

■ FOR OUR ■  
FREEDOM ■ F ■ FUTURE ■  
■ 2013 -2016 ■



Conceptual rendering from 1999

PREPARING FOR THE FUTURE

# IT STARTED WITH A VISION

In 1996, after living under the roof of other rented properties, our Senior Pastors felt led to move to San Bernardino and build the church; a place where people could come and worship in comfort. After years of planning, researching and prayer, a plot of land opened and plans were set forth to build.

Cement walls sprung from the ground, crowned with terracotta and garnished with palms. Every piece was designed by Pastor Deborah down to the accent tiles in the bathrooms, each with the distinct purpose of ushering in the warmth and love of our Lord.



FREEDOM ■ FOR OUR ■ FUTURE  
■ 2013 -2016 ■



Construction began in 2002

BUILDING FOR OUR FUTURE



# WE WEREN'T CREATING A BUILDING, WE WERE BUILDING A HOUSE.

Where a patch of rubble once stood on a barren plot of land, a seed was planted, one that grew into the church you see before you. During the time we have been in this building we have seen thousand of lives changed, people fed and countless miracles.

As we approach our 25th anniversary on June, 2013, our Senior Pastors had a burden to relieve the massive 13 million dollar mortgage, which if continued would amount to 24.7 million dollars including interest. Building this church is not where we want to end; this is just the first step toward fulfilling our namesake as a world outreach center. We will not conform to the world's expectations of a church, but transform the world.

This is no easy road, but roads worth traveling rarely are. Together we will embark on a campaign to not only free the church from debt, but to free our future.

FREEDOM FOR OUR FUTURE  
2013 - 2016

FREEDOM FOR OUR FUTURE





ROCK  
& WORLD OUTREACH CENTER

Feeding the  
Inland Empire  
both Physically  
and Spiritually



**1988** Pastors Jim & Deborah hold a service with 12 people and a box of Kleenex in a rented hotel room.



**1992** First bus ride.



**1993** The Food Pantry grew into the Food Distribution Center.



**2003** Moved into our new campus.



**2013** 24,000 members at the Rock.



**1991** Moved into a rented corporate office with 180 people. Food Distribution program launched.



**1994** The Rock raises \$80,000 to move to a larger building across from the old building.



**2000** 1,000 members launched the building program to get into the new building.



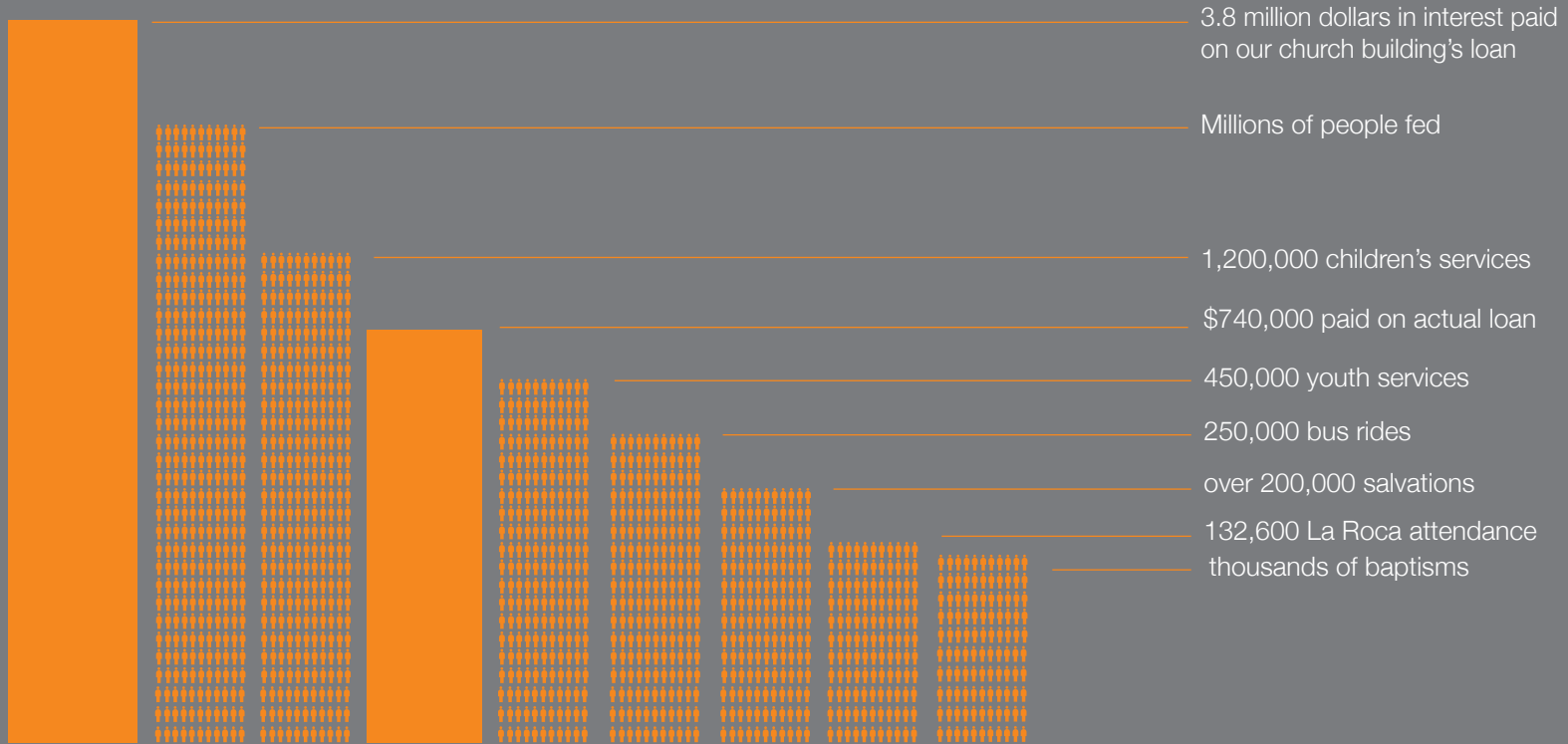
**2006** Iglesia La Roca, our spanish ministry begins.

