increase weekly. The church continues to be frequented by new guests searching for a spiritual church family or a special encounter with God.

In 1999 the church established the Rosetta Seegars, Henry Pelham Sr. & Hester Wade Memorial Scholarship Fund which strives each year to award up to twelve \$1,000 scholarships to individuals who reside in the Lancaster County community who have the desire but lack the financial means to attend college. Six are allocated to individuals who are members of the church and six to individuals who reside within the Lancaster community. Each year the church hosts an annual Dr. Martin Luther King Jr. Community Scholarship Breakfast to honor the work and legacy of Dr. Martin Luther King Jr. and to generate proceeds for the scholarship. Since its inception the event has garnered cross cultural community and business support and has awarded over \$88,000 in college scholarships.

Church ministries have grown from one Bible Study held at the Pastors home on Marion Street in 1999 to over twenty active ministries which are as follows: Evening Adult and Youth Bible Study, Tuesday Morning Community Bible Study, Adult, Children & Young Adult Sunday-School, Maximized Manhood, Faith, Hope and Victory Dancers for Christ Interpretive Dance Ministry, Butterfly Club, R.E.A.C.H. Women's Ministry, Rev.'s Book Club, Couples and Singles Ministries, The Community Powerhouse Family Literacy Project, C.L.A.S.S.Y., Adult and Children's choir's, C.O.O.L. (Community Outreach of Love) Ministry, Outreach ministry, Usher Board, Children's Nursery, Healthy & Whole and the Hospitality ministry.

Ministries such as the Community Powerhouse Family Literacy Project which began in 2004 were instituted to combat the 59% illiteracy rate and large percentage of African-American males who were dropping out of school and participating in negative behaviors which were affecting the local community. The Healthy and Whole Ministry was instituted to educate individuals on health related issues disproportionately affecting the local community as well as Rev.'s Book Club which was instituted to encourage youth and young adults to read.

The church through its commitment to its mission has developed collaborative relationships with local agencies and organizations. They are: Clinton Elementary School, Greater New Hope Soup Kitchen, Catawba Regional AIDS Interfaith Network, Lancaster Fatherhood Project, Southside Early Headstart, Adopt-A-Leader Program, City Police and Sheriff's departments, local school district, Department of Juvenile Justice, Lancaster County Probation & Parole and other local agencies. These partnerships have afforded opportunities for exposure of our church and its ministries to populations that would normally be unreached. Faith, Hope and Victory Christian church through its consistent outreach initiatives and commitment to making a difference in the lives of the lost, less fortunate and underserved populations in Lancaster County has fostered a positive reputation about the church among citizens throughout the community. The church is viewed as one that is progressive, innovative and focused on developing and meeting the needs of the whole person. *(See Letters of Reference Pages 49-54)*

### **MARKET NEEDS ANALYSIS**

The US Census Bureau reported that the 2010 population of Lancaster County was 76,652. 73.8% of the population is white; 23.9% of the population is Black while 2.3% is Hispanic or other. The population within the city limits is 8,500. Lancaster County is comprised of 139 churches. Of those 139 churches 24 are considered non-denominational.

A 2012 analysis from Percept Group Inc. was conducted to examine the present and future needs of the community where the new Community Worship and Conference Center will be located. The study which examined a five mile radius of where the new facility will be located reveals the following: There are 33,772 persons residing within a five mile radius of where the new Community Worship and Conference Center will be located. This represents a 9.5% increase since 1990. The population is projected to increase by 4.3% between 2012 and 2017.

The area can be described as very non-traditional due to the below average presence of married persons and two-parent families. Based upon the number of years completed and college enrollment, the overall education in the area is extremely low. While 74.9% of the population aged 25 and over have graduated from high school as compared to the national average of 85.1%, college graduates account for 11.5% of those over 25 in the area versus 27.8% nationally.

According to the analysis the following concerns for this area are likely to exceed the national average: Finding Spiritual Teaching, Finding a Good Church, Problems in Schools, Teen/Child Problems, Abusive Relationships and Day-To-Day Financial Worries. Based upon the total number of households in the area and in comparison to national averages, concerns related to Personal and Spiritual growth and development were the most significant.

The future expansion of Faith, Hope and Victory Christian Church and its ministries will allow the church to address each of these findings.

Based upon the number of different lifestyle and racial/ethnic groups in the area, the 2012 analysis indicates that the overall diversity in the area is very high. Of the six major segment groupings, the largest is referred to as *Middle (Middle Class) American Families* which account for 31.9% of the households in the area.

While many communities outside of Lancaster have embraced diversity in the worship arena, Lancaster still remains steeped in tradition and heritage which is reflected in the racial and ethnic make-up of its church congregations. Of the 139 churches within the Lancaster County area only three have embraced and reflect the idea and true spirit of diversity. Regardless of our local churches' stagnation to diversify, the communities in which they are located are diverse due to the effects of economics and community transitioning.

Many individuals who at one time regularly attended church no longer attend due to their disappointment with organized religion and the denominational structure. New non-denominational churches or ministries are on the rise as a result of the apathy felt by ministers and congregants who have become disheartened by their denominational hierarchy and have left to begin ministries of their own. Most of these ministries do not survive their formative years. Currently there is no predominately African-American church in the Lancaster County that offers an accredited child-development program nor are there any which open their doors outside of the traditional Wednesday night Bible Study, Sunday morning Sunday School and 11 a.m. worship.

Due to the increase in crime, illiteracy, teen pregnancy, drug trafficking, gang activity and other societal ills affecting the community there is a tremendous need for ministries that know how to effectively meet, serve and minister to individuals where they are in their present mental, physical, social, financial and spiritual condition; ministries that have the ability to transition them to the mindset and value system that Christianity affords. Faith, Hope & Victory Christian Church has been a pioneer and forerunner in this area for fifteen years by opening its doors fulltime, developing sustainable partnership's, providing programming and worship experiences that meet the needs of congregants and members of the community.

The above information validates and supports the need for a venue that would meet the above needs. Faith Hope and Victory Christian Church's new 10,000 square foot Community Worship and Conference Center will allow for the expansion and creation of ministries that will meet the above needs, as well as provide a venue to support community activities that will transform the lives of individual's and improve the spiritual, economic and overall health and wellness of the community.

Presently there is no large affordable venue available to accommodate the needs of congregants in the community for large events such as weddings, funerals or conferences in the local area. The largest local venue available is a private country club which can accommodate 400 persons or the Bradley Building located at the local university which accommodates up to 350 persons. Both facilities are expensive to rent and are often unavailable for use due to their exclusivity and demand for usage.

### **ORGANIZATION & MANAGEMENT**

Faith, Hope & Victory Christian Church is a 501c3 nonprofit organization. The church operates and governs itself under the 501c3 IRS regulations. The church is currently governed by an eight member Board of Deacons with varied expertise whose responsibility is to manage, monitor and provide oversight to the pastor in the achieving of the churches mission, goals and objectives. The Pastors responsibility is to develop, implement, monitor and manage the strategic plan and process that supports the shared vision of the Board of Deacons, Pastor and congregation. The process includes managing daily operations and oversight of the nine ministerial departments below:

<b>Ministerial Department/ Job Title</b>	<b>Person Responsible</b>	<b>PaidPosition? Yes /No</b>	<b>Departments</b>
Board of Deacons	<i>See page 40</i>	No	N/A
Pastor	Rev. AnThony Pelham	Yes	
Associate Pastor	Rev. Leon Wright	Yes	Oversight of various ministries
Church Secretary	CoSonja Allen & Carlie Mingo	No	Human Resources & Clerical
Christian Education	Teresa Pelham	No	Sunday School, Adult Bible Study, Vacation Bible School,
Youth & Young Adult	Min. Joel Harris	No	Youth Bible Study, Girl Talk, Butterfly Club
Women's Ministry	Angelia Hammond	No	Women's Empowerment (REACH)
Music	Renee Wilson	No	Adult & Youth Choirs
Men's Ministry	Rev. Leon Wright	No	Maximized Manhood
Outreach	Mrs. Ro Harris	No	Community Outreach of Love Ministries (COOL)
Relational Ministries	Shirley Reed	No	Singles & Couples Ministry
Healthy & Whole	Priscilla Bufford	No	Healthy & Whole
Community Powerhouse	Rev. Leon Wright Min. Joel Harris	Yes	N/A

Currently there are only four paid positions which are Pastor, Associate Pastor and two Program Counselor positions for the Community Powerhouse. The Secretary and all other positions are comprised of committed volunteers from the church membership.

### **STRATEGY & IMPLEMENTATION**

The church will continue to utilize the following in advertising: An electronic sign will be purchased for the Community Worship and Conference Center to enable advertising of any upcoming events. Currently the church, as does others, relies heavily upon the use of the Upcoming Events section of local news media The Lancaster News. We will continue to use word of mouth and fliers to advertise upcoming events. Major events such as the MLK Scholarship Breakfast will be covered via CN2 television media. Ministries such as the Community Powerhouse will continue to use the local school district's Learn TV as a medium for program recruitment. Consistent updating of the church website, increased usage of social media and maintaining existing partnerships with local agencies will also continue to be used for program and ministry related recruitment activities.

#### **Culinary Arts Ministry**

Within the city limits of Lancaster there are forty-one (41) fast food establishments. Due to the education and skill level of a majority of individuals in Lancaster there are few technological jobs locating *within* the city limits of Lancaster. Companies requiring high tech skills are choosing to locate in an area termed as the 'Panhandle' of Lancaster. The Panhandle is located on the borders of Charlotte North Carolina and provide such companies a lower tax base along with a more diversified and qualified pool of job candidates. The growth in this area has caused a shift in the types of industry locating within the city limits of Lancaster. Due to the future growth and anticipated transition of the University of South Carolina Lancaster to a four year college, it is predicted that the fastest growing industry within the city limits of Lancaster will be the hospitality management industry. The individuals who currently live within the proximity of the Faith, Hope & Victory Christian Church often lack the employability skills and qualifications needed to acquire a job in a fast food establishment. Many have the culinary skills to prepare delicious meals however they lack the skill set required to plan, manage and deliver a successful product to potential customers.

The Culinary Arts Ministry will blend the talents of existing congregants with the needs of individuals within the community to teach them a trade while ultimately leading them to a personal relationship with Jesus Christ. Presently there are within the church congregation individuals who have their own catering businesses who welcome the opportunity to share their passion through ministry. These individuals have agreed to volunteer their time and expertise to assist individuals within the community in gaining the skills and training needed to manage a catering business.

Meals will be marketed as a Sunday Brunch and served on Sunday's following the 11a.m. service between 12:30 & 3:00 p.m. Community participants participating in this ministry will be encouraged (*however not mandated*) to attend the 8 a.m. service. Preparation and planning for the meals will be done on Saturday's. Meals for the upcoming week will be placed in the Sunday Bulletin in order that the congregation can make plans to support this ministry. Participants will serve in all aspects of the operation and be uniformed and professionally dressed. Meals will be priced at \$8 and are available for members of the congregation only. Proceeds from the dinners will be used to offer a small stipend to participants while providing an additional funding stream to the church in order to support its operations and expand its ministries.

### **Believe Christian Academy & Child Development Center**

Believe Christian Academy will be an expansion of the ministries of Faith, Hope & Victory Christian Church. The Academy and Child Development Center will have a separate 501c3 designation. Believe Christian Academy will be comprised of a child development center and future elementary and secondary school. The academy and child development center will provide an exceptionally high quality Christian educational experience to children in the Lancaster County and surrounding areas. Phase I will consist of Believe Christian Academy Child Development Center. Believe Christian Academy or Phase II will begin approximately six years later and will consist of an elementary and secondary school.

Believe Christian Academy Child Development Center (BCA CDC) will be a full-service child development center that cares for infant's age three months to children age five. The Child Development Center will concentrate on the lower and middle end of the economic scale. The center will be set up to accept government childcare vouchers. Through specialized training of the staff and innovative learning systems, BCA CDC will be cutting edge in terms of child development. The curriculum, coupled with a custom designed facility and a low teacher: student ratio will ensure a top quality educational experience for children.

The vouchers, partnerships and grants will enable BCA CDC to become profitable by month 11. The program will be implemented and managed by Teresa Pelham who has vast experience in the field of elementary education and holds a Masters of Arts in Education and Human Development from The George Washington University in Washington, D.C.

# **Believe Christian Academy**

Child Development Center

Business Plan

Teresa Pelham  
Director  
202 S. Gregory Street  
Lancaster, SC 29720

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This business plan is intended solely for information purposes to assist you with a due-diligence investigation of this project. The information contained herein is believed to be reliable, but the management team makes no representations or warranties with respect to this information. The financial projections that are part of this plan represent estimates based on extensive research and on assumptions considered reasonable, but they are, of course, not guaranteed. The contents of this plan are confidential and are not to be reproduced without express written consent.

## **Executive Summary**

Many parents with limited means find themselves trapped in a cycle of poverty over generations largely due to lack of access to better education. The public school was created in the U.S. to provide a free education to the masses, and to prepare young people with the tools that will help them be successful in life. Many public schools fail to do this, particularly in poor urban and rural areas. Believe Christian Academy Child Development Center's goal is to start, in a small way, changing communities by better educating their children.

Believe Christian Academy is a nonprofit organization to be located in Lancaster, South Carolina. Believe Christian Academy shall initially include Believe Christian Academy Child Development Center. Subsequently an elementary and secondary schools will be added. This school will provide an exceptionally high quality educational experience to children in the Lancaster County and surrounding areas.

Believe Christian Academy Child Development Center (BCA CDC) will be a full-service child development facility that cares for infant's age three months to children age five. BCA CDC will focus on the lower and middle end of the economic market. Through specialized training of the staff and innovative learning systems, BCA CDC will be cutting edge in terms of its curriculum and child development. The curriculum, coupled with a custom designed facility and a low teacher: student ratio will ensure a top shelf service for the children and their parents.

The BCA CDC expects to become profitable by month 11, and has projected a net profit by year three.

### **Objectives**

The objectives for the first three years of operation include:

- To create a service based operation whose primary goal is to exceed customer's expectations.
- The utilization of Believe Christian Academy CDC by at least 40 different families in the first eight months.
- To increase the number of client's served by 20% each year.
- To develop a sustainable, profitable, start-up business.

### **Vision**

Believe Christian Academy students will develop confidence and leadership skills, based on God's word, through extensive opportunities for involvement and the expectation for active participation enabling them to reach their highest potential as scholars, leaders, and society members.

### **Mission**

Believe Christian Academy strives to facilitate the development of the students spiritually, mentally, intellectually, physically, socially, and emotionally through partnerships with parents and the community that support, stimulate and challenge each student according to his/her ability.

