# New Church Construction Update October 13, 2025

"Where there is no vision, the people perish." (Proverbs 29:18)

We are thankful for those who have donated to the parish Building Fund over the course of our parish life these last 40+ years. We are about to embark upon our largest building project yet: our new church and social hall. The parish church is our home – our shelter from the world. And this project will only be a successful if each and every one of us truly works together, as a parish family, to enthusiastically build our sorely needed new and bigger home! This communication is meant to convey the vision of the next phases of our master plan to our parish family, and to prepare all of us for this work.



In the Spring of 2025 the Lima Township Planning Commission approved our new church/hall project. It was our intention to begin work on that project this construction season. For various reasons there have been delays. To keep this short, suffice it to say some of those were partially within our control and most were not. If you'd like to hear the long story please talk to Fr. Gregory or Brendan. In the end, given as most of this was out of our control, we need to see this as God's will, retrench, and attack again.

In the mean time, we have two major maintenance projects that must be completed on the old church, since we do not have the funds available to move into the new church immediately, and in any case, there was never a plan to abandon the old church. Before winter we need a new roof and a new drainage system. We have had several floods this summer, and the roof in the altar is actively leaking. Since with Archbishop Peter's blessing the present church will be named after St. Mardarije, the chapel for our Ann Arbor Orthodox Classical Academy, and be our baptismal chapel, and we need to continue to worship in the present church as we build the next one, these issues must be taken care of. The floods have been potentially devastating to our building. The leaks perhaps a bit less so, but still serious. In other words, these are emergencies that must be dealt with now. Thank God, the "Birthday Roof" fund raiser was extremely successful, raising more than \$12,000, and netting us another \$10,000 in matching grants. The

roof and drainage work will commence as soon as possible. If you can help with the cost of the drainage work please contact Fr. Gregory, Brendan, or our Treasurer, Mikhail Fisenkov.

Project: New Roof & Drainage
Time: September-November, 2025
Funds Raised as of 10/5/25

\$22K
\$55K

#### FUNDS ON HAND

Present Balance Building Fund: \$ 28,001.54 Present Balance Building Investment Fund: \$130,565.10

## LIABILITIES

Purchase of Land Abutting Festival Field: \$ 30,000.00 School Mortgage Balance: \$ 84,700.00

The time line of work on the new church project is found below. Following that is a discussion of the financial plan to pay for the project. Then a spread sheet with the financials included. We had hoped to include finally, a copy of the contract that we have signed with Phoenix Construction in Dexter, MI to begin work on the church in early 2026. Unfortunately, that is not quite ready to be signed. We will make public a copy for all to review when it is finalized. Archbishop Gabriel has confirmed that he will join us on Sunday, March 29, 2026 to serve the Divine Liturgy. After the Liturgy we will process to the construction site of the new church and break ground! Please find below a review of the work completed so far in our master plan, as well as a discussion of the next steps.

Phase 1: New Parking Lots and Civil Engineering
Status: Complete
Time: September 2015-February 2016
Funds Raised as of 10/5/25

\$298,910

Phase 2: New Barn for Festival Storage/Support
Status: Complete
Time: November 2015-August 2016
Funds Raised as of 10/5/25

50
S195K

Phase 3: New Cemetery
Status: Complete
Time: August-November 2018
Funds Raised as of 10/5/25

\$23,000

Phase 4: New School Cost: \$540,000 Status: **Complete** 

Time: August 2019-September 2024

Funds Raised as of 10/5/25

**Phase 5:** Narthex of New STV Cost: \$500,000 (per Phoenix Construction, Dexter, MI – 2025 \$)

Status: Not Begun

Time: April-September, 2026

Per Parish Member (2024 = 135): \$3,700

Funds Raised as of 10/5/25

\$130K\*

The Parish Council believes that Phase 5 is crucial to the success of the project - literally pivotal.

Thus, we intend to focus all our resources, fund raising, and efforts on executing Phase 5 in the summer of 2026. We will work on this exhaustively and we invite you to join us in making every effort to see that this key piece of the project is successful in every way. This includes sweat equity! There will be options for us to work on the project ourselves to save some money, and because we know that an opportunity such as this – to help build a new church – literally comes once in a lifetime. \*Building Funds less property purchase @ \$30K

**Phase 6:** Nave of New STV Cost: \$2,000,000

Status: **Not Begun** 

Time: April-September, 2027

Funds Raised as of 10/5/25

**Phase 7:** Altar of New STV + Cupolas Cost: \$1,000,000

Status: **Not Begun** 

Time: April-September, 2028

Funds Raised as of 10/5/25

Cost: \$1,500,000

**Phase 8:** New Fellowship Hall

Status: Not Begun

Time: April-September, 2029

Funds Raised as of 10/5/25

\$1.5.MM

\$1MM

The timeline above gets us into our new church well before our 50<sup>th</sup> Anniversary in 2031.

We do not know the exact cost of Phases 6-8, but the estimate that we were given by our Architect for the entire project is \$3,500,000. With the hall it will come out to approximately \$5,000,000. Assuming a 10% rise in costs over time, and other unforeseen contingencies over the course of the project, we are likely looking at \$5,500,000. If we take a loan, the rate should not be more than 10%, so a total of \$6,050,000. This assumes we start from \$0, which is not true. We already have some money in our building fund. The spread sheet attached expresses the reality as of today. We will keep updating and publishing that spread sheet so that everyone is aware of what is happening financially with the project.

The Parish Council has been reluctant to throw our community headlong into new construction without having the adequate funds on hand to cover the costs associated with that construction. At the same time, we are well aware that there are those who will support the construction financially ONLY ONCE WE BEGIN. This is a classic chicken or egg problem: should we try to raise the money first or begin, trusting in God, that it will work out as all our previous projects have?