What's next?



# WHAT WE HAVE DONE

WHAT WOULD IT BE LIKE IF THE ROCK WASN'T HERE?



THIS IS JUST THE START.

# WE CAN DO MORE

We believe we are just starting to change the Inland Empire and our world. We recognize that we are in an economic state which limits us; we need freedom to do more:

## ■ FREEDOM FOR THE NEXT GENERATION

Taking care of the past as well as the future generations of The Rock.

## ■ FREEDOM FROM A FINANCIAL INSTITUTION

We must protect the church from the threats of the mortgage industry.

## ■ FREEDOM FOR MORE MINISTRIES

We are not content to slow down. We have many ministries, missions and churches we want to see grow and expand.

Our goal is simple: to pay off our church's \$ 13 million mortgage.





Maggie was asked to leave 8 churches before she came to The Rock.

At her previous church there was no opportunity for Maggy and her son Manny to worship. Maggie thanks God for Brian's Buddies, our special needs services!

Now both Maggy and Manny can worship freely.



# FREEDOM FOR THE NEXT GENERATION

It has always been on Pastor Jim's heart to leave the church to the next generation "debt free".

That debt is the \$13 million mortgage on the church building and properties.

We are committed to our staff and pastors who have given of their lives to minister the Gospel, and it has always been our desire to be able to support, in some capacity, those who have served all their lives so they could be blessed in their latter years. In order to do this, we need to free ourselves from the \$87,000 per month mortgage payment, **focus toward the next generation**, while taking care of the previous generations.



MY DAUGHTER  
ALYSSA ATTENDED  
THE SEASIDE  
CHILDREN'S  
MINISTRY AND  
THAT DAY THE  
SEED OF GOD WAS  
PLANTED IN HER  
HEART. I WENT TO  
THE ROCK  
CHURCH THAT  
SUNDAY AND GOT  
SAVED." - PAUL



THE RICH  
RULE OVER  
THE POOR,  
AND THE  
BORROWER  
IS SLAVE TO  
THE LENDER.

PROVERBS 22:7

# FREEDOM FROM A FINANCIAL INSTITUTION

The present global economic situation drives us to fulfill our obligation to the lender early. Foreclosures on churches are higher than they have ever been in history. Lenders have become less willing to negotiate rates for loans and some banks are even facing financial troubles themselves. We cannot predict when the economy will turn around or if it will ever be like it once was, but what we can do is work to protect our legacy by paying off the \$13 million burden.