## **Company Overview**

### **Legal Business Description**

Believe Christian Academy Child Development Center will be incorporated as a 501c3 nonprofit organization in Lancaster, South Carolina. The Child Development Center will be an expansion of the ministries of Faith, Hope

and Victory Christian Church and will operate out of its new Community Worship & Conference Center. The center provides child care services to infants age three months to children age five.

Believe Christian Academy CDC will operate under a Christian philosophy that children need to be treated with warmth and respect. The children served by BCA CDC will be provided experiences that will foster physical, social, emotional, and cognitive growth. The atmosphere at BCA CDC will be a caring environment to encourage independence, constructive problem solving, positive self-esteem, and improved self-worth.

### **Services**

Believe Christian Academy Child Development Center will offer child care services for kids between the ages of three months and five. The center will offer services from 7 a.m. to 6 p.m., Monday thru Friday. Children will be provided with nutritious meals, snacks, and opportunities to learn through age appropriate activities. The children will be exposed to a wide range of activities including arts and crafts, music, socialization, large group activities, and multi-sensory learning. During the summers and school breaks, additional services will be provided for school age children. This allows parents to have their children at one location with consistent supervision and constructive activities.

Believe Christian Academy Child Development Center will be licensed through the State of South Carolina, Childcare Licensing and Regulation. The Lancaster County Health Department will also approve the kitchen and water for providing food service to the children enrolled at the center.

### **Management Summary**

The Director will manage and provide oversight of the day-to-day operations of the center. Responsibilities will include hiring and supervising employees, communicating with parents, handling all issues that arise, receiving and managing payments from parents, program sustainability and overseeing operations.

The Director will be responsible for working with the accountant to ensure accurate financial reporting. The (CDC) director will also have the responsibility of meeting with the management team on a monthly basis to discuss and review the operational and financial statements. All financial records will be kept at Believe Christian Academy Child Development Center in order that all Board Members have access to the financial operations. The center will use ProCare Management Software, a specialized child development center computerized system, to track attendance, payment and food expenditures.

The Believe Christian Academy Board of Directors will provide advisory assistance in overseeing the overall operations for the center. They will monitor progress and all financial and operational reports for BCA CDC.

The hours of the center will be from 7:00 a.m. to 6:00 p.m. The director of the center will supervise all full-time and/or part-time employees. These employees will earn a salary, based on experience and educational level set and approved by the Board of Directors. Full-time employees will work up to 40 hours per week and each part-time employee will work 20-25 hours per week. For safety and quality of care, the center will be staffed with two employees at all times. During peak hours it may be necessary to have as many as six employees on site.

All employees are required to receive training in child development. The training will be provided by various instructors and employees will be sent to specific training for their areas of need. In addition, the Director must attend training programs that assist managers in understanding the operational policies and how these policies impact the profitability of the center, the wages for staff and overall quality of childcare services.

### **Volunteers**

Volunteers will be welcomed if they are parents of currently enrolled children. Community members will also be welcomed to serve after they have been thoroughly interviewed and a background check has been completed by the Director. All volunteers must comply with the Center's health requirements.

## **Education Strategy**

### **Curriculum**

The goal of Believe Christian Academy Child Development Center is to partner with parents and the community to challenge the students spiritually, mentally, intellectually, physically, socially, and emotionally through a balanced, comprehensive, and success-oriented curriculum. Teachers strive to help students obtain skills necessary for academic excellence and building of Christian character. The emphasis is on progressive learning through programs of academic development. Core subjects, science, math, social studies, language arts and foreign languages, are taught by interdisciplinary teams of teachers in an effort to balance instruction and provide lifelong learning activities. A high content curriculum which develops critical thinking, reasoning, problem-solving and comprehension skills will be continually reviewed and updated.

## **Market Analysis**

### **Industry Description**

- In 2013 South Carolina has 224,965 children under age 6 potentially needing child care
- There are 1,809 number of centers in South Carolina
- Six percent (6%) of nationally accredited child care centers in South Carolina
- Average annual fees for full-time care in a center for infants is \$5,855
- Average annual fees for full-time care in a center for 4 year old child \$5,455
- Twenty four (24) child care centers in Lancaster County

### **Student Profile**

Believe Christian Academy Child Development Center will focus on the children in Lancaster County and surrounding areas. The center will initially target children between the ages of 3 months to 5 for the Child Development Center. During the next five years, BCA will target children between the ages of 4 to 18 for the grades of Junior - kindergarten through the twelfth grade. According to 2010 census information Lancaster's total population is 76,652. There are twenty-four (24) child care centers, twenty (20) public K-12 schools and one (1) private school serving 11,910 students in Lancaster County. Believe Christian Academy will target households with children that are at risk of not growing up to become scholars, leaders, and responsible society members.

### **Challenges**

There are several types of parents. There are parents who never considered an early education for their children. Free public education, for example Early Head Start and Head Start, with free transportation to and from school, free lunch and also free books are the things they expect. There are also parents who might consider private education if the school their children attend is too violent or if their children are not progressing well as evidenced by low grades or behavioral problems. There are parents who understand the value of a good education and who are willing to make the required sacrifices in order to provide a good education for their children. Finally, there are parents that realize the value of a good education but due to a lack of economic resources are unable to send their children to better schools. Believe Christian Academy Child Development Center will meet the needs of all of these parental types.

Believe Christian Academy Child Development Center will be challenged in meeting the needs of such a large number of families who fall into this last category. Through the procurement of federal and state funding and acceptance of ABC vouchers BCA CDC will be able to assist these parents in providing a quality education and overcoming these challenges.

# Marketing Plan

## Sales Strategy

A strategic team will be formed to recruit investors, donors, partners and contributors to Believe Christian Academy CDC. The strategic team will be made up of members of the board of directors, parents and other individuals that bring strategic and financial planning skills and a special interest in the launch and long term success of Believe Christian Academy CDC. The team will meet and develop relationships with community leaders, industry leaders, government officials, churches and philanthropic organizations to encourage these individuals to use their power and influence to generate support for the child development center.

## Advertising and Promotion

Believe Christian Academy CDC will conduct interviews with parents during the developmental years leading up to opening day fall of 2015. We will target after school programs to conduct surveys and interviews with parents. We will contact local Housing Developments to recommend families that may benefit from the child development center's services. We will also contact local churches to enlist them in the effort to attract parents to our center.

A letter campaign will be conducted to inform potential parents of the child development center and its programming. Letterhead and business cards will be developed and an open house will be held to showcase the center along with its staff and management.

## Tuition and Fees

Although, Believe Christian Academy projects to fund most of its operations from private funding and fundraising efforts, parents of students will be required to contribute towards the education of their children. The following outlines the fees that will be charged for attending Believe Christian Academy CDC:

### FULL TIME RATES

Full Time Weekly Rates – 30 Hours or more  
Infants (6 weeks to 18 months) **\$140**  
Toddlers (18+ months to 2 ½ years) **\$130**  
Preschool (2 ½ to 4 years) **\$115**  
Before & After School (5-6 years) **\$115**

### PART TIME RATES

Part Time Weekly Rates – Up to 30 hours  
Infants (6 weeks to 18 months) **\$65**  
Toddlers (18+ months to 2 ½ years) **\$60**  
Preschool (2 ½ years to 4 years) **\$55**  
½ time Before & After School **\$50**

**\* ALL Fees are subject to the approval of the Board of Directors annually.**

## Conclusion

Believe Christian Academy CDC is a concept born out of the frustration of seeing smart and talented young children grow up and have their dreams derailed mainly due to environmental factors and lack of resources and services that are needed to enable them to succeed. Students in disadvantaged areas are prone to drop out of school, get involved in drugs, and in many instances end up incarcerated for long periods of times. These circumstances create and sustain cycles of poverty and despair that many who live in such areas don't know how to end. In many cases even if they have figured out how they lack the tools to effectively accomplish their goals.

**BELIEVE CHRISTIAN ACADEMY & CHILD DEVELOPMENT CENTER  
BUDGET & FINANCIAL PROJECTIONS**

	<b>2015</b>	<b>2016</b>	<b>2017</b>	<b>Explanation</b>
Center Director	\$ 30,000	\$ 30,900	\$ 31,827	A 3% salary increase per year all paid staff
6 Teachers @ \$23,000-yr. 1 \$23,690- yr.2 \$24,400- yr.3	\$138,000	\$142,140	\$146,400	
Classroom Aide/Floater	\$ 18,000	\$ 18,540	\$ 19,096	
Substitute Teacher	\$ 6,000	\$ 6,300	\$ 6,615	
Cook/Food Handler	\$ 20,000	\$ 20,600	\$ 21,218	
FICA Payroll Tax	\$ 16,218	\$ 16,714	\$ 17,224	
<b>Operational Expenses</b>				Cost of utilities & janitorial services will be shared among existing programming operating within the Church & Conference Center
Insurance				
Curriculum	\$ 1,500	\$ 1,530	\$ 1,600	
Utilities (phone, electric, water, gas)	\$ 15,540	\$ 0	\$ 0	
Professional Fees (Training)	\$ 2,800	\$ 2,885	\$ 2,970	
Supplies	\$ 2,500	\$ 2,625	\$ 2,757	
Outdoor Equipment	\$ 3,200	\$ 3,300	\$ 3,400	
Indoor Furniture/Equipment	\$ 6,976	\$ 0	\$ 0	
	\$ 14,114	\$ 0	\$ 0	
<b>Annual Budget Total</b>	<b>\$274,848</b>	<b>\$245,534</b>	<b>\$253,107</b>	

**BELIEVE CHRISTIAN ACADEMY & CDC FINANCIAL PROJECTIONS**

<b>Income Per Child</b>	<b>Amount</b>
6 infants x \$140 per week x 52 weeks	\$ 43,680
6 ages 1-2 x \$130 per week x 52 weeks	\$ 40,560
10 ages 2-3 x \$115 per week x 52 weeks	\$ 59,800
13 ages 3-4 x \$115 per week x 52 weeks	\$ 77,740
18 ages 4-5 x \$115 per week x 52 weeks	\$107,640
<b>Total Income From Services</b>	<b>*\$329,420</b>

	<b>Year 2015</b>	<b>Year 2016</b>	<b>*Year 2017</b>
Income From Services	\$329,420	\$329,420	\$339,303
<b>less</b> Budgeted Expenses	\$274,848	\$245,534	\$253,107
<b>Projected Annual Revenue</b>	<b>\$54,572</b>	<b>\$83,886</b>	<b>\$86,196</b>

\*Denotes a 3% increase in fees for services in year 2016 & 2017.

# Faith, Hope & Victory Christian Church

## FINANCIAL PROJECTIONS

### SUMMARY

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*Faith, Hope & Victory Christian Church Community Worship & Conference Center*  
**Financial & Giving Units Projections**  
 2015 – 2017

**Financial & Giving Units Summary**

Faith, Hope and Victory Christian Church was established on November 1, 1998 and held its initial services out of the chapel at McCray’s Funeral Home in Lancaster SC. The church received its 501c3 tax exempt status from the Internal Revenue Service on October 9, 2001. Since its establishment the church has grown from its original three (3) to three hundred fifty 350 members and regular attendees listed on the church roster. Combined Sunday worship services average two hundred seventy-five (275) attendees. Church collections currently average (\$13,548) per month, with (196) giving units contributing on average (\$1,500) per year. The church anticipates rapid growth over the next three to five years due to the new facility, programming and location of the church.

<b>FINANCIAL PROJECTIONS</b>			
	2015	2016	2017
<i>Tithes &amp; Offerings</i>	\$366,000	\$546,000	\$762,000
<i>Facilities Rental</i>	7,237	11,682	16,223
<i>Child Development</i>	54,572	83,886	86,196
<i>Culinary Arts Ministry</i>	45,360	46,975	48,589
<i>Grants</i>	38,729	38,729	100,000
<b>TOTAL INCOME</b>	<b>\$511,898</b>	<b>\$727,272</b>	<b>\$1,013,008</b>
<b>GIVING UNITS PROJECTIONS</b>			
	2015	2016	2017
<i>Individual Giving Units</i>	<b>244</b>	<b>364</b>	<b>508</b>

**Believe Christian Academy & Child Development Center Summary**

Believe Christian Academy & Child Development Center will be a full-service licensed and accredited child development facility that cares for infant’s ages three months to children age five. The center will concentrate on the lower and middle end of the economic market. Through specialized training of the staff, innovative learning systems, low teacher to student ratio Believe Academy will set itself apart as a cutting edge child development center. (See Business Plan)

**BELIEVE CHRISTIAN ACADEMY & CHILD DEVELOPMENT CENTER  
BUDGET & FINANCIAL PROJECTIONS**

	<b>2015</b>	<b>2016</b>	<b>2017</b>	<b>Explanation</b>
Center Director	\$ 30,000	\$ 30,900	\$ 31,827	A 3% salary increase per year all paid staff
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Classroom Aide/Floater	\$ 18,000	\$ 18,540	\$ 19,096	
Substitute Teacher	\$ 6,000	\$ 6,300	\$ 6,615	
Cook/Food Handler	\$ 20,000	\$ 20,600	\$ 21,218	
FICA Payroll Tax	\$ 16,218	\$ 16,714	\$ 17,224	
<b>Operational Expenses</b>				Cost of utilities & janitorial services will be shared among existing programming operating within the Church & Conference Center
Insurance				
Curriculum	\$ 1,500	\$ 1,530	\$ 1,600	
Utilities (phone, electric, water, gas)	\$ 15,540	\$ 0	\$ 0	
Professional Fees (Training)	\$ 2,800	\$ 2,885	\$ 2,970	
Supplies	\$ 2,500	\$ 2,625	\$ 2,757	
Outdoor Equipment	\$ 3,200	\$ 3,300	\$ 3,400	
Indoor Furniture/Equipment	\$ 6,976	\$ 0	\$ 0	
	\$ 14,114	\$ 0	\$ 0	
<b>Annual Budget Total</b>	<b>\$274,848</b>	<b>\$245,534</b>	<b>\$253,107</b>	

**BELIEVE CHRISTIAN ACADEMY & CDC FINANCIAL PROJECTIONS**

<b>Income Per Child</b>	<b>Amount</b>
6 infants x \$140 per week x 52 weeks	\$ 43,680
6 ages 1-2 x \$130 per week x 52 weeks	\$ 40,560
10 ages 2-3 x \$115 per week x 52 weeks	\$ 59,800
13 ages 3-4 x \$115 per week x 52 weeks	\$ 77,740
18 ages 4-5 x \$115 per week x 52 weeks	\$107,640
<b>Total Income From Services</b>	<b>*\$329,420</b>

	<b>Year 2015</b>	<b>Year 2016</b>	<b>*Year 2017</b>
Income From Services	\$329,420	\$329,420	\$339,303
<b>less</b> Budgeted Expenses	\$274,848	\$245,534	\$253,107
<b>Projected Annual Revenue</b>	<b>\$54,572</b>	<b>\$83,886</b>	<b>\$86,196</b>

\*Denotes a 3% increase in fees for services in year 2016.