Our desire as a Parish Council is to raise all funds needed for the construction without having to finance the millions this project will cost. However, if we did finance \$5.5MM as of today (10/8/25), the interest rate for commercial property being approximately 10% on the highest side, the total amount financed would be about \$17,000 per month for 30 years. Thus, we URGE our parish family to actively and zealously support this project as early as possible. The more cash we raise in the beginning, the less we have to finance, and the less the project will cost overall.

**Parish Council decision:** we have heard you - get the construction started! Don't worry too much about the fund raising. And we will do this with pleasure, trusting that if the Lord wants this project to succeed, as all our previous project have, He will arrange the means for the church's completion. But we also ask you: *challenge yourselves*! No one will pay for this project for us. Yes, of course we have been seeking and will continue to seek outside funding sources. And there is likely to be some such support in a limited capacity. But in the end, we are responsible for this parish, and we need to do this counting on our ourselves, with God's help. And what outside source would support an idea only? *We need action*, both for our internal and external constituencies.

If we divide the total cost of the project by the number of adult members for 2024 (the latest year with complete data) we get \$6.05MM  $\div$  135 = \$44,815. Surely as we execute this project we will continue to grow and those new parishioners will help us financially, but best to deal with reality as we know it today. If we had a goal to pay off the project by 2056 (30 years from the start of construction) then the cost per month per adult member would be \$124. That would be in addition to any existing tithe, since we would like to continue to pay the bills, pay our parish salaries, etc. Some will not be able to afford \$124, and some can likely afford more. But if we can average this \$124 per month per adult member for 30 years we are done. This seems challengingly reasonable. The key piece: we need to average \$44,815 for every adult member over the life of the project to get this done. The faster we pay the LESS we pay, since we will pay less in interest.

We understand this is a big commitment. That is true for every parish council member too. But we are not going to get to success unless we begin our work. And so, trusting in God's help, we will begin in Spring 2026. These are not just words – we have asked Phoenix Construction to provide a contract we can sign as soon as possible. A copy of that contract will be shared once we have signed it. We intend to "burn our boats". There will be no going back. We either succeed or fail together as a parish family. We are hopeful that, just as in every one of the Phases of construction previously completed, we will work together to make our STV family the winning team! But – despite having discussed this project for many years, we have actually never taken a vote on it as a parish.:) So we will have a parish

meeting on Sunday, November 2, 2025 to go over this communication, answer questions and vote to begin work on our new church! Please make plans to join us for this pivotal meeting for the future of our parish. A separate mailing will be sent according to the Normal Parish Bylaws with an agenda, a meeting notice, and so on.

We all need to pray about this, think about this, talk with trusted people about this. The parish council members below have volunteered to meet with you at a mutually convenient time, in you home or elsewhere, to discuss the financial challenges, as well as opportunities for you to meet those challenges. The clergy will of course stress the spiritual aspect of stewardship. Mikhail is our present Treasurer, and Marina was our past Treasurer – they understand how tithing and recurring gifts work very well. Dmitri is a financial advisor, so in addition to being able to answer questions about how to establish a recurring donation, he can also speak to the estate and retirement implications of your gift to the parish. In addition, because we understand that for some of our young families just starting out in life there is not a lot of cash on hand, Dmitri can discuss with you the option of purchasing a life insurance policy that will benefit the parish. The Church makes plans in centuries and millennia, not in years, and so although a life insurance policy will not provide immediate support of this project, it will support it eventually. It is important that EVERYONE be a part of the team that will build this church, and however you can support the project is welcome!

### **Learn More/Discuss Financial Questions:**

Fr. Gregory Joyce (734-649-5746 or ogrisha@stvladimiaami.org or https://calendly.com/ogrisha)

Fr. Colin Bower (734-890-8236 or priestcolin@stvladimiaami.org or https://calendly.com/cmbower10)

Mikhail Fisenkov (248-773-9616 or fisenkov@yahoo.com)

Marina Edwards (734-358-9458 or mpsomsk@yahoo.com)

Dmitri Knysh (734-358-5996 or dmitriknysh@hotmail.com)

### **New Church Construction Expenses**

as of: 10/13/25

Fall 2025 Projects New Roof and Drainage Present STV

Cost: \$55,000.00

Phase 5 Narthex of New STV

Cost: \$500,000.00 Per Phonenix Construction

Funds Raised: \$130,000.00 as of: 10/08/25

Remaining Cost: \$370,000.00

Phase 6 Nave of New STV

Cost: \$2,000,000.00 Architect Estimate Funds Raised: \$0.00 as of: 10/08/25

Remaining Cost: \$2,000,000.00

Phase 7 Altar and Cupolas of New STV

Cost: \$1,000,000.00 Architect Estimate Funds Raised: \$0.00 as of: 10/08/25

Remaining Cost: \$1,000,000.00

Phase 8 New Fellowship Hall

Cost: \$1,500,000.00 Architect Estimate Funds Raised: \$0.00 as of: 10/08/25

Remaining Cost: \$1,500,000.00

Total Cost: \$5,000,000.00

Total Remaining Cost: \$4,870,000.00 Includes Philanthropy

Contingency @ 10% \$487,000.00

Financing All \$548,700.00 10% (WCS)\*

Grand Total \$6,035,700.00 Fund Raising Goal\*\*

Cost per Member \$44,708.89 2024 Membership 135 Adults

 5 Years
 \$745.15
 60 months

 10 Years
 \$372.57
 120 months

 15 Years
 \$248.38
 180 months

 20 Years
 \$186.29
 240 months

 30 Years
 \$124.19
 360 months

<sup>\*</sup>It is possible we can secure a lower interest rate, but unlikely it would be higher than 10%.

<sup>\*\*</sup>Full cost, reserving \$130K of building fund for unforeseen expenses