Every 5 years our loan is due in full (a balloon payment). Typically, at that time, we renegotiate the loan for another five-year term. The issue lies in the fact that our mortgage mostly covers interest, keeping us from paying principle balance indefinitely. We pay a financial institution interest amount of \$70,000 every month on average!



# FREEDOM FOR MORE MINISTRIES

Imagine how much we could accomplish if we could focus what we are currently spending on our mortgage into more ministries. *How much more outreach and missions work could be done with the \$87,000 a month that is currently going to a lender?* What could we sow into our community and into the world for the sake of the gospel with those funds?

Additionally, we could build growing ministries such as:

- *Iglesia la Roca* our Spanish service
- *World Missions*
- *The Rock Christian School* to improve and build more classrooms, play areas, and sports fields so that our children can have the best education and health possible.

IN THE TWO  
YEARS I HAVE  
BEEN HERE I  
HAVE  
LEARNED  
MORE ABOUT  
GOD THAN IN  
MY WHOLE  
LIFE.

-KARREN

# FREEDOM FOR OUR FUTURE

Friends,

Beyond praying, we're asking you to consider what role God would have you play in giving toward Freedom For Our Future. Can you imagine what it would be like if The Rock had \$87,000 more a month to build into the kingdom of God? Know that God has enabled you to give more than you ever dreamed possible over three years. Your heart will expand as you became more open-handed and generous, and most of all know that you will have helped open the door for thousands of people to discover a relationship with Jesus.

Over the past 25 years, The Rock Church has been marked by people who were willing to sacrifice their resources so that others could discover the love of God just like they have. **We know God hasn't given everyone the ability to give the same dollar amount**, but He does call us to bring what we have. **Not equal giving, but equal sacrifice**. Mix it with faith and be part of something bigger than yourself. Even if you've never given to God's work before, this is a good time to test the waters. **Everyone can participate in some way!**

Often times some sort of sacrifice is required to get to where you want to be. For us to continue to make an impact around the world it's going to take some sacrifice. It's going to take some shared shifting in priorities, in spending, and in giving. If we want to reach those around us, we need to make an opportunity for them to be reached. We need to create an experience that will change their lives. And we can do this – **BUT NOT WITHOUT YOU.**

## MARK YOUR CALENDAR

for May 18 and 19. It's our commitment weekend where we will turn in our Freedom For Our Future commitments together as a church. The real journey will begin from there as we faithfully bring our gifts over the next three years.





CAN YOU  
IMAGINE  
WHAT IT  
WOULD BE  
LIKE WHEN  
THE ROCK  
HAS \$87,000  
MORE A  
MONTH  
TO BUILD  
INTO THE  
KINGDOM OF  
GOD?

# WHERE DO WE START?

The best place to begin is by talking with God about what's on your heart and mind, specifically in relation to this giving commitment. Be honest and open about it.

Even in the nuts and bolts of sorting out financial questions, this is a spiritual journey. It's not about guilt or obligation. Remember, the idea isn't to figure out a mathematical formula; it's about giving Jesus access to your heart and letting Him lead you in financial decisions.

In the next few pages, you'll discover some resources to help you and your family decide what your faith step should be.

STEP ONE DELIBERATE pg. 26

STEP TWO DEFINE pg. 28

STEP THREE DETERMINE pg. 30

STEP FOUR DECIDE pg. 32



LAY  
SOMETHING  
ASIDE,  
STORING  
UP AS  
HE MAY  
PROSPER.

1 COR. 16:2

# STEP ONE DELIBERATE

## TALK WITH GOD

First we ask that you go to God and ask that His will be done in your life. It's important that you are striving to follow the direction He has for you and that you find the doors He wants you to walk through.

The Apostle Paul told the believers, “Put aside some amount of money in relation to what you have earned and save it for this offering” (1 Corinthians 16:2 (NLT)). Paul is saying to prayerfully consider how much to give. Do it in advance. It should never be a last-minute or flippant practice. Paul also says “in relation to what you have earned.” In other words, not all of our gifts can be equal, but our sacrifice can be. Giving is an opportunity to be an obedient Christian. *We should take it seriously, and do it cheerfully.*



WHAT WE DO  
TODAY IS  
BECAUSE  
WE  
OUTLASTED  
THE  
PROBLEMS  
OF  
YESTERDAY

- PASTOR JIM COBRAE

# STEP TWO DEFINE

## WHAT DOES SACRIFICE LOOK LIKE FOR YOU

What changes can you make in your life that will better enable you to invest in what you believe in? How can you give in ways that will make a difference in your life? If you're excited about getting involved, but you're not sure where to start, let us help out! The truth is, there are several creative ways to contribute to our Freedom For Our Future campaign. Here are a few examples:

### DECREASE

Is there something in your daily life that you can take advantage of less frequently? By decreasing a weekly expense, regardless of what it may be, you can save a significant amount of money to contribute to Freedom For Our Future.

