

Coleman Oaks Thrift Store & Coffee Shop



MATTHEWS HANNA  
CONSTRUCTION  
DESIGN AND ARCHITECTURAL CONSULTING

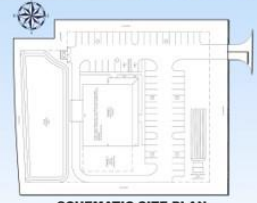


SCHEMATIC FLOOR PLAN

RETAIL SPACE: 4000 SF  
WAREHOUSE: 1000 SF  
TOTAL AREA: 5000 SF



FRONT ELEVATION



SCHEMATIC SITE PLAN

RIGHT ELEVATION



Lake Deaton United Methodist Church

# CONNECTING WITH LAKE DEATON'S VISION, MISSION & CORE-VALUES

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COLEMAN OAKS THRIFT STORE & COFFEE SHOP IS AN OUTREACH  
MINISTRY OF LAKE DEATON UNITED METHODIST CHURCH SEEKING  
TO LIVE OUT OUR MISSION STATEMENT IN BEING

“A CHRIST-CENTERED COMMUNITY, WORSHIPING AND  
SERVING TOGETHER AND APART WHERE...

the welcome is warm  
faith grows  
love becomes action,  
and lives are changed.”

## COLEMAN OAKS

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This outreach ministry is Lake Deaton's heartfelt way to assist in making life better for those in need in our surrounding community and world. It focuses upon "relationships shifting from doing ministry *for* people to doing ministry *with* people." (Core Value – Risk-taking Mission & Service)



# THE PURPOSE OF THE THRIFT STORE & COFFEE SHOP IS TO....

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Provide	Provide	Provide	Provide	Provide
Provide a personal and spiritual outreach for LDUMC to the larger community;	Provide opportunity to express God's care and love through a <i>Team</i> trained to help individuals and families in crisis <b>and connect them</b> with resource within our church and community;	Provide a revenue source to support mission work and the ministries of LDUMC;	Provide a receiving facility for people to donate goods and clothing to help people in the surround communities;	Provide an opportunity for people to volunteer to extend God's love through relationships.

# HOW CAN WE MAKE THIS HAPPEN? WHAT IS OUR FINANCIAL GOAL

**1.9 – 2.2 million** to cover all expenses including land purchase and development, construction, pre-construction costs, internal and external preparation, and opening operational costs and 6 months operating expenses. Once engineering is completed, we will have the final construction and land development costs.



THE SOONER THE THRIFT STORE & COFFEE SHOP IS CONSTRUCTED AND LAUNCHED, THE SOONER SIGNIFICANT FUNDS WOULD BE AVAILABLE TO SUPPORT AND GROW THE MISSION & MINISTRY OF LAKE DEATON IN THE COMMUNITY AND THROUGHOUT THE WORLD.

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- With the initial analysis, projected after expenses income for the first year would be about \$300,000.
- Even with little growth, over a three-year period \$1,030,686 would be available! With conservative growth plan, \$1,969,708 would be available over 5 years.
- To wait 1-3 years to begin construction would mean losing significant revenue (\$1,030,586) and incur major additional construction costs. (10-30%)



# ANTICIPATED REVENUE

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- Income projections are based on studies of surrounding Thrift Stores. A neighboring Thrift Store of comparable size to the Coleman Oaks Thrift Store & Coffee Shop total income for 2022 was as follows:

- Total Income                    \$1,178,000                    (average monthly income - \$98,167)
- Total Expenses                \$ 410,916                    (average monthly expense - \$34,243)
- Net Asset                        \$ 767,084                    (average monthly net income) - \$63,924)

# SALES FORECAST FOR COLEMAN OAKS