**Culinary Arts Ministry –Program Summary**

Within the city limits of Lancaster there are forty one (41) fast food establishments. Due to the education and skill level of a majority of individuals in Lancaster there are few technological jobs locating within the city limits. Companies requiring high tech skills are choosing to locate in what is termed as the ‘Panhandle’ of Lancaster. The Panhandle is located on the borders of Charlotte North Carolina and provide such companies a lower tax base along with a more diversified and qualified pool of job candidates. The individuals who live within the proximity of the Faith, Hope & Victory Christian Church often lack the employability skills and qualifications needed to acquire a job in a fast food establishment. Many have the culinary skills to prepare delicious meals however they lack the skills required to plan, manage and deliver a successful product.

The Culinary Arts Ministry will blend the talents of existing congregants with the needs of individuals within the community to teach them a trade while ultimately leading them to a personal relationship with Jesus Christ. Presently there are within the church congregation individuals who have their own catering businesses who welcome the opportunity to share their passion through ministry. These individuals have agreed to volunteer their time and expertise to assist individuals within the community in gaining the skills and training needed to manage a catering business.

Meals will be marketed as a Sunday Brunch and served on Sunday’s following the 11a.m. service between 12:30 & 3:00 p.m. Community participants will be encouraged to attend the 8 a.m. service. Preparation and planning for the meals will be done on Saturday’s. Meals for the upcoming week will be placed in the Sunday Bulletin in order that the congregation can make plans to support this ministry. Participants will serve in all aspects of the operation and be uniformed and professionally dressed. Meals will be priced at \$8 and are available for members of the congregation only. Proceeds from the dinners will be used to offer a small stipend to participants while providing an additional funding stream to the church in order to support and expand its ministries.

**CULINARY ARTS MINISTRY BUDGET & FINANCIAL PROJECTIONS**

	<b>Year 2015</b>	<b>Year 2016</b>	<b>Year 2017</b>	<b>Explanation</b>
<b>Volunteer Stipends</b> For six (6) volunteers	\$6,264	\$6,264	\$6,264	\$7.25 per hour x 12 hours per month x 12 months
<b>Supplies:</b> plates, cups napkins, silverware	\$1,176	\$1,211	\$1,247	
<b>Food</b>	\$9,600	\$9,900	\$10,200	
<b>Total Expenses</b>	<b>\$17,040</b>	<b>\$17,375</b>	<b>\$17,711</b>	

**CULINARY ARTS MINISTRY FINANCIAL PROJECTIONS**

<b>Income From Meals</b>	<b>Amount</b>
<b>YEAR 2015--</b> \$8.00 per meal x 150 meals per Sunday x 52 weeks	\$ 62,400
<b>YEAR 2016--</b> \$8.25 per meal x 150 meals per Sunday x 52 weeks	\$ 64,350
<b>YEAR 2017--</b> \$8.50 per meal x 150 meals per Sunday x 52 weeks	\$ 66,300

	<b>Year 2015</b>	<b>Year 2016</b>	<b>*Year 2017</b>
Income From Services	\$62,400	\$64,350	\$66,300
<i>less</i> Budgeted Expenses	\$17,040	\$17,375	\$17,711
<b><i>Projected Annual Revenue</i></b>	<b>\$45,360</b>	<b>\$46,975</b>	<b>\$48,589</b>

## Facilities Rental Charges

### Facilities Rental Summary

Faith Hope & Victory Christian Church Community Worship & Conference Center will be the first of its kind in the city limits of Lancaster to serve and market itself as a community worship and conference center providing an alternate venue for hosting local educational conferences, large funerals and weddings. Individuals or groups utilizing the facility will be charged a fee to utilize the facility. The fees below are competitive with local venues within the area.

Room	Fee Schedule	Explanation
Sanctuary	\$400 per day (for 1-6 hours) \$100 per additional hour	
Multipurpose Room w/Commercial Kitchen	\$275 per day (for 1-6 hours) \$50 per additional hour	
Conference/Classroom	\$150 per day (for 1-6 hours) \$50 per additional hour	
Technology Set-up fee	\$8 per hour	Required if projection and audio are needed for the event
Facilities Attendant	\$8 per hour	Required for all events to ensure that facility is maintained and assist with any arising issues.
Cleaning & Maintenance Fee	\$30 per event	

### FACILITIES RENTAL FINANCIAL PROJECTIONS

Income From Facilities Rental	Amount
<b>YEAR 2015</b> 6-Funeral, Large gathering pkg.- 6 events x \$478 = \$2,868 4-Wedding & Rehearsal Dinner pkg. - 4 events x \$799 = \$3,196 1-Conference pkg. - 1 x \$1,701 = \$1,701	\$ 7,765
<b>YEAR 2016</b> 9-Funeral, Large gathering pkg.- 9 events x \$478 = \$4,302 6-Wedding & Rehearsal Dinner pkg. - 6 events x \$799 = \$4,794 2-Conference pkg. - 2 x \$1,701 = \$3,402	\$ 12,498
<b>YEAR 2017</b> 12-Funeral, Large gathering pkg.- 12 events x \$478 = \$5,736 8-Wedding & Rehearsal Dinner pkg. - 8 events x \$799 = \$6,392 3-Conference pkg. - 3 x \$1,701 = \$5,103	\$ 17,231

	Year 2015	Year 2016	*Year 2017
Income From Services	\$7,765	\$12,498	\$17,231
<i>less</i> *Budgeted Expenses	\$528	\$816	\$1,008
<b><i>Projected Annual Revenue</i></b>	<b>\$7,237</b>	<b>\$11,682</b>	<b>\$16,223</b>

\*Expenses include Facilities Attendant charges.

# Faith, Hope & Victory Christian Church

## FINANCIAL STATEMENTS

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## BALANCE SHEETS

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Source & Use Statement (January 1, 2009 –December 31, 2009).....	30

Faith, Hope & Victory Christian Church  
**Statement of Net Assets**  
Ending  
*July 31, 2014*

<b>ASSETS</b>		
<b>SHORT TERM ASSETS:</b>		
Cash in Bank		33,876.00
<b>LONG-TERM ASSETS:</b>		
Office Equipment	1,510.00	
Computers & Equipment	7,133.00	
Musical Equipment	2,085.00	
Furniture	7,302.00	
Church Van -2005 Chevy Express 15 Passenger	10,920.00	
Depreciation	(19,865.00)	
<b>Total L-T Assets</b>		9,085.00
<b>LAND:</b>		
Land		102,000.00
<b>TOTAL ASSETS</b>		<b>\$144,961.00</b>
<b>LIABILITIES</b>		
<b>SHORT TERM LIABILITIES:</b>		
Lease Payable (S-T portion)	1,269.00	
Contributions, gifts, grants, etc., payable		--
		1,269.00
<b>LONG-TERM LIABILITIES</b>		
Lease Payable (46 month copier lease)		11,671.00
<b>TOTAL LIABILITIES</b>		<b>\$12,940.00</b>
<b>TOTAL NET ASSETS</b>		<b>\$132,021.00</b>

Faith, Hope & Victory Christian Church  
Comparative Income & Expenses Statement  
For the Years 2009 through 2013

	Jan-Dec 2013	Jan-Dec 2012	Jan-Dec 2011	Jan-Dec 2010	Jan-Dec 2009
<b>Revenue Sources:</b>					
General Income	\$ 199,709.52	\$ 186,766.71	\$ 160,432.21	\$ 177,582.40	\$ 161,253.43
Grant Income	\$ 35,229.48	\$ 44,511.87	\$ 43,306.00	\$ 87,110.58	\$ 115,688.60
Interest Income	\$ 19.25	\$ 5.40	\$ 30.12	\$ -	\$ -
<b>Total Revenue</b>	<b>\$ 234,958.25</b>	<b>\$ 231,283.98</b>	<b>\$ 203,768.33</b>	<b>\$ 264,692.98</b>	<b>\$ 276,942.03</b>
<b>Revenue Uses:</b>					
Salaries	\$ 68,337.60	\$ 79,541.10	\$ 71,543.00	\$ 77,837.50	\$ 110,577.53
Taxes	\$ 2,998.62	\$ 3,341.53	\$ 2,932.58	\$ 6,466.15	\$ 5,487.71
Benefits	\$ 32,183.00	\$ 20,678.45	\$ 17,072.00	\$ 12,600.00	\$ 651.56
General Program Related Expenses	\$ 27,820.00	\$ 26,408.35	\$ 23,845.02	\$ 15,617.41	\$ 15,666.54
Contractual Services	\$ 8,211.00	\$ 6,110.59	\$ 400.00	\$ 1,866.00	\$ 1,171.38
Furniture & Equipment Lease	\$ 1,680.00	\$ 1,673.88	\$ 3,705.40	\$ 4,446.20	\$ 2,564.95
Insurance	\$ 1,396.00	\$ 1,474.40	\$ 1,555.33	\$ 990.14	\$ 745.86
Property Maintenance	\$ 132.00	\$ 758.94	\$ 2,084.28	\$ 3,655.03	\$ 1,265.88
Rent	\$ 15,600.00	\$ 15,600.00	\$ 13,600.00	\$ 10,680.00	\$ 10,800.00
Utilities	\$ 6,686.00	\$ 6,239.13	\$ 5,677.72	\$ 6,885.34	\$ 7,799.65
Telephone/Internet	\$ 5,048.00	\$ 4,931.37	\$ 5,160.25	\$ 6,384.64	\$ 7,753.69
Technology & Building Maintenance	\$ 931.00	\$ 878.94	\$ 918.87	\$ 892.12	\$ 4,038.18
Ministry Related Expenses	\$ 4,266.00	\$ 8,647.38	\$ 4,183.33	\$ 4,748.03	\$ 3,627.21
Outreach Ministry Expenses	\$ 7,528.00	\$ 5,221.80	\$ 4,618.06	\$ 2,149.00	\$ 2,049.54
Community Powerhouse Expenses	\$ 9,163.34	\$ 14,659.62	\$ 5,126.45	\$ 9,569.92	\$ 18,522.23
MLK Scholarship Fund Expenses	\$ 8,328.00	\$ 5,674.09	\$ 12,099.86	\$ 6,573.74	\$ 2,601.41
New Building & Construction	\$ -	\$ -	\$ 13,842.40	\$ 12,491.02	\$ 26,075.00
Auto Loan	\$ -	\$ -	\$ -	\$ 4,612.95	\$ -
Equipment (Computers)	\$ -	\$ -	\$ -	\$ 9,098.00	\$ 248.22
Misc.	\$ 168.00	\$ -	\$ -	\$ 6,450.00	\$ 8,139.69
<b>Total Expenses</b>	<b>\$ 200,476.56</b>	<b>\$ 201,839.57</b>	<b>\$ 188,364.55</b>	<b>\$ 204,013.19</b>	<b>\$ 229,786.23</b>
<b>NET INCOME</b>	<b>\$ 34,481.69</b>	<b>\$ 29,444.41</b>	<b>\$ 15,403.78</b>	<b>\$ 60,679.79</b>	<b>\$ 47,155.80</b>

Faith, Hope & Victory Christian Church	
Source & Use	
January 1, 2013 through December 31, 2013	
<b>Income</b>	<b>Jan- Dec 2013</b>
General Income	\$ 199,709.52
Grant Income	\$ 35,229.48
Interest Income	\$ 19.25
<b>Total Church Revenue</b>	<b>\$ 234,958.25</b>
<b>Expense</b>	<b>Jan- Dec 2013</b>
Salaries	\$ 68,337.60
Taxes	\$ 2,998.62
Benefits	\$ 32,183.00
General Program Related Expenses	\$ 27,820.00
Contractual Services	\$ 8,211.00
Furniture & Equipment	\$ 1,680.00
Insurance	\$ 1,396.00
Property Maintenance	\$ 132.00
Rent	\$ 15,600.00
Utilities	\$ 6,686.00
Telephone/Internet	\$ 5,048.00
Technology & Building Maintenance	\$ 931.00
Ministry Related Expenses	\$ 4,266.00
Outreach Ministry Expenses	\$ 7,528.00
Community Powerhouse Expenses	\$ 9,163.34
MLK Scholarship Fund Expenses	\$ 8,328.00
New Building & Construction	\$ -
Misc.	\$ 168.00
<b>Total Expense</b>	<b>\$ 200,476.56</b>
<b>NET INCOME</b>	<b>\$ 34,481.69</b>

Faith, Hope & Victory Christian Church	
Source & Use	
January 1, 2012 through December 31, 2012	
<b>Income</b>	<b>Jan- Dec 2012</b>
General Income	\$ 186,766.71
Grant Income	\$ 44,511.87
Interest Income	\$ 5.40
<b>Total Church Revenue</b>	<b>\$ 231,283.98</b>
<b>Expense</b>	<b>Jan- Dec 2012</b>
Salaries	\$ 79,541.10
Taxes	\$ 3,341.53
Benefits	\$ 20,678.45
General Program Related Expenses	\$ 26,408.35
Contractual Services	\$ 6,110.59
Furniture & Equipment	\$ 1,673.88
Insurance	\$ 1,474.40
Property Maintenance	\$ 758.94
Rent	\$ 15,600.00
Utilities	\$ 6,239.13
Telephone/Internet	\$ 4,931.37
Technology & Building Maintenance	\$ 878.94
Ministry Related Expenses	\$ 8,647.38
Outreach Ministry Expenses	\$ 5,221.80
Community Powerhouse Expenses	\$ 14,659.62
MLK Scholarship Fund Expenses	\$ 5,674.09
New Building & Construction	\$ -
Misc.	
<b>Total Expense</b>	<b>\$ 201,839.57</b>
<b>NET INCOME</b>	<b>\$ 29,444.41</b>