### DELAY

Are there any plans that you might be making that involve a financial commitment? If so, prayerfully consider delaying these plans and use that extra income to contribute.

Examples: delay that remodeling project, take that vacation next winter, or wait to buy a new car.

## DO MORE

Consider some creative ways you can do more is another way you can give to Freedom For Our Future. Perhaps it's been a while since you've gotten another quote on an existing service. Maybe you can do some extra comparison or bargain shopping.

Examples: Shop around for the best price on auto insurance and give the savings to Freedom For Our Future. Pay off a bill; keep giving that amount to Freedom For Our Future.

### DONATE

Another way you can contribute to Freedom For Our Future is by giving assets. Giving an asset to the church and then letting the church sell it eliminates potential capital gains taxes and can increase the after-tax proceeds.

Ways you can donate: Donate stocks, real estate, bonds, assets, etc....

# GIFT PROFILE CHART

No. of Gifts at Level	Gift Level	Total at Level	Cumulative Total
1	\$1,300,000	\$1,300,000	\$1,300,000
1	750,000	750,000	2,050,000
2	500,000	1,000,000	3,050,000
3	300,000	900,000	3,950,000
4	150,000	600,000	4,550,000
11			potential commitments equals 35% of our goal or <b>\$4,550,000</b>

No. of Gifts	Gift Level	Total	Cumulative Total
5	\$100,000	\$500,000	\$5,050,000
6	75,000	450,000	5,500,000
10	50,000	500,000	6,000,000
15	30,000	450,000	6,450,000
36			equals 15% of our goal or <b>\$1,900,000</b>

No. of Gifts	Gift Level	Total	Cumulative Total
40	\$20,000	\$800,000	\$7,250,000
45	15,000	675,000	7,925,000
55	10,000	550,000	8,475,000
65	7,500	487,500	8,962,500
85	5,000	425,000	9,387,500
100	3,500	350,000	9,737,500
390			equals 25% of our goal or <b>\$3,287,000</b>

No. of Gifts	Gift Level	Total	Cumulative Total
150	\$2,500	\$375,000	\$10,112,500
220	2,000	440,000	10,552,500
250	1,500	375,000	10,927,500
300	1,200	360,000	11,287,500
920			equals 11% of our goal or <b>\$1,550,000</b>

No. of Gifts	Gift Level	Total	Cumulative Total
350	\$1,000	\$350,000	\$11,637,500
450	750	337,500	11,975,000
500	500	250,000	12,225,000
4,850	All Others	1,080,000	13,305,000
6,850			equals 14% of our goal or <b>\$2,017,500</b>

8,207 potential commitments equals 100% of our goal or

**\$13,000,000**

# STEP THREE DETERMINE

## DETERMINE A STARTING POINT

Freedom For Our Future is based on **“Not equal gifts, but equal sacrifice.”** In other words, not all of our gifts will be the same amount, but every one of us can meaningfully invest in proportion to the resources God has given us to work with. Your three-year commitment is to be a demonstration of the definition of sacrifice that God has revealed to you.

We thought it would be helpful to explain what commitment is and is NOT.

**A PLEDGE IS** a heartfelt decision to get behind what The Rock is doing – and it’s something you make that’s between you and God.

**A PLEDGE IS NOT** a contract or legal agreement, it’s something you make that’s between you and God.

**A PLEDGE IS NOT** needed today: as you are reading this, soak it in, pray about your involvement and on May 18 - 19. Make your special commitment with the rest of the church. It’s never too late, you can make a new commitment online anytime.

NOT A ONE TIME GIFT,  
BUT A JOURNEY





Patrick and Jenny prayed and asked what areas they could sacrifice for their commitment.

