



Mortgages

C3 Cambridge Community Church: Steve Campbell

The History

Following God's call to come to Cambridge over twenty years ago, our journey began by bringing three congregations together. Five years later we were seeing small but steady growth whilst we were meeting in schools and colleges but it was not the growth or impact that we desired or expected. We found ourselves in a defining moment realising that we had become an introspective 'club like' church and consequently began to explore clarifying the vision and prioritising mission. That was over ten years ago when we made the decision to get serious, in order to bring change.

At that point we knew that we needed a building to facilitate the coming growth, so we started saving and looking for a building. The growth began and we struggled to find a suitable building. Over time it became frustrating and disappointing as we could not find anything. Eventually we identified a site which was a 1930/1960's church building called St Stephen's. The site was fantastic but the buildings were really not suitable for purpose and would need to be demolished. At the time we had saved £1.5m and we bought the plot for £1.25m. From an

architects competition we employed an architect and planning consultants spending another £250,000 in the process and then in faith we stepped into the building process.

The Vision

The vision is to '*reach and shape a generation with the message and cause of Christ*' and it is about a balance of social action and discipleship working effectively side by side. We knew that we must not constrain the vision in design or finance so started ongoing fundraising. An initial budget of £2.5m for a building soon became £4m due to the city council requirements for a 'gateway development'. We needed a way to raise extra finances knowing that costs could go up even further as they tend to do on building projects.

The Solutions

It was at this time we experienced a divine appointment at our point of need. Whilst attending a Leadership Network meeting we sat next to Michael O'Neill the CEO of Stewardship and the conversation turned to our need and Stewardship's generosity and services. They spent time assessing our plans, vision

and capability of repayments, accounting for pledges of regular giving in their calculations. Having run through their selection process rigorously, they then agreed to provide the largest Mortgage they had offered which was £2.5m; meeting our needs wonderfully.

It was a euphoric moment when the mortgage was offered and when we told the church they were elated. This was a great encouragement to be all the more determined to push on for growth at all levels with this provision inspiring us. We have always sought to make it clear that the building is not the vision it is a project to help fulfil the vision.

The Difference

It was amazing to have an organisation that **considers and understands our vision, faith and journey**. Stewardship are different. There is a warmth and personal relationship in what is clearly a very professional organisation and service. They understand God's economy and Kingdom dynamics and are not just a transactional organisation but **make a difference** at every touch point.

As well as the mortgage service we also use Stewardship's on line giving platform *give.net* to receive one-off gifts and regular gifts as well as using it to raise more funds. We are exploring outsourcing our payroll of 15 staff to Stewardship's *Payroll Bureau* department as well. It seems a simple, professional and cost effective way to manage our wages and helps us get on with our calling and vision. We have a Stewardship *deposit account* and plan to sign up to their highly beneficial *consultancy helpline*. We are also planning to engage with Stewardship's award winning *40acts* lent campaign to help us challenge and inspire generosity in our church and in our community in a practical and relational way.

The Future

The building will be launched in October 2015 and will be fully utilised for our meetings. The auditorium will hold 450 people at a time but the centre also has many rooms for community use. We will provide a CAP centre, CAP job club, Foodbank distribution centre, elderly persons lunch club, 'release' addiction programme, leadership academy, youth activities and

much more is planned in the future as we aim to connect and impact our community even more so from the new building.

Stewardship overall are a pleasure to deal with and knowing that **they are there to support, strengthen and inspire us** on our journey makes a day to day difference in helping us fulfil our vision in a practical way.

About Stewardship

Stewardship exist to strengthen Christian causes, inspire greater generosity and to make giving easy with the aim for the world to encounter Jesus through the generosity of His Church. Our mortgage rates starts at 4% and have no early redemption fees. To benefit from our lending as Cambridge Community Church has, all you need to do is choose your next steps...

Next steps for you

1. To receive a quotation for your specific needs you can download an application pack [here](#)
2. To find out more information you can download further detail [here](#)
3. To talk to someone about getting set up with Stewardship please call:



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