Faith, Hope & Victory Christian Church	
Source & Use	
January 1, 2011 through December 31, 2011	
<b>Income</b>	<b>Jan- Dec 2011</b>
General Income	\$ 160,432.21
Grant Income	\$ 43,306.00
Interest Income	\$ 30.12
<b>Total Church Revenue</b>	<b>\$ 203,768.33</b>
<b>Expense</b>	<b>Jan- Dec 2011</b>
Salaries	\$ 71,543.00
Taxes	\$ 2,932.58
Benefits	\$ 17,072.00
General Program Related Expenses	\$ 23,845.02
Contractual Services	\$ 400.00
Furniture & Equipment Lease	\$ 3,705.40
Insurance	\$ 1,555.33
Property Maintenance	\$ 2,084.28
Rent	\$ 13,600.00
Utilities	\$ 5,677.72
Telephone/Internet	\$ 5,160.25
Technology & Building Maintenance	\$ 918.87
Ministry Related Expenses	\$ 4,183.33
Outreach Ministry Expenses	\$ 4,618.06
Community Powerhouse Expenses	\$ 5,126.45
MLK Scholarship Fund Expenses	\$ 12,099.86
New Building & Construction	\$ 13,842.40
Misc.	\$ 5,846.09
<b>Total Expense</b>	<b>\$ 194,210.64</b>
<b>NET INCOME</b>	<b>\$ 9,557.69</b>

Faith, Hope & Victory Christian Church	
Source & Use	
January 1, 2010 through December 31, 2010	
<b>Income</b>	<b>Jan- Dec 2010</b>
General Income	\$ 177,582.40
Grant Income	\$ 87,110.58
Interest Income	\$ -
<b>Total Church Revenue</b>	<b>\$ 264,692.98</b>
<b>Expense</b>	<b>Jan- Dec 2010</b>
Salaries	\$ 77,837.50
Taxes	\$ 6,466.15
Benefits	\$ 12,600.00
General Program Related Expenses	\$ 15,617.41
Contractual Services	\$ 1,866.00
Furniture & Equipment Lease	\$ 4,446.20
Insurance	\$ 990.14
Property Maintenance	\$ 3,655.03
Rent	\$ 10,680.00
Utilities	\$ 6,885.34
Telephone/Internet	\$ 6,384.64
Technology & Building Maintenance	\$ 892.12
Ministry Related Expenses	\$ 4,748.03
Outreach Ministry Expenses	\$ 2,149.00
Community Powerhouse Expenses	\$ 9,569.92
MLK Scholarship Fund Expenses	\$ 6,573.74
New Building & Construction	\$ 12,491.02
Auto Loan	\$ 4,612.95
Equipment (Computers)	\$ 9,098.00
Misc.	\$ 6,450.00
<b>Total Expense</b>	<b>\$ 204,013.19</b>
<b>NET INCOME</b>	<b>\$ 60,679.79</b>

Faith, Hope & Victory Christian Church	
Source & Use	
January 1, 2009 through December 31, 2009	
<b>Income</b>	<b>Jan- Dec 2009</b>
General Income	\$ 161,253.43
Grant Income	\$ 115,688.60
Interest Income	\$ -
<b>Total Church Revenue</b>	<b>\$ 276,942.03</b>
<b>Expense</b>	<b>Jan- Dec 2009</b>
Salaries	\$ 110,577.53
Taxes	\$ 5,487.71
Benefits	\$ 651.56
General Program Related Expenses	\$ 15,666.54
Contractual Services	\$ 1,171.38
Furniture & Equipment Lease	\$ 2,564.95
Insurance	\$ 745.86
Property Maintenance	\$ 1,265.88
Rent	\$ 10,800.00
Utilities	\$ 7,799.65
Telephone/Internet	\$ 7,753.69
Technology & Building Maintenance	\$ 4,038.18
Ministry Related Expenses	\$ 3,627.21
Outreach Ministry Expenses	\$ 2,049.54
Community Powerhouse Expenses	\$ 18,522.23
MLK Scholarship Fund Expenses	\$ 2,601.41
New Building & Construction	\$ 26,075.00
Equipment	\$ 248.22
Misc.	\$ 8,139.69
<b>Total Expense</b>	<b>\$ 229,786.23</b>
<b>NET INCOME</b>	<b>\$ 47,155.80</b>

# Faith, Hope & Victory Christian Church

## **ORGANIZATIONAL MANAGEMENT**

### **SECTION**

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## **BY-LAWS OF FAITH, HOPE & VICTORY CHRISTIAN CHURCH**

### **ARTICLE I. NAME**

The name of this organization shall be Faith, Hope & Victory Christian Church

### **ARTICLE II. PURPOSE**

This corporation is organized and shall be organized and operated exclusively for religious and charitable exempt purposes as described and set forth in 501 (c)(3)

In addition, this corporation is formed for the purpose of performing all things incidental to, or appropriate in, the achievement of the foregoing specific and primary purposes. Notwithstanding any other provision of these Articles, this corporation will not carry on any other activities not permitted to be carried on by a corporation exempt from federal income tax under Section 501(C)(3) of the Internal Revenue Code of 1954 or the corresponding provision of any future United States Revenue Law. This corporation is not organized and shall not be operated for pecuniary gain or profit. Any monetary profits or other benefits, which flow to the Directors of the corporation, shall be incidental to the corporation's function.

This corporation shall hold and may exercise all such powers as may be conferred upon a nonprofit corporation by the laws of the State of South Carolina. It may be necessary or expedient for the administration of the affairs and attainment of the purposes of the corporation provided however, that in no event shall the corporation engage in activities, which are not permitted to be carried on by a corporation exempt under section 501(C)(3) of the Internal Revenue Code.

This corporation has been formed under a General Nonprofit Corporation Law of the State of South Carolina for the charitable purpose described above, and it shall not be in the publication or dissemination of materials or statements with the purpose of attempting to influence legislation, and the corporation shall not participate or intervene in any political campaign on behalf of or in opposition to any candidate for public office.

### **ARTICLE III. OFFICES**

#### **Section 1. Principal Executive Office**

The Principal Executive Office of the corporation shall be located in Lancaster County at 202 South Gregory Street, Lancaster, South Carolina.

#### **Section 2. Other Offices**

Other offices may at anytime be established at any place or places specified by the Board of Deacons.

### **ARTICLE IV. REGISTERED AGENT**

The Registered Agent of the Corporation is the Senior Pastor of Faith, Hope & Victory Christian Church.

### **ARTICLE V. DEDICATION ASSETS**

The properties and assets of this nonprofit corporation are irrevocably dedicated to charitable purposes. No part of the net earnings, properties, or assets of this corporation, on dissolution or otherwise, shall inure to the benefit of any private person, individual, or any officer of this corporation.

On liquidation or dissolution, all remaining properties and assets of the corporation shall be distributed and paid over to an organization dedicated to the charitable purpose, and has established its tax exempt status under Internal Revenue Code 501(C)(3).

### **ARTICLE VI. BOARD OF DEACONS**

#### **Section 1. General Powers**

Subject of the provisions of the General Nonprofit Corporation Law of the State of South Carolina, the activities and affairs of the corporation shall be managed and all corporate powers shall be exercised by or under the direction of the Senior Pastor or Board of Deacons. The Board of Deacons may delegate the management of the day-to-day operation of the business of the corporation to a committee (however composed), or other person, provided that the activities and affairs of the corporation shall be managed and all corporate powers shall be exercised under the ultimate direction of the Board of Deacons.

**Section 2. Number**

The authorized number of the Board of Deacons of the corporation shall be comprised of no more than twenty (20).

**Section 3. Qualification**

Each Deacon shall be an individual at least 21 years of age who meets the criteria stated in 1<sup>st</sup> Timothy 3<sup>rd</sup> chapter verses 8 through 13. It is the intent of the corporation that the composition of the Board of Deacons shall represent a diversity of knowledge, expertise, and technical skills to enable the Board of Deacons to make informed well balanced decisions on the economic viability, social and interpersonal impact of its activities.

**Section 4. Election and Term of Office**

The term of office of each Deacon of the corporation shall be seven (7) years and until his or her successor has been selected and seated. Reappointment for subsequent terms is allowed with the maximum number of consecutive terms for any member being three (3). Deacons may be appointed by the Senior Pastor at any meeting of the Board of Deacons.

**Section 5. Vacancies**

A vacancy in the Board of Deacons shall be deemed to exist on the occurrence of the following:

- (i) the death, resignation, or removal of any Deacon
- (ii) an increase in the authorized number of Directors

The Senior Pastor may remove any Deacon with cause at any regular or special meeting; provided that the Deacon to be removed has been notified in writing in the manner set forth in Section VI.9. of this Article that such action would be considered at the meeting.

All vacancies may be filled by appointment by the Senior Pastor. Each Board of Deacons so appointed shall hold office until his or her successor is appointed at a quarterly or other meeting of the Board of Deacons.

Any Deacon may resign effective upon giving written notice to the Senior Pastor or Chairman of the Board.

**Section 6. Place of Meetings; Meetings by Telephone**

Regular meetings of the Board of Deacons may be held at any place within or outside the State of South Carolina that has been designated from time to time by the Board of Deacons. Special meetings of the Board of Deacons shall be held at any place within or outside the State of South Carolina that has been designated in the notice of the meeting or, if not stated in the notice, or if there is no notice. Notwithstanding the above provisions of this section VI.6., a regular or special meeting of the Board of Deacons may be held at any place consented to in writing by all board members, either before or after the meeting.

**Section 7. Other Regular Meetings**

Other regular meetings of the Board of Deacons shall be held annually during the calendar year. Such regular meetings may be held without notice.

**Section 8. Special Meetings**

Special meeting of the Board of Deacons for any purpose may be called at any time by the request of the Senior Pastor, Chairman of the Board, Executive Board Members, or the Secretary. Written notice of date, time and place of special meetings shall be delivered personally to each deacon or communicated to each deacon by telephone, facsimile, telegraph, express mail service, first-class mail, or by other means of written communication, with charges prepaid, addressed to the deacon at the deacon's address as it is shown upon the records of the corporation or, if it is not so shown on such records or is not readily ascertainable, at the place at which the meetings of the Boards of Deacons are regularly held.

In case such notice is mailed, it shall be deposited in the U.S. mail at least ten (10) working days prior to the time of holding the meeting. In case such notice delivered personally or by phone facsimile, or telegraph, it shall be delivered at least 48 hours prior to the time of holding the meeting. Such mailing or delivery personally, or by telephone, facsimile or telegraph, shall be due, legal, and personal notice to such deacon. The special meeting notice needs to specify the purpose of the meeting.

**Section 9. Action at a Meeting: Quorum and Required Vote**

Presence of a simple majority of the Board of Deacons then in office at a meeting of the Board of Deacons constitutes a quorum for the transaction of business, except as otherwise provided in these by-laws. Every act done or decision made by a majority of the board members present at a meeting held at which, a quorum is present shall be regarded as the act of the Board of Deacons, unless a great number, or the same number after disqualifying one or more board members from voting is required by the Articles in this Corporation, these by-laws or by law. Adoption or revocation of a plan or merger; consolidation; voluntary dissolution; bankruptcy or reorganization; or for the sale, lease, or exchange of all or substantially of all or substantially all of the property and assets of the corporation otherwise than in the usual and regular course of its business, requires the approval of two-thirds (2/3) of the authorized number of Board of Deacons and the vote of the Senior Pastor of the corporation.

**Section 10. Adjourned Meeting & Notice**

A majority of the Board of Deacons, whether or not a quorum is present may adjourn any meeting to another time and place. If the meeting is adjourned for more than 24 hours, notice of any adjournment to another time or place shall be given prior to the time of the adjourned meeting to the Board of Deacons who are not present at the time of the adjournment.

**Section 11. Fees and Compensation**

The Board of Deacons shall serve without compensation for their services. Nothing herein contained shall be construed to preclude any Deacon from being reimbursed for expenses while serving this corporation.

**ARTICLE VII. COMMITTEES**

**Section 1. Board Committees**

The Board of Deacons may establish Standing Committee(s) by majority of the Board of Deacons then in office and provided that a quorum is present. One or more designated committees, which shall consist of three or more Board of Deacons, to serve at the pleasure of the Board of Deacons. The Board of Deacons may designate one or more alternate members of any committee, who may replace any absent board member at any meeting of the Board of Deacons.

The appointment of members or alternate members of a committee requires the vote of a majority of the Board of Deacons then in office and provided that a quorum is present. No committee, regardless of the Board of Deacons, may:

- (a) Approve any action that would be in conflict with the General Nonprofit Corporation Law of the State of South Carolina.
- (b) Fill vacancies on the Board of Deacons in any committee that has the authority of the Board of Deacons.
- (c) Fix compensation of the Deacons for serving on the Board of Deacons or any committee
- (d) Amend or repeal the Articles of Incorporation or by-laws or adopt new by-laws.
- (e) Amend or repeal any resolution of the Board of Deacons.
- (f) Appoint any other committees of the Board of Deacons or the members of such committees.
- (g) Approve a plan of merger or consolidation; voluntary dissolution; bankruptcy or reorganization; or for the sale, lease, or exchange of all or substantially, all of the property and assets of the corporation otherwise than in the usual and regular course of its business or revoke any such plan.
- (h) Approve any self-dealing transaction.

No Committee shall bind the corporation in a contract or agreement, expend corporate funds, unless authorized to do so by the Board of Deacons

**Section 2. Meetings and Actions of Committees**

Meetings and actions of all committees shall be governed by, and held in accordance with, the provisions of Articles of these by-laws, concerning meetings and actions of the Board of Deacons. Special meetings may also be called by vote of the Board of Deacons. Notice of special meetings shall also be given to all members who shall have the right to attend all meetings of the Board of Deacons. Minutes shall be kept of each meeting of any committee and shall be filed with the corporate records.

**Section 3. Executive Committee**

Pursuant to Section VII.1. The Board of Deacons, with oversight of the Senior Pastor, may appoint three or more board members, one of who must be the Board Chairman, to serve as the Executive Committee of the Board of Deacons. The Executive Committee may exercise all authority of the Board in the management of the business and affairs of the corporation between meetings of the reference to those matters enumerated in Section VII.1. The Secretary of the corporation shall send to each of the Board of Deacons a summary report of the business conducted at any meeting of the Executive Committee.

**ARTICLE VIII. OFFICERS**

**Section 1. Officers**

The officers of the corporation shall consist of a Chairman, Vice Chairman, Secretary, and a Treasurer. The Board of Deacons may elect or the Senior Pastor may appoint such officers, as it shall deem desirable. Such Officers will have the authority to perform the duties prescribed, from time to time, by the Board of Deacons. No two or more offices may be held by the same person

**Section 2. Election and Term of Office**

The Board Chairman, Vice Chairman, Treasurer, and the Secretary of the corporation shall be appointed by the Senior Pastor or elected by the Board of Deacons at the annual meeting of the Board of Deacons, and serve until successors to such officers are elected, they are removed, resign or become incapacitated.

**Section 3. Removal/Resignation**

Any officer elected or appointed by the Senior Pastor or Board of Deacons may be removed by the Senior Pastor or Board of Deacons whenever in its judgment the best interest of the corporation would be served thereby, but such removal shall be without prejudice to the contract rights, if any, of the officer so removed.

The Senior Pastor may, by notice in writing to the Board of Deacons, resign at anytime. Any officer may resign at any time by giving written notice to the Chairman of the Board, Senior Pastor or the Secretary of the corporation under any contract to which such officer is a party. Any resignation; and unless otherwise specified in the resignation, the acceptance of the resignation shall not be necessary to make it effective.

**ARTICLE IX. BOOKS AND RECORDS**

The corporation shall keep correct and complete books and records of accounts and shall also keep minutes of the proceedings of its Board of Deacons and Committees having any of the authority of the Board of Deacons.

**ARTICLE X. FISCAL YEAR**

The fiscal year shall be from January to December.

**ARTICLE XI. SEAL**

The seal of the corporation shall be circular in form and shall bear the name of the corporation, words, and figures showing that it was incorporated in the state of South Carolina in the year of 2001.

**ARTICLE XII. CONFLICT OF INTEREST/CONFIDENTIALITY**

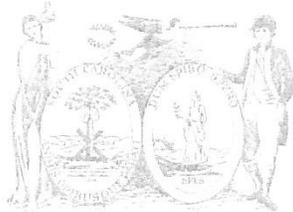
A deacon having a conflict of interest or a conflict of responsibility on any matter involving the corporation and any other business or person coming before the Board of Deacons shall refrain from voting on such matter. No deacon or officer shall use his or her position as a deacon or officer of the corporation for his or her own direct or

indirect financial gain. Deacons will annually be asked to sign “Conflict of Interest” and “Confidentiality” Statements.

**ARTICLE XIII. AMMENDMENTS TO THE BY-LAWS**

These by-laws may be altered, amended or replaced, and new by-laws may be adopted by a majority of the Board of Deacons present at any regular meeting or at any special meetings, if at least two days written notice is given in intention to alter, amend, repeal or adopt new by-laws at such meeting.

# *The State of South Carolina*



*Office of Secretary of State Jim Miles*

## **Certificate of Incorporation, Nonprofit Corporation**

I, Jim Miles, Secretary of State of South Carolina Hereby certify that:

***FAITH, HOPE & VICTORY CHRISTIAN CHURCH,***

a nonprofit corporation duly organized under the laws of the state of South Carolina on **July 19th, 2001**, and having a perpetual duration unless otherwise indicated below, has as of the date hereof filed a Declaration and Petition for Incorporation of a nonprofit corporation for Religious, Educational, Social, Fraternal, Charitable or other eleemosynary purpose.

Now, therefore, I Jim Miles, Secretary of State, by virtue of the authority in me vested, by Chapter 31, Title 33, Code of 1976 and Acts amendatory thereto, do hereby declare the organization to be a body politic and corporate, with all the rights, powers, privileges and immunities, and subject to all the limitations and liabilities, conferred by Chapter 31, Title 33, Code of 1976 and Acts amendatory thereto.

Given under my Hand and the Great Seal of the State of South Carolina this 23rd day of July, 2001.

A handwritten signature in cursive script that reads "Jim Miles".

Jim Miles, Secretary of State

# *The State of South Carolina*



*Office of Secretary of State Mark Hammond*

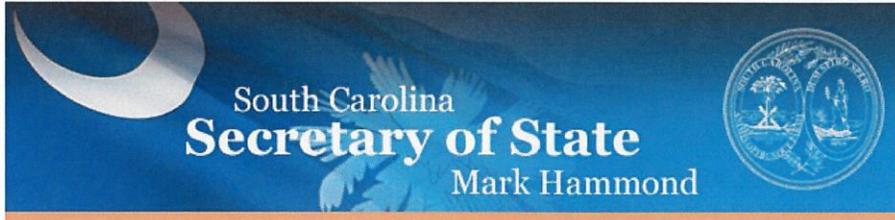
## **Certificate of Existence, Non-Profit Corporation**

**I, Mark Hammond, Secretary of State of South Carolina Hereby certify that:**

FAITH, HOPE & VICTORY CHRISTIAN CHURCH, a Non-Profit Corporation duly organized under the laws of the State of South Carolina on July 19th, 2001, has as of the date hereof filed as a non-profit corporation for religious, educational, social, fraternal, charitable, or other eleemosynary purpose, and has paid all fees, taxes and penalties owed to the Secretary of State, that the Secretary of State has not mailed notice to the company that it is subject to being dissolved by administrative action pursuant to section 33-31-1404 of the South Carolina code and that the non-profit corporation has not filed articles of dissolution as of the date hereof.

Given under my Hand and the Great  
Seal of the State of South Carolina this  
23rd day of April, 2014.

  
Mark Hammond, Secretary of State



**FAITH, HOPE & VICTORY CHRISTIAN CHURCH**

*Note: This online database was last updated on 6/3/2014 6:02:13 PM.  
See our Disclaimer.*

DOMESTIC / FOREIGN:	Domestic
STATUS:	Good Standing
STATE OF INCORPORATION / ORGANIZATION:	SOUTH CAROLINA Non Profit

**REGISTERED AGENT INFORMATION**

REGISTERED AGENT NAME:	ANTHONY EUGENE PELHAM
ADDRESS:	206 N PARK SQUARE
CITY:	LANCASTER
STATE:	SC
ZIP:	29720
SECOND ADDRESS:	
FILE DATE:	07/19/2001
EFFECTIVE DATE:	07/19/2001
DISSOLVED DATE:	//

**Corporation History Records**

CODE	FILE DATE	COMMENT	Document
Eleemosynary Incorporation	07/19/2001	NONPROFIT INCORPORATION	Image

Disclaimer: The South Carolina Secretary of State's Business Filings database is provided as a convenience to our customers to research information on business entities filed with our office. Updates are uploaded every 48 hours. Users are advised that the Secretary of State, the State of South Carolina or any agency, officer or employee of the State of South Carolina does not guarantee the accuracy, reliability or timeliness of such information, as it is the responsibility of the business entity to inform the Secretary of State of any updated information. While every effort is made to insure the reliability of this information, portions may be incorrect or not current. Any person or entity who relies on information obtained from this database does so at his own risk.

Physical Address: Edgar Brown Building - 1205 Pendleton Street Suite 525 Columbia, SC 29201

6/4/2014



**2014**

**BOARD OF DEACONS & TERMS**

**Article VII, Section 4. Election & Term of Office:** *The term of office of each Deacon of the corporation shall be seven years and until his or her successor has been selected and seated. Reappointment for subsequent terms is allowed with the maximum number of consecutive terms for any member being three. Deacons may be appointed by the Senior Pastor at any meeting of the Board of Deacons.*

**Russell Dawkins**

*Lancaster County Sheriff's Department  
January 2004– present -2nd term ends 1/30/2017  
2748 Pineview Dr.  
P.O. Box 3132  
Lancaster, SC 29721  
(803) 283-4468 –Residence  
(803) 577-0536-Mobile*

**Andrew McDow**

*Teledyne Allvac  
January 2001– present– 3rd term ends 1/30/2021  
1318 Abbey Court  
Lancaster, SC 29720  
(803) 283-9022—Residence  
(803) 320-4202—Mobile*

**Henry Pelham Jr. –Vice Chairman**

*Retired Manager Springs Industries  
January 2001-present - 3rd term ends 1/30/2021  
2024 Emma Circle  
Lancaster, SC 29720  
(803) 286-4060—Residence  
(803) 246-7027—Mobile*

**Akio Harris– Chairman**

*Technician Comporium Communications  
August 2011– present - 1st term ends 8/30/2017  
1015 Thelma Lane  
Lancaster, SC 29720  
(803) 283-1926—Residence  
(803) 448-7508—Mobile*

**Umonta Clyburn—Treasurer**

*C.E.O. New Option Appraisals  
August 2004– present - 1st term ends 8/30/2017  
1406 Powderhorn Rd.  
Lancaster, SC 29720  
(803) 313-5825—Residence  
(803) 287-6291—Mobile*

**Kirk Rendell Mingo**

*Manager-City of Lancaster Public Works  
January 2011– present - 1st term ends 1/30/2017  
301 E. Barr St./ P.O. Box 2721  
Lancaster, SC 29721  
(803) 804-9210—Mobile*

**Kenny Blackmon—Secretary**

*Teledyne Allvac  
January 2002– present - 2nd term ends 1/30/2016  
208 McCardell St.  
Lancaster, SC 29055  
(803) 804-6775– Mobile*

**Lewis Brown**

*Agent- Lancaster Dept. Probation & Parole  
January 2009– present - 2nd term ends 1/30/2015  
5024 Sedgefield Dr  
Lancaster, SC 29720  
(803) 979-1316-Mobile*

**Governing Body Prior To Incorporation**

*Henry Pelham Jr.–November 1997 –2001  
Kenneth Pelham– November 1997-2001  
Kevin Shannon -November 1997-2001  
Andrew McDow- November 1997-2001*

**Former Deacon Board Members:**

*Eric Byrd-January 2004– August 2004  
Cleatus Reed –January 2004-September 2008  
Randolph Truesdale—January 2004-September 2008*

*“Come in Faith. Leave with Hope. Return with Victory!”*



Brian O'Neal Trimnal  
[brian.trimnal@btmlaw.com](mailto:brian.trimnal@btmlaw.com)

P.O. Box 2078  
Lancaster, SC 29721  
P: 803-285-6000  
F: 803-285-4501  
C: 803-287-4558

June 2, 2014

USDA Rural Development  
Attn: Community Facilities Organization Review

RE: Legal Review Certification for Faith, Hope & Victory Christian Church

Dear USDA,

Our firm has reviewed the legal structure of Faith, Hope & Victory Church and have concluded as follows:

- a. The organization is formed as a nonprofit in the State of South Carolina and is in good standing. According to the records made available to our firm, all reports with the Internal Revenue Service and the South Carolina Tax Commission are current.
- b. The organization is a nonprofit corporation filed in the State of South Carolina.
- c. The organization is a tax exempt private foundation as described in sections 509(a)(1) and 170(b)(1)(A)(i) of the IRS Code and there is no evidence that this status has changed.
- d. The organization has the ability to undertake the project described and to receive federal monies and to repay them if necessary.
- e. After a search of the public record in Lancaster County there are no liens and there is no pending litigation on the organization.

Sincerely

Brian Trimnal

INTERNAL REVENUE SERVICE  
P. O. BOX 2508  
CINCINNATI, OH 45201

DEPARTMENT OF THE TREASURY

Date: **OCT 29 2001**

Employer Identification Number:

DLN:

17053236042021

Contact Person:

EVELYN D GRIFFITHS

ID# 31432

Contact Telephone Number:

(877) 829-5500

FAITH HOPE & VICTORY CHRISTIAN  
CHURCH  
C/O REV ANTHONY PELHAM  
PO BOX 2787 206 N PARK SQUARE  
LANCASTER, SC 29721

Accounting Period Ending:

December 31

Form 990 Required:

No

Addendum Applies:

No

Dear Applicant:

Based on information supplied, and assuming your operations will be as stated in your application for recognition of exemption, we have determined you are exempt from federal income tax under section 501(a) of the Internal Revenue Code as an organization described in section 501(c)(3).

We have further determined that you are not a private foundation within the meaning of section 509(a) of the Code, because you are an organization described in sections 509(a)(1) and 170(b)(1)(A)(i).

If your sources of support, or your purposes, character, or method of operation change, please let us know so we can consider the effect of the change on your exempt status and foundation status. In the case of an amendment to your organizational document or bylaws, please send us a copy of the amended document or bylaws. Also, you should inform us of all changes in your name or address.

As of January 1, 1984, you are liable for taxes under the Federal Insurance Contributions Act (social security taxes) on remuneration of \$100 or more you pay to each of your employees during a calendar year. This does not apply, however, if you make or have made a timely election under section 3121(w) of the Code to be exempt from such tax. You are not liable for the tax imposed under the Federal Unemployment Tax Act (FUTA).

Since you are not a private foundation, you are not subject to the excise taxes under Chapter 42 of the Code. However, if you are involved in an excess benefit transaction, that transaction might be subject to the excise taxes of section 4958. Additionally, you are not automatically exempt from other federal excise taxes. If you have any questions about excise, employment, or other federal taxes, please contact your key district office.

Grantors and contributors may rely on this determination unless the Internal Revenue Service publishes notice to the contrary. However, if you

Letter 947 (DO/CG)



## **BIOGRAPHICAL SKETCH**

*Reverend AnThony E. Pelham*

Reverend AnThony E. Pelham, was born in Lancaster South Carolina. He is the proud son of Henry & Mildred Pelham Jr. He received his Bachelor of Science Degree, with an area of concentration in Marketing, from the University of South Carolina at Aiken. After accepting God's calling into the ministry in 1995, he served as the Director of Youth & Young Adult Ministries at Allen Chapel A.M.E. Church in Washington DC. He received his ordination from the African Methodist Episcopal Church in April of 1998. He and his wife Teresa have been married nineteen (19) years and have three children, Hubert, Amber and Logan.

Presently he is serving his fifteenth (15th) year as the Founder and Pastor of Faith, Hope and Victory Christian Church. He also serves as the Founder and Executive Director of The Community Powerhouse, a grant funded literacy program that works primarily with African-American males ages 16—24 who have not completed high school due to drop out, failure to obtain the required units or behavior issues. The goal of the program is to spark hope, ignite optimism and create the currents that will empower them to return to either high school or Adult Education to earn their G.E.D. or High School Diploma or obtain the appropriate job skills to secure legal and gainful employment.

Rev. Pelham is a Community Activist, Mentor and proud member of the Alpha Phi Alpha Fraternity Inc. and the N.A.A.C.P. Presently he serves as Chaplain for Campus Connections Inc., and on the Early Head-start Advisory Committee. He has also previously served on several Boards and initiatives within the Lancaster Community such as the Lancaster Area Literacy Network, Lancaster Fatherhood Project, Lancaster Community Health Outreach Coalition, HIV & AIDS Care Team and Lancaster Disabilities and Special Needs Board.

**Rev. Anthony E. Pelham**

1400 Crestfield Dr.  
Lancaster, SC 29720

803.285-1075- Day  
803.286-9414- Residence  
803.297-0585- Mobile

**CAREER OBJECTIVE**

Seeking a career growth position in which an extensive background in ministry, counseling, customer relations, banking and administrative operations will contribute significantly to the attainment of challenging organizational goals.

**EDUCATION**

Bachelor of Science  
University of South Carolina-Aiken  
December 1991

**TECHNICAL TRAINING**

Microsoft Office & Publisher  
Quickbooks

**SUMMARY OF QUALIFICATIONS**

- A multi-talented & high performance professional with a successful career in uncovering & ministering to the needs of individuals from all walks of life.
- Proven management & administrative skills including managing daily operations, maintaining budget & expense controls, ensuring compliance with regulatory & audit requirements.
- Strong staff management & customer relation skills including interviewing, hiring, training, coaching, counseling, motivating & developing productive personnel.
- Extremely organized, hardworking & dependable team-player with excellent communication skills.

**WORK EXPERIENCE**

**EXECUTIVE DIRECTOR**

*The Community Powerhouse*

Nov. 2004 & Present

- Manages daily operations, maintains fiscal accountability and sustainability of the Powerhouse Program.
- Responsible for oversight and evaluation of four staff members and volunteers.
- Ensures that all financial, quarterly and annual reports are completed and submitted to Funder's.
- Serves as a liaison between the Board of Directors, Advisory Board and Funder's.
- Communicates with the media as it relates to programmatic issues.
- Develops & solicits grant proposals to ensure program sustainability.

**PASTOR**

*Faith, Hope & Victory Christian Church*

Nov. 1998 & Present

- Serves as a Spiritual Leader and Visionary through preaching & leading by biblical example
- Manages daily operations, maintains fiscal accountability and sustainability of the church.
- Responsible for oversight and evaluation of five ministerial staff members and volunteers.
- Delivers biblically-based sermons and weekly Bible studies weekly.
- Ministers to the spiritual, physical, mental & social needs to the congregation & community.
- Administers individual, marital and pre-marital counseling to all members of the congregation.
- Serves as a Community Activist in Lancaster County Community.
- Visits & communes the sick, elderly and shut-in members of the congregation & community

**MIDDLE SCHOOL SITE COORDINATOR**

*Communities in Schools*

Apr. 2000 to Dec. 2000

- Designed, developed, coordinated after-school programming for a 100 middle school students.
- Designed brochures to effectively market the After-School Program.
- Supervised and maintained payroll documents for up to twelve instructors.
- Developed and conducted workshops focusing on critical issues such as violence, sex & respect.
- Recruited individuals for volunteers and solicited various organizations for product donations.
- Provided motivation, encouragement & individual counseling to potential at risk students.

## **PROJECT COORDINATOR/COUNSELOR**

*Upward Bound Project USC Lancaster*

Sept.1999 to Apr. 2000

- Assisted Director in the administration of Upward Bound Program.
- Counseled fifty high school students grades nine to eleven enrolled in program.
- Identified academic & social needs of students and coordinated services in accordance.
- Motivated and encouraged at-risk students enabling them to make a successful transition to college.
- Coordinated services & counseled students & their families on issues relating to college admission.
- Participated in the planning, developing and implementation of the projects programs & services.

## **DIRECTOR OF YOUTH & YOUNG ADULT MINISTRIES**

*Allen Chapel A.M.E Church*

Apr 1995 to Aug.1998

- Developed, planned & implemented programming targeted towards at-risk youth & young adults
- Supervised committee of eight individuals to ensure that programming was effectively implemented
- Developed & Facilitated Workshops, Focus Groups, Bible Classes & Spiritual Retreats
- Provided counseling & spiritual support to all youth or young adults determined to be in need
- Ensured that young adults transitioned from junior high and high school to college or work force

## **CUSTOMER SERVICE & BANKING CENTER MANAGER**

*National Bank, N.A., Washington DC*

Jan.1996 to Jan.1998

- Managed all daily operations including customer relations, marketing, sales & regulatory & compliance issues.
- Interviewed, hired, terminated, coached, motivated, evaluated activities of one Teller Coordinator, six Tellers & two Sales Associates.
- Researched & resolved all complex customer service & Banking Center issues.
- Developed, trained, implemented & monitored plan to improve level of quality services & increase sales of Banking Center Associates.
- Prepared, administered & monitored annual Banking Center operating budget.
- Managed, sold & serviced Consumer Loan, Credit & Bank products.

## **CAREER & COMMUNITY HIGHLIGHTS**

Member of Alpha Phi Alpha Fraternity Inc.

Lancaster Area Literacy Cooperative - Board Member

Early Head Start Health Services Advisory - Committee Member

Chaplain for Campus Connections

Member Regional AIDS Interfaith Network Pastors Summit

*Former* Community Health Outreach Coalition Board Member

*Former* Executive Board Member-Lancaster Fatherhood Project

*Former* Executive Board Member-Lancaster N.A.A.C.P.

*Former* Member of Lancaster Disabilities & Special Needs Board of Directors

*Former* Member of First Steps to School Readiness Board

## **Teresa M. Pelham**

1400 Crestfield Drive · Lancaster, South Carolina 29720  
PHONE: (803) 287-8428 · E-Mail: [teresapelham@hotmail.com](mailto:teresapelham@hotmail.com)

### **Work Experience**

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#### **Fundamental Development- Co-Founder and Early Childhood Consultant**

Sept. 2002 to present

- Training and evaluation of early childhood professionals
- Development and implementation of curriculum to promote developmentally appropriate environment
- Contract management
- Administrative and budget oversight
- Provide leadership in developing and implementing staffing plans
- Design and maintain a system of tracking all educational activities to ensure following of policies and procedures

#### **Ivybrook Academy- Transitional Kindergarten Teacher**

November 2012-present

- Observe and evaluate each child's progress and provide written report
- Maintain communication with, colleagues, administrative staff, and parents
- Diagnose the learning needs of students
- Maintain classroom environment that supports Reggio Emilia
- Maintain portfolio assessments for all children in classroom

#### **Office of Family Assistance- Grant Reviewer**

August 2011

- Evaluate and apply criteria related to program requirements
- Read and analyze applications for strengths and weaknesses
- Contribute to an effective group process by being cooperative, constructive and flexible
- Maintain strict confidentiality
- Write clearly, accurately, concisely, and effectively
- Proficient use of Application Review Module (ARM)

#### **Indian Land Elementary School- Special Education Assistant**

August 2010-2012

- Provide direct instructional support to individual and/or groups of students and monitor ability to follow directions and behavior, or attend designated classes/activities with the student(s), as outlined in the IEP.
- Implement modifications and adaptations to the environment or materials as directed by the licensed staff
- Assist staff in maintaining charts and other records related to student(s) progress.
- Reinforce academic behaviors taught by licensed staff and provide the student with opportunities to practice.
- Assist staff in the management of student behavior by applying proactive strategies when dealing with student behaviors.
- Act as a cooperative team member in working with staff, community and families of students.

#### **Field of Dreams- Lead Teacher 3 year old program**

October 2008- May 2009

- Developed an indoor and outdoor learning environment that provided a variety of age appropriate experiences to foster child exploration and discovery.
- Established a daily routine that included time for small group and large group activities, encouraged creative expression, and incorporated health and nutrition development as part of daily activities.
- Utilized a curriculum framework and curriculum tools that provided opportunities for each child to meet learning expectations that prepare children for success in school.
- Worked with parents to plan culturally appropriate curriculum that supported children's learning styles and interests.
- Assessed each child's learning needs through screening, observation, ongoing assessment and the development of individual learning plans.

#### **Easter Seals UCP North Carolina- Early Childhood Specialist**

February 2008 to May 2008

- Prepare and implement weekly activities that are individualized to meet the child's specific learning ability
- Collaborate with multi-disciplinary team to accommodate needs of special students
- Record and monitor weekly anecdotal notes on each child to ensure learning from planned activities
- Deliver early intervention services to children and their families in the home, at childcare or preschool, or within community settings natural to the family

- Guided curriculum and program planning, development, and training.
- Served as resource for education specialists and/or teachers.
- Analyzed data and completed reports related to provision of educational services.
- Supervised all classroom practices - room arrangement, lesson plans, daily schedules, routines, and transitions to assure their adherence to program policies.
- Assisted individual staff members in identifying their training needs, and improving their knowledge and abilities.
- Evaluated the performance of teaching staff, at the end of probation period and annually thereafter, and recommended subsequent personnel action to director.
- Served as liaison with community agencies and organizations, including BabyNet, Easter Seals and Department of Social Services

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### **Education**

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**The George Washington University, Washington, DC- August 2010**  
Masters of Arts in Education and Human Development  
Major: Educational Leadership and Administration and Human Development

**Columbia College, Columbia, SC**  
Bachelor of Arts  
Major: Child and Family Studies emphasis Early Care and Education

**Winthrop University, Rock Hill, SC**  
Non-Profit Management (**Certificate**)

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### **Additional Involvements**

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Orton-Gillingham Thirty (30) Hour Multi-Sensory Training (2012)  
Student Improvement Council, Lancaster high School (2012-2013)  
Student Improvement Council, AR Rucker Middle School (2007-2008)  
Student Improvement Council, North Elementary (2007-2010)  
Volunteer Tutor, (2009-2010)  
South Carolina Certified Child Care Trainer (2008-present)  
Certified Trainer Primary Care Triple P Level 2-3 (2007-present)  
Certified Trainer WestEd Module I & II (2005- present)  
Director of Christian Education, Faith, Hope and Victory Christian Church (2000- present)  
Board Member, Lancaster County First Steps (2000-2004)



## Development & Construction LLC

1491 Kershaw-Camden Hwy  
Lancaster, SC 29720  
(803)313-9744

**Owner:** David Cox

### HIGHLIGHTS

31 years in business as a Contractor  
1.5 million Annual amount of construction work performed in the past five years.  
Total worth of work in process and under contract is \$1,250,580

### TRADE REFERENCES

Evans Oil Company – Mr. Patrick Evans - (803)286-5822  
Steven-Were Concrete Company - Mr. Stewart Stevens- President (803)324-1984  
Porter Belk Lumber- Mr. Jeff Higgins, President - (803)283-8466

### CURRENT PROJECTS & REFERENCES

Hope on the Hill Project- \$2,500,000 Design Build  
Lancaster County Habitat for Humanity-Volunteer Oversight  
Michael Payne Auto Repair- \$250,000 Design Build  
Joe Mernock Industrial Park- \$650,000 Design Build

**BANK REFERENCE:** First Citizens Bank, 500 N. Main, Lancaster, S.C., 29720

**SURETY:** David Angel, Angel Insurance, P.O. Box 934, Rock Hill, S.C. 29731

**FINANCIAL STATEMENTS:** Prepared by Charlie Boggs, C.P.A.



# Faith, Hope & Victory Christian Church

## LETTERS OF REFERENCE

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Dr. Mary Henderson.....	51
Councilwoman Jackie. Harris.....	52
Dr. Paul McKenzie.....	53-54



## House of Representatives

State of South Carolina

**Mandy Powers Norrell**  
District No. 44 - Lancaster County

422-D Blatt Building  
Columbia, SC 29201  
email: MandyNorrell@schouse.gov

**Committee:**  
Agriculture, Natural Resources and Environmental Affairs

Tel. (803) 212-6937

January 10, 2014

To Whom It May Concern,

I am writing in reference to the work and ministry of Faith, Hope & Victory Christian Church and Rev. AnThony E. Pelham. I am honored to know Rev. Pelham and have had the privilege to attend services at Faith, Hope & Victory Church on several occasions. As a State Representative for Lancaster County, it is inspiring and encouraging to me to see the work this church has done and the difference they are making in our community.

Rev. Pelham not only is a phenomenal orator and minister, but he leads the church in one of the best community outreach programs I have ever seen. Their church fed hundreds of community members at a community Thanksgiving dinner; they have back to school kick offs providing children with school supplies and emphasizing the importance of education; they teach computer, resume writing, and interview skills to the unemployed; they run the "Community Powerhouse" for young men who have left high school before graduation, teaching them life skills and assisting them in obtaining their GEDs and securing employment.

At Faith, Hope & Victory Church, I see a church busting at the seams. I believe they are one of the fastest growing ministries in our community. They have two services and often have to bring in extra chairs. The congregation is excited and engaged, and they actively apply biblical teachings to the needs of our community today.

Faith, Hope & Victory Church is a great asset to our community, by expanding their facilities, I believe they will do even more and have greater opportunities to make a difference in Lancaster.

Sincerely,

A handwritten signature in black ink, appearing to read "Mandy Powers Norrell".

Rep. Mandy Powers Norrell

*Dr. Mary Henderson*  
*873 Juneau Road*  
*Lancaster, South Carolina*  
mhendersonatjmsims@hotmail.com

December 9, 2013

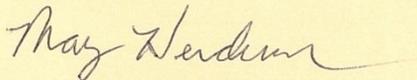
To Whom It May Concern:

Over the last eight years, I have had the pleasure and privilege of working with Rev. AnThony Pelham and his staff. In 2004, Faith Hope and Victory Christian Church received a grant for the Community Powerhouse Adult Literacy Program from the J. Marion Sims Foundation, where I was program officer. I have found the leadership team to be highly qualified in many areas, including program planning, marketing, and academic learning systems. They have successfully designed a unique educational component, developed unique curriculum, and implemented an outstanding educational learning model for one of the toughest target populations in the country, African American males.

The Community Powerhouse Literacy Program is the result of a yearlong planning process led by Faith Hope and Victory Christian Church but included community leaders, law enforcement, education representatives, and members of the target area. The overall goal of this community outreach program is to break the cycle of illiteracy, poverty, and despair that correlates to crime and violence. Every year since inception, the Community Powerhouse has exceeded expectations by its funders. It has accomplished what other educational institutions have not been able to do with this target group, obtain significant outcomes documented by program data and positive impact for the students and the community. This phenomenal success can be attributed to the outstanding leadership of its pastor, Rev. Pelham, who has been recognized at the local, regional, state and national levels for this educational program. In addition, the classroom curriculum, program assessments/evaluation tools, and other academic materials created by Rev. Pelham and his staff, are so impressive that additional funding has been provided to copyright and create a "Community Powerhouse Replication Manual" that could be used by other communities nationwide.

Faith, Hope, and Victory Christian Church has become a model for how nonprofit organizations can develop and implement initiatives that have had a positive impact on the community.

Respectfully,



Mary Henderson, PhD

Jackie Harris, Councilwoman  
411 W. Spring Street  
Lancaster, SC 29720

December 11, 2013

Whom It May Concern:

I am writing in reference to Rev. Anthony E. Pelham and the congregation of Faith Hope & Victory Christian Church, whom I'm privileged to have worked with through community events and service projects.

I have personally viewed the efforts of Rev. Pelham and the ministries of this church to be a strong force for change and betterment of the lives of the less fortunate within our community. Rev. Pelham's Power House program has allowed young males to focus on the importance of education, parenthood and basic life skills. We often find that ministries confine themselves within their own churches but, Faith Hope & Victory Church ministries are a strong presence within the City of Lancaster.

The citizens of District 3, which I represent, have looked to this church and it's ministries to assist with addressing the educational, spiritual, economic and social needs of the Eastside community. We as a community can always count on the support of this church when the call for service has to go out. I have personally benefited from the ministries of FH& V church through its scholarship program to further my education.

Rev. Pelham is a champion for community enrichment. He exemplifies the character and leadership that allows him to be a role model for this community and a great LEADER to lead Faith Hope & Victory into a future of favor and prosperity. The New Worship and Conference center will greatly enhance their ability to meet the various needs of the community.

Please feel free to contact me at (803) 235-0739 if you have any questions.

Sincerely,



Council Woman Jackie Harris,  
City Of Lancaster



## Southeast Center for Strategic Community Development

961 North Main Street, Suite 296  
Lancaster SC 29720  
(803) 287-7984  
scscd1@gmail.com

December 6, 2013

RE: Faith, Hope and Victory Church  
Attention: AnThony Pelham  
P.O. Box 2787  
Lancaster, South Carolina 29721

To Whom It May Concern:

It with the highest level of respect and enthusiasm that I submit this letter of recommendation on behalf of the exemplary work of the Faith, Hope and Victory Church, under the leadership of Reverend AnThony Pelham.

In the past twenty years I have had the opportunity to work with hundreds of community organizations through my work as a social scientist, professor, clinician, and non-profit administrator. There is no finer example of faith driven community service than the work of Faith, Hope and Victory Church in Lancaster, South Carolina.

I first met Reverend Pelham in 1998 through a research project related to community capacity building that I conducted through the University of South Carolina. A call was distributed for volunteers to work with parents to improve their ability to work with local schools. The first and only clergy to volunteer for the project, was Reverend Pelham.

Since then, I have had the opportunity to observe first hand, the

- **Family and Community Support Services** – When a need arises, whether it be food, shelter, or clothing, Faith, Hope and Victory Church has led the effort to provide supports.
- **Annual Scholarship Project** – a grassroots fund raising campaign to secure financial assistance to low income youth to attend college.
- **The Community Powerhouse** – the finest youth leadership program I have ever observed, designed to target gang affiliated youth through an extensive range of services.
- **Advocacy and Leadership** – Reverend Pelham exemplifies the nature of true servant leadership—assisting with the development of a community wide school readiness project that has secured over \$5 million dollars, his work to raise awareness on the role of men in addressing violence against women, his leadership in addressing school dropout and adult literacy needs, and many, many, other examples of community service.

Throughout all of these endeavors, Reverend Pelham has maintained a single-minded focus on promoting positive youth culture, providing a voice to the most disenfranchised, and elevating the human spirit of young people throughout our community. All of this, he has done with an open and humble spirit.

I heartily applaud the work of the Faith, Hope and Victory Churchy to expand their work through the building of a Worship and Conference Center.

This I know for certain. The project will see fruition and once complete, will become the epicenter of community service in Lancaster County.

If you have any questions with regard to my recommendation, I would be quite happy to provide additional detail. Thank you in advance for your consideration in this matter.

Sincerely,

A handwritten signature in black ink, appearing to read "Paul N. McKenzie". The signature is fluid and cursive, with a long horizontal stroke extending to the right.

Dr. Paul N. McKenzie, President  
Southeast Center for Strategic Community Development

# Faith, Hope & Victory Christian Church

## **CONSTRUCTION MANAGEMENT**

### **SECTION**

Building Process & Accomplishments.....	56
Construction Company Resume.....	57
Contractor Application for Payment.....	58
Project Budget.....	59
Construction Schedule.....	60-61
Certificate of Insurance.....	62

## **BUILDING PROCESS & ACCOMPLISHMENTS**

Architectural & Engineering Plans Purchased & Completed - \$40,000

Required Property Acreage Acquired & Paid in Full

Property has been researched & is properly zoned for the project

Land Clearing & Preparation of Building Site - \$8,500

Contractor Selected & Fees Paid - \$20,000

Gifted Property & Value (Taxable Market Value @ time of donation) - \$169,400

Randall & Janet Collins- 706 Chesterfield Avenue- \$87,200

Randall & Janet Collins- 706 Chesterfield Avenue- \$12,000

Anonymous Donors- 718 Chesterfield Avenue- \$28,200

Douglas Rucker- 607 Glenwood Avenue- \$7,200

Douglas Rucker- 601 Glenwood Avenue- \$16,600

Herbert McCray- Marion Street- \$30,200

**F**aith, **H**ope & **V**ictory Christian Church Worship & Conference Center

*"The House That God Built"*





## Development & Construction LLC

1491 Kershaw-Camden Hwy  
Lancaster, SC 29720  
(803)313-9744

**Owner:** David Cox

### HIGHLIGHTS

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**SURETY:** David Angel, Angel Insurance, P.O. Box 934, Rock Hill, S.C. 29731

**FINANCIAL STATEMENTS:** Prepared by Charlie Boggs, C.P.A.



# APPLICATION FOR PAYMENT

Construction Manager Version **CAP702**  
Page: 1 of 2

To: FAITH HOPE & VICTORY CHRISTAN  
P.O. BOX 2728  
206 N. PARK SQUARE  
LANCASTER, SC 29720

PROJECT: 9102014  
COMMUNITY WORSHIP  
CONFERENCE CENTER

Via Construction Manager: DAVID COX

Application No.: Application Date: Period To: Contract Date:  
2 SEP 3, 2014 SEP 3, 2014 SEP 3, 2014

Project Nos:

From Contractor: D.C. DEVELOPMENT & CONSTRUCTION  
1491 KERSHAW-CAMDEN HWY  
LANCASTER, SC 29720

VIA ARCHITECT: SEVEN LAKES ENGINEERING SERVICES  
223 SEVEN LAKES  
SEVEN LAKES, N.C. 21378

Distribution List:  Owner  Construction Mgr  
 Architect  Field  
 Contractor  Other

CONTRACT FOR:

## Contractor's Application for Payment

Application is made for payment as shown below, with attached Continuation Sheet.

1. Original Contract Amount: \$ 1,275,413.00
2. Net of Change Orders: \$ 0.00
3. Net Amount of Contract: \$ 1,275,413.00
4. Total Completed & Stored to Date: \$ 78,500.00
5. Retainage Summary:
  - a. 0.00 % of Completed Work \$ 0.00
  - b. 0.00 % of Stored Material \$ 0.00
- Total Retainage: \$ 0.00
6. Total Completed Less Retainage: \$ 78,500.00
7. Less Previous Applications: \$ 78,500.00
8. Current Payment Due, This Application: \$ 0.00
9. Contract Balance (Including Retainage): \$ 1,196,913.00

CHANGE ORDER Activity	Additions	Subtractions
Total previously approved:	0.00	0.00
Total approved this Month:	0.00	0.00
Sub Totals:	0.00	0.00
NET of Change Orders:	0.00	0.00

## CONTRACTOR'S CERTIFICATION:

The Contractor's signature here certifies that, to the best of their knowledge, this document accurately reflects the work completed in this Application for Payment. The Contractor also certifies that all payments have been made for work on previous Applications for Payment and also that the Current Payment is Due.

(Authorizing Signature) *[Signature]*  
D.C. DEVELOPMENT & CONSTRUCTION

Date: SEP 3, 2014  
State Authorized: South Carolina  
County of:

Subscribed and sworn to before me this \_\_\_\_\_ day of \_\_\_\_\_  
Notary Public: \_\_\_\_\_  
My Commission expires: \_\_\_\_\_

## CERTIFICATE FOR PAYMENT:

The Construction Manager's & Architect's signature here certifies to the, Owner that based on their own observations, the Contract Documents and the information contained herein, this document accurately reflects the work complete in this Application for Payment. The Construction Manager & Architect also certifies the Contractor is entitled to the amount certified for payment.

## AMOUNT CERTIFIED:

*[Signature]* Date: 9/3/14  
Construction Manager (Signature)

\_\_\_\_\_ Date: \_\_\_\_\_  
Architect (Signature)

**APPLICATION FOR PAYMENT - CONTINUATION SHEET**

CAP703

Application No: 2  
 Application Date: 9/03/2014  
 Period To: 9/03/2014  
 Contract Date: 9/03/2014  
 Architects Project#:

Project:  
 9102014  
 COMMUNITY WORSHIP  
 CONFERENCE CENTER

To:  
 FAITH,HOPE,&VICTORY CHRISTAN  
 P.O. BOX 2728  
 206 N.PARK SQUARE  
 LANCASTER, SC 29720

From:  
 D.C.DEVELOPMENT&CONSTRUCTION  
 1491 KERSHAW-CAMDEN HWY  
 LANCASTER  
 , SC 29720

A Item No	B Description of Work	C Contract Value	D Work Completed		F Materials Presently Stored (Not In D or E)	G Total Completed and Stored To Date (D+E+F)	% (G / C)	H Balance To Finish (C - G)	I Retainage (If Variable Rate)
			From Previous Application (D + E)	This Period					
1	GENERAL CONDITIONS	94,980.00	8,500.00	0.00	0.00	8,500.00	9	86,480.00	0.00
2	SITE WORK	195,000.00	0.00	0.00	0.00	0.00	0	195,000.00	0.00
3	MASONRY	0.00	0.00	0.00	0.00	0.00	0	0.00	0.00
4	CONCRETE	45,241.00	0.00	0.00	0.00	0.00	0	45,241.00	0.00
5	STEEL/ERECTION	245,000.00	0.00	0.00	0.00	0.00	0	245,000.00	0.00
6	CARPENTRY	74,821.00	0.00	0.00	0.00	0.00	0	74,821.00	0.00
7	DOOR AND WINDOWS	38,500.00	0.00	0.00	0.00	0.00	0	38,500.00	0.00
8	FINISHES	98,564.00	0.00	0.00	0.00	0.00	0	98,564.00	0.00
9	PLUMBING	68,568.00	0.00	0.00	0.00	0.00	0	68,568.00	0.00
10	MECHANICAL	82,500.00	0.00	0.00	0.00	0.00	0	82,500.00	0.00
11	ELECTRICAL	84,789.00	0.00	0.00	0.00	0.00	0	84,789.00	0.00
12	CONSTRUCTION MANAGER	30,000.00	30,000.00	0.00	0.00	30,000.00	100	0.00	0.00
13	SOFT COST ADMINISTRATION	25,000.00	0.00	0.00	0.00	0.00	0	25,000.00	0.00
14	CONTRACTORS O/H PROFIT	102,450.00	0.00	0.00	0.00	0.00	0	102,450.00	0.00
15	CONTINGENCY	50,000.00	0.00	0.00	0.00	0.00	0	50,000.00	0.00
16	SEVEN LAKES ENGEERING	40,000.00	40,000.00	0.00	0.00	40,000.00	100	0.00	0.00
		1,275,413.00	78,500.00	0.00	0.00	78,500.00	6	1,196,913.00	0.00

# CONSTRUCTION SCHEDULE

	Activity Name	Duration (Days)	Start Date	Finish Date	September 2014																				
					T	W	T	F	S	S	M	T	W	T	F	S	S	M	T	W	T				
					9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25				
1	GROUND BREAKING	1.00	9/11/14	9/11/14																					
2	SITE WORK	25.00	9/11/14	10/15/14																					
3	CONCRETE FOOTING	11.00	10/1/14	10/15/14																					
4	CONCRETE SLAB	8.00	10/15/14	10/24/14																					
5	MASONRY	11.00	10/1/14	10/15/14																					
6	STEEL/ERECTION	48.00	10/27/14	12/31/14																					
7	DOORS AND WINDOWS	24.00	1/1/15	2/3/15																					
8	CARPENTRY	185.00	2/2/15	10/16/15																					
9	FINISHES	152.00	2/2/15	9/1/15																					
10	PLUMBING	182.00	1/1/15	9/11/15																					
11	MECHANICAL	196.00	1/20/15	10/20/15																					
12	ELECTRICAL	196.00	1/20/15	10/20/15																					
					9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25				

	Activity Name	Duration (Days)	Start Date	Finish Date	October 2014																		
					M	T	W	T	F	S	S	M	T	W	T	F	S	S					
					13	14	15	16	17	18	19	20	21	22	23	24	25	26					
1	GROUND BREAKING	1.00	9/11/14	9/11/14																			
2	SITE WORK	25.00	9/11/14	10/15/14																			
3	CONCRETE FOOTING	11.00	10/1/14	10/15/14																			
4	CONCRETE SLAB	8.00	10/15/14	10/24/14																			
5	MASONRY	11.00	10/1/14	10/15/14																			
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9	FINISHES	152.00	2/2/15	9/1/15																			
10	PLUMBING	182.00	1/1/15	9/11/15																			
11	MECHANICAL	196.00	1/20/15	10/20/15																			
12	ELECTRICAL	196.00	1/20/15	10/20/15																			
					13	14	15	16	17	18	19	20	21	22	23	24	25	26					

	Activity Name	Duration (Days)	Start Date	Finish Date	October 2014																		
					F	S	S	M	T	W	T	F	S	S	M	T	W	T	F	S	S		
					26	27	28	29	30	1	2	3	4	5	6	7	8	9	10	11	12		
1	GROUND BREAKING	1.00	9/11/14	9/11/14																			
2	SITE WORK	25.00	9/11/14	10/15/14																			
3	CONCRETE FOOTING	11.00	10/1/14	10/15/14																			
4	CONCRETE SLAB	8.00	10/15/14	10/24/14																			
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11	MECHANICAL	196.00	1/20/15	10/20/15																			
12	ELECTRICAL	196.00	1/20/15	10/20/15																			
					26	27	28	29	30	1	2	3	4	5	6	7	8	9	10	11	12		

## CONSTRUCTION MANAGEMENT SCHEDULE – (continued)

	Activity Name	Duration (Days)	Start Date	Finish Date	October 2014																	
					F	S	S	M	T	W	T	F	S	S	M	T	W	T	F	S	S	
					26	27	28	29	30	1	2	3	4	5	6	7	8	9	10	11	12	
1	GROUND BREAKING	1.00	9/11/14	9/11/14																		
2	SITE WORK	25.00	9/11/14	10/15/14																		
3	CONCRETE FOOTING	11.00	10/1/14	10/15/14																		
4	CONCRETE SLAB	8.00	10/15/14	10/24/14																		
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10	PLUMBING	182.00	1/1/15	9/11/15																		
11	MECHANICAL	196.00	1/20/15	10/20/15																		
12	ELECTRICAL	196.00	1/20/15	10/20/15																		

	Activity Name	Duration (Days)	Start Date	Finish Date	October 2014																	
					M	T	W	T	F	S	S	M	T	W	T	F	S	S				
					13	14	15	16	17	18	19	20	21	22	23	24	25	26				
1	GROUND BREAKING	1.00	9/11/14	9/11/14																		
2	SITE WORK	25.00	9/11/14	10/15/14																		
3	CONCRETE FOOTING	11.00	10/1/14	10/15/14																		
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11	MECHANICAL	196.00	1/20/15	10/20/15																		
12	ELECTRICAL	196.00	1/20/15	10/20/15																		

# CERTIFICATE OF INSURANCE

<b>CERTIFICATE OF INSURANCE</b>				ISSUE DATE	7/21/2014	
<p>THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.</p> <p>IMPORTANT: IF THE CERTIFICATE HOLDER IS AN ADDITIONAL INSURED, THE POLICY(IES) MUST BE ENDORSED. IF SUBROGATION IS WAIVED, SUBJECT TO THE TERMS AND CONDITIONS OF THE POLICY, CERTAIN POLICIES MAY REQUIRE AN ENDORSEMENT. A STATEMENT ON THIS CERTIFICATE DOES NOT CONFER RIGHTS TO THE CERTIFICATE HOLDER IN LIEU OF SUCH ENDORSEMENT(S).</p>						
<b>PRODUCER</b> Angel Insurance Agency P.O. Box 934 Rock Hill, SC 29731			<b>INSURER(S) AFFORDING COVERAGE</b>			
			INSURER A:	Lloyd's of London		
			INSURER B:	N/A		
<b>INSURED</b> DC Development LLC 1491 Kershaw Camden Highway Lancaster, SC 29720			INSURER C:	N/A		
			INSURER D:	N/A		
			INSURER E:	N/A		
<b>COVERAGES</b>						
<p>THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.</p>						
INSR LTR	TYPE OF INSURANCE	POLICY NUMBER	POLICY EFFECTIVE DATE	POLICY EXPIRATION DATE	LIMITS	
A	GENERAL LIABILITY	AMT005266	11/6/2013	11/6/2014	GENERAL AGGREGATE	2,000,000
					PRODUCTS-COM/OP AGG.	1,000,000
					PERSONAL & ADV. INJURY	1,000,000
					EACH OCCURRENCE	1,000,000
					DAMAGE PREM RENTED TO YOU	100,000
					MED EXPENSE (Any one person)	Excluded
B	PERSONAL LIABILITY				COMBINED SINGLE LIMIT	
					MEDICAL PAYMENTS TO OTHERS	
C	EXCESS LIABILITY				EACH OCCURRENCE	
					AGGREGATE	
D						
E	PROPERTY				BUILDING	
					CONTENTS	
					BUSINESS INCOME	
<b>DESCRIPTION OF OPERATIONS / SPECIALTY ITEMS</b> Contractors subcontracted work - construction, repair of buildings, Contractors Executive Supervisors or Executive Superintendents, Contractors subcontracted work - building construction, repair of one or two family dwellings						
<b>CERTIFICATE HOLDER</b> Faith Hope and Victory Church 706 Chesterfield Ave Lancaster, SC 29720				SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.		
				AUTHORIZED SIGNATURE		

## **ADDENDUM**

### *Additional Information Requested By First Citizens Bank*

Responses to questions 1-12.....	64 – 66
Life Insurance Policy.....	67
Liability Insurance Policy.....	68
Liability Insurance Coverage continued.....	69
Title Insurance Coverage.....	70

1. **Resume from Head Clergy. (See pages 44-45)**
2. **Describe the process the church would go through to replace its Head Clergy should the need arise.**

The Board and Senior Pastor have developed a job description for the Senior Pastor, Associate Pastor and Ministerial positions. The descriptions outline the roles, responsibilities and expectations of each position. The Board of Deacons would utilize this document when interviewing and selecting a candidate for the position of Senior Pastor. In addition to these criteria the Board of Deacons would also utilize the qualifications outlined in the Bible in 2 Timothy chapter 3 verses 1-7.

Prior to conducting an external search for a new pastor an internal search would first be done to determine if the current associate pastor or other minister currently serving within the church demonstrates the leadership, skills, charisma, biblical knowledge and character required to transition him into the vacant pastoral position. The Board of Deacons and Senior Pastor have always been proactive in its operational management process by sharing leadership knowledge, skills and training with its senior level ministers. If no qualified candidate is identified after conducting an internal search then an external search would be conducted using the local newsprint media and an employment agency.

Applications would be accepted, reviewed and screened by the Board of Deacons. The Board of Deacons would either serve as or appoint a Selection or Standing Committee to manage this part of the selection process. (*Article VII section 1 of Corporate By-Laws*). In addition to a minimum of three members from the Board of Deacons, the Selection/Standing Committee would be comprised of one (1) member of the ministerial staff, one (1) young adult member and two (2) longstanding members of the congregation (*one male and one female*).

Prior to reviewing or interviewing any candidate applications the Selection/Standing Committee would meet to determine a day of fasting and corporate prayer. All applications would be reviewed and potential interviewees for the position would be identified. An evaluation form and rating scale would be used to score and rank each applicant during the interviewing process. Upon selection of the top three candidates, a second interview and opportunity to deliver a Sunday morning sermon would be scheduled. After all interviews and sermons have been delivered it would be the Selection/Standing Committees responsibility to fast and pray and then select the new Pastor.

3. **Brief History of the Organization. Included in Business Plan (See pages 5-7)**
4. **Last five years' fiscal year-end statements. (See pages 25-30)**
5. **Current interim financial statement.(See page 24 Statement of Net Assets)**



- 10. Future management and succession process-is it key person driven or are there multiple people showing responsibility for success?** When Faith, Hope & Victory Christian Church was initially founded its success was largely key person driven. However over the past five years as the church has continued to experience growth, the Senior Pastor and Board of Deacons began discussions regarding having a plan of succession in the event that the Senior Pastor dies, retires, experiences a long term illness or is terminated. To prevent the church from remaining a key person driven organization the Board of Deacons and Senior Pastor implemented the following actions:

The Board of Deacons along with the recommendation of the Senior Pastor selected Rev. Leon Wright to serve as the Associate Pastor. Rev. Wright initially joined the church in 2010 and was an active member of the laity. After a year of dedicated and faithful service he became a part of the ministerial team. After a thorough examination of his character, credentials, and ability to relate and interact with members of the congregation the Senior Pastor made a recommendation to the Board of Deacons that he be appointed Associate Pastor and successor. The Board of Deacons agreed and on April 15, 2013 unanimously voted that he should be selected as not only the Associate Pastor but as successor in the event that the Senior Pastor die, retires, resigns, is terminated or experiences a long term illness. Presently he is being trained in all aspects of the leadership and operational management of the church. Members of the congregation hold him in high regard and afford him the same level of respect and honor as the Senior Pastor. Rev. Wright shares the same vision, values, charisma, and Biblical knowledge as the Senior Pastor which will enable him to smoothly transition into the role of senior pastor should the need arise.

The church also maintains a 20 year term life insurance policy with Genworth Life Insurance Company in the amount of \$500,000 on the Senior Pastor in the event of his untimely death. The policy was issued in September of 2007 and will expire September of 2027.

- 11. Confirmation of existence of employee fidelity: insurance, bonds, other similar coverage (See Attachments)**

- 12. Detailed expense statement, actual and budgeted. (See above question #6 in addendum)**

## Life Insurance Policy

Genworth Life Insurance Company  
Genworth Life and Annuity Insurance Company

3100 Albert Lankford Dr.  
P.O. Box 10720  
Lynchburg, VA 24506-0720

February 25, 2013

Faith Hope & Victory Christian Church  
Po Box 2787  
Lancaster, SC 29721

<sup>00298</sup>  
Faith Hope & Victory Christian Church  
Po Box 2787  
Lancaster, SC 29721

Policy Number: 575  
Insured: Anthony E Pelham

Dear Policy Owner,

We have received your request to change the owner and beneficiary of this contract. We are pleased to inform you that the change is now complete and our records show the new owner(s) as follows.

Change of Ownership and Beneficiary  
Faith Hope & Victory Christian Church  
Po Box 2787  
Lancaster, SC 29721

We require the following information for the owner. Please disregard if the information has already been provided.

Telephone Number:

Please place this letter with your policy in order to maintain updated records.

We look forward to helping you resolve any outstanding issue. If you have questions or need additional information, please contact our Customer Service Center toll-free at 888 325.5433 and our fax number is 888 325.3299.

Sincerely,

AF  
Customer Service

CC Anthony E Pelham

Policy amount: **\$500,000** 20 Year Term

Issue Date: September 2007

Expiration Date: of September 2027



# Liability Insurance I

### Coverage Is Provided In:

Ohio Security Insurance Company  
13830 Ballantyne Corporate Place  
First Floor Mail Room (For Deliveries)  
Suite 300 (For Visitors)  
Charlotte, NC 28277-2711  
Direct: 704-759-7661

Policy Number:

**BKS (15) 55 58 15 84**

Policy Period:

**From 08/30/2014 To 08/30/2015**

12:01 am Standard Time  
at Insured Mailing Location

## Common Policy Declarations

### Named Insured & Mailing Address

FAITH HOPE AND VICTORY CHURCH  
PO BOX 2787  
LANCASTER, SC 29721

### Agent Mailing Address & Phone No.

(803) 285-7418  
MILES INSURANCE AGENCY INC  
210 E ARCH ST  
LANCASTER, SC 29720-2536

Named Insured Is: CORPORATION

Named Insured Business Is: CHURCH OR OTHER HOUSES OF WORSHIP

*In return for the payment of the premium, and subject to all the terms of this policy, we agree with you to provide the insurance as stated in this policy.*

### SUMMARY OF COVERAGE PARTS AND CHARGES - CUSTOM PROTECTOR

This policy consists of this Common Policy Declarations page, Common Policy Conditions, Coverage Parts (which consist of coverage forms and other applicable forms and endorsements, if any, issued to form a part of them) and any other forms and endorsements issued to be part of this policy.

COVERAGE PART	CHARGES
Commercial Property	\$418.00
Commercial General Liability	\$208.00
Pastoral Professional Liability	\$32.00

*Total Charges for all of the above coverage parts: \$658.00*  
*Certified Acts of Terrorism Coverage: \$3.00 (Included)*

*Note: This is not a bill*

### IMPORTANT MESSAGES

- This policy is auditable. Please refer to the conditions of the policy for details or contact your agent.
- Notice: The Employment-Related Practices Exclusion CG 21 47 is added to this policy to clarify there is no coverage for liability arising out of employment-related practices. Please read this endorsement carefully.

### COINSURANCE CLAUSE

Servicing Office North and South Carolina  
and Issue Date 07/01/14

Authorized Representative

To report a claim, call your Agent or 1-800-362-0000

DS 70 21 01 08

## Liability Insurance II (Coverages)

### Core Custom Protector Property Endorsement

Broadened Premises	The definition of premises is broadened from 100 feet to 1,000 feet.
Additional Covered Property	Bridges, roadways, walks, patios, paved surfaces, and retaining walls
Preservation of Property	The 30 day limitation is increased to 90 days.
Inventory and Appraisal	\$5,000 for inventory costs and appraisal costs
Employee Dishonesty	\$50,000
Money Orders and Counterfeit Money	\$25,000
Lost Key Coverage	\$10,000
Forgery or Alteration	\$25,000
Real Property of Others Required by Contract	\$25,000
Electronic Data	\$25,000
Foundations	Included as part of the Building Limit
Debris Removal	\$50,000
Fire Department Service Charge	\$25,000
Pollutant Clean-up and Removal	\$25,000
Newly Acquired or Constructed Property - Buildings and Business Personal Property	Buildings \$1,000,000; Business Personal Property at new locations \$250,000; Increases the expiration date of the extension to 180 days.
Personal Effects and Property of Others	\$10,000
Valuable Papers and Records (other than Electronic Data)	\$100,000 on premises/\$10,000 off premises
Property Off-Premises	\$50,000
Electronic Data in Transit	\$10,000
Outdoor Property (Including Unattached Signs)	\$25,000
Accounts Receivable	\$100,000 on premises/\$10,000 off premises
Arson Reward	\$25,000 (Not available in New York)
Back-up of Sewers or Drains	\$25,000
Extra Expense	\$25,000
Fine Arts	\$25,000
Fire Protective Devices Recharging or Refilling	\$25,000
Loss of Refrigeration	\$25,000
Computer Equipment	\$25,000
Laptop/Portable Computers	\$5,000 sublimit for laptop/portable computers while away from the premises
Lock Replacement	\$2,500
Money and Securities	\$25,000 inside the premises; \$10,000 outside the premises
Off-Premises Services Interruption	Direct Damage - \$25,000
Consequential Loss	\$25,000
Business Income	\$25,000
Business Income- Newly Acquired Locations	\$50,000
Business Income- Utility Services Interruption	\$25,000
Appurtenant Structures	\$50,000 Building; \$5,000 Business Personal Property
Signs (Attached)	\$25,000
Special Deductible Provision	Amount shown in the Declarations or \$500, whichever is less
Waiver of Coinsurance on losses	\$10,000 or less
Ordinance or Law	25% of the Building Limit subject to \$100,000 maximum

# Title Insurance



## Investors Title Insurance Company

P.O. Box 2687  
Chapel Hill, North Carolina 27515-2687

### ALTA OWNER'S POLICY - 2006

#### SCHEDULE A

File Number: 7352 Policy No.: SC290320112436

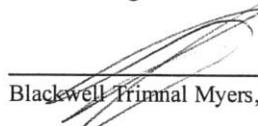
Address Reference: 706 Chesterfield Avenue  
Lancaster, South Carolina

Amount of Insurance: \$ 100,000.00 Premium: \$ 330.00

Date of Policy: June 16, 2011 at 04:09 PM  
(or the date and time of recording of the Deed vesting title in the named insured, whichever is later)

1. Name of Insured: Faith Hope & Victory Christian Church
2. The estate or interest in the Land that is insured by this policy is: fee simple
3. Title is vested in:
4. The Land referred to in this policy is located in the State of South Carolina, County of Lancaster and is described in the attached Schedule C.
5. The Land herein described is encumbered by the following mortgage and assignments, if any: and the mortgages, if any, shown in Schedule B hereof.

Issued through the office of:

  
Blackwell Trimmal Myers, LLC

This Policy consists of pages labeled as Jacket, Schedule A, Schedule B, and Schedule C. This Policy is of no force and effect unless the jacket and all schedules are included, along with any added pages incorporated herein.

Form No. 109-06-A

ALTA Owner's Policy (06-17-06)

# **CHURCH BROCHURE**

Come in Faith.

Leave with Hope.

Return with Victory!