First they decided cut back on coffee and energy drinks **\$5,000 / 3 yr.**



They decided to downgrade or give up their TV and read the Bible more. **\$2,800 / 3 yr.**

They cut out fast food and made healthy meals. **\$8,000 / 3 yr.**



Next they canceled their phone data plans **\$2,100 / 3 yr.**

They paid off a credit card & kept giving that amount, back to the church. **\$2,000 / 3 yr.**



They decided to donate their spare car to the church. **\$3,000**



Together they were able to give over **\$25,000** Over three years.

**GIVING ASSETS**

DONATE A CAR.....	\$3,000
SELL A CAR.....	\$1,500

By donating assets the church gets the full value vs selling the assets and giving the money to the church.



NOT EQUAL GIVING, EQUAL SACRIFICE

# STEP FOUR DECIDE

## CREATE A PERSONAL GIVING PLAN

Prayerfully come up with a three-year plan of giving that goes above and beyond your regular tithe. Remember, we are not just paying off debt; we are investing in bringing the gospel of Jesus Christ to this and future generations.

## WHAT WILL IT TAKE TO RAISE \$13 MILLION

It's not possible to take the total that is needed and divide it by the number of families in our church to come up with an "average" gift for every family to give. Below is a simple guide showing examples of giving.

WEEKLY	MONTHLY	ANNUALLY	3 YEARS
\$10.00	\$44.00	\$520.00	\$1,560.00
25.00	109.00	1,300.00	4,900.00
50.00	217.00	2,600.00	7,800.00
75.00	325.00	3,900.00	11,700.00
100.00	434.00	5,200.00	15,600.00
200.00	867.00	10,400.00	31,200.00
300.00	1,300.00	15,000.00	45,000.00
400.00	1,733.00	20,800.00	62,400.00
500.00	2,167.00	26,000.00	78,000.00

WHAT WILL  
BE YOUR  
FIRST STEP?

# WHAT CAN I AFFORD?

## YOUR INCOME...

Income 1 \_\_\_\_\_ + Income 2 \_\_\_\_\_

What portion of your income could you give to Freedom For Our Future over the next three years?

Current surplus (income in excess of spending)	\$ _____
Year 1	\$ _____
Year 2	\$ _____
Year 3	\$ _____

# WHAT CAN I SACRIFICE?

Consider some lifestyle changes or putting some planned expenses on hold (see ideas on the previous page). The sacrifice we are asking you to make in this campaign might be hard. However, not only will you receive a blessing for those sacrifices in eternity, but also when you see your time, talent and resources used to affect the lives of so many.

## LIFESTYLE CHANGES

### SERVICE

_____
_____
_____
_____

### SAVINGS

\$ _____
\$ _____
\$ _____
\$ _____

Total per year:

\$ _____
----------

From a young age Raymond had been in and out of jail. His drug addiction not only affected him, but his whole family. That is until he came to The Rock. He began to attend church, got saved and his life has been forever changed.

He is now a volunteer with the video department, making it possible for everyone in church to have the best view in the house. He is helping The Rock Church spread the gospel worldwide through our video live-streaming.



# HOW TO GIVE

## MAKE A PLEDGE

May 18 and 19 is designated as commitment weekend, when we will ask the congregation to turn in pledge cards that represent your potential donation. This is not a binding contract, but a declaration of your intention which will help us plan and secure funding. You will also be able fill this form out online after May 19 at [www.freedomforourfuture.com](http://www.freedomforourfuture.com)

## IN THE WEEKEND SERVICES

We will begin accepting contributions for the Freedom For Our Future campaign on our First Fruits Weekend, June 22 and 23.

## ONLINE

Contributions may be made through the The Rock Church website at [www.freedomforourfuture.com](http://www.freedomforourfuture.com). The Freedom For Our Future fund will be available online for scheduled gifts beginning June 22.

## BILL PAY

Through your bank's bill pay system, you can set up one-time or automatic recurring gifts directly from your bank account(s). Please be sure to list the The Rock Church office address, 2345 S. Waterman Ave., San Bernardino, CA 92408. Also be sure to include a designation to "FFF" on the bill pay memo line.

## DIRECT MAIL

If you choose to mail your gifts to The Rock Church, please address the envelope as follows:

The Rock Church

Attn: Finance Department

2345 S. Waterman Ave., San Bernardino, CA 92408.

## STOCK

Contact the Finance Office at 909-825-8887 Ext. 229 with the name of the stock and the number of shares you are contributing.

## ASSETS

The Rock Church is happy to consider the acceptance of appreciated assets of houses or land. We will also accept timeshares or automobiles. Please contact the Finance Office at 909-825-8887 Ext. 229 if you would like to discuss the donation of assets.

## QUESTIONS?

Find answers by visiting us at  
[www.freedomforourfuture.com](http://www.freedomforourfuture.com)

# FREQUENTLY ASKED QUESTIONS

## Q. What is "Freedom For Our Future"

A. "Freedom For Our Future" (FFF) is a 36-month giving program with the goal of raising \$13 million. This is our opportunity to take advantage of all that the Lord has given us by increasing the influence of Christ in the lives of everyone in the world.

## Q. How is this different from my tithe?

A. During this period of expansion and growth, the ministries of The Rock Church will be working harder than ever meeting the needs of people. Because of this, we ask that your "Freedom For Our Future" cash gift and faith commitment be above and beyond your tithes. This way, the vital ministries of the church will not fall behind, but keep pace with the ever-growing needs of our church, community, and world.

## Q. How will I know how much to give?

A. Pray daily and allow God to open your heart and direct you about your commitment. Through prayer and personal assessment, you will know what to give.

FFF is a 36 month program so you can commit to give for 36 months or a one time gift or anything inbetween. Your commitment is not binding but it does help us to determine where we are in our goal to pay off this church.

## Q. How long do I give?

A. "Freedom For Our Future" is a 36-month giving program, with the first fruit on June 22 & 23. You will receive a commitment card and be asked to fill out the card with the amount you intend to give as your "First Fruit" offering and the balance of your commitment for the campaign. You may give weekly, monthly, quarterly, yearly, or in a lump sum. Most people prefer a system of regular giving; however, you should make your decision based on God's will and the best method for you.

## Q. How will I designate my ongoing commitment for "Freedom For Our Future" after Commitment Weekend?

A. Our offering envelopes will have an area where you can indicate what part of your offering is for "Freedom For Our Future" and what part is for regular tithes and offerings or go online.

## Q. When is the commitment date?

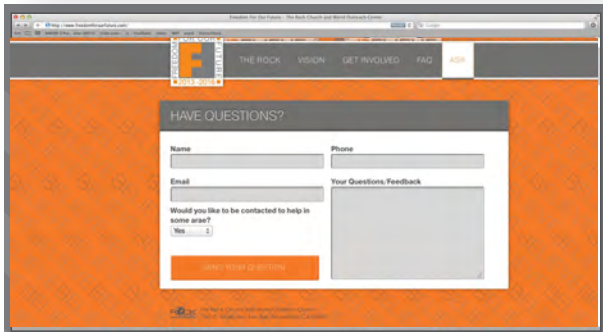
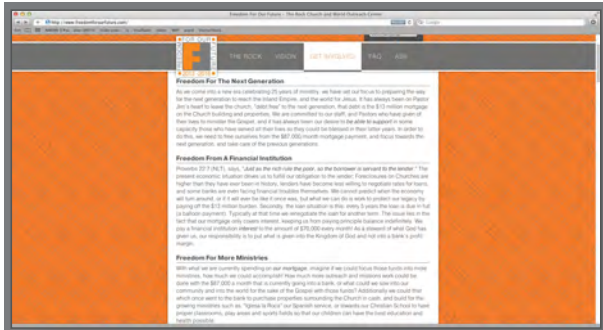
A. The day church gets together and makes a commitment is on May 18 and 19.

On our 25th anniversary (June 23-24) we will start giving toward that commitment.

## Q. Why do we need a campaign?

A. Every 5 years our loan is due in full (a balloon payment). Typically, at that time, we renegotiate the loan for another five-year term. The issue lies in the fact that our mortgage mostly covers interest, keeping us from paying principle balance indefinitely. We pay a financial institution interest to the averaged amount of \$70,000 every month!

# CONNECT ONLINE



Go to [www.freedomforourfuture.com](http://www.freedomforourfuture.com) for more helpful links.

- Make a commitment
- Give toward your pledge
- Follow the progress of the campaign
- Discover ways to get involved
- Read and submit testimonies
- Watch the videos and sermons
- Get exclusive content, wallpaper and info.
- Get up to the minute information, frequently asked questions, and ask your own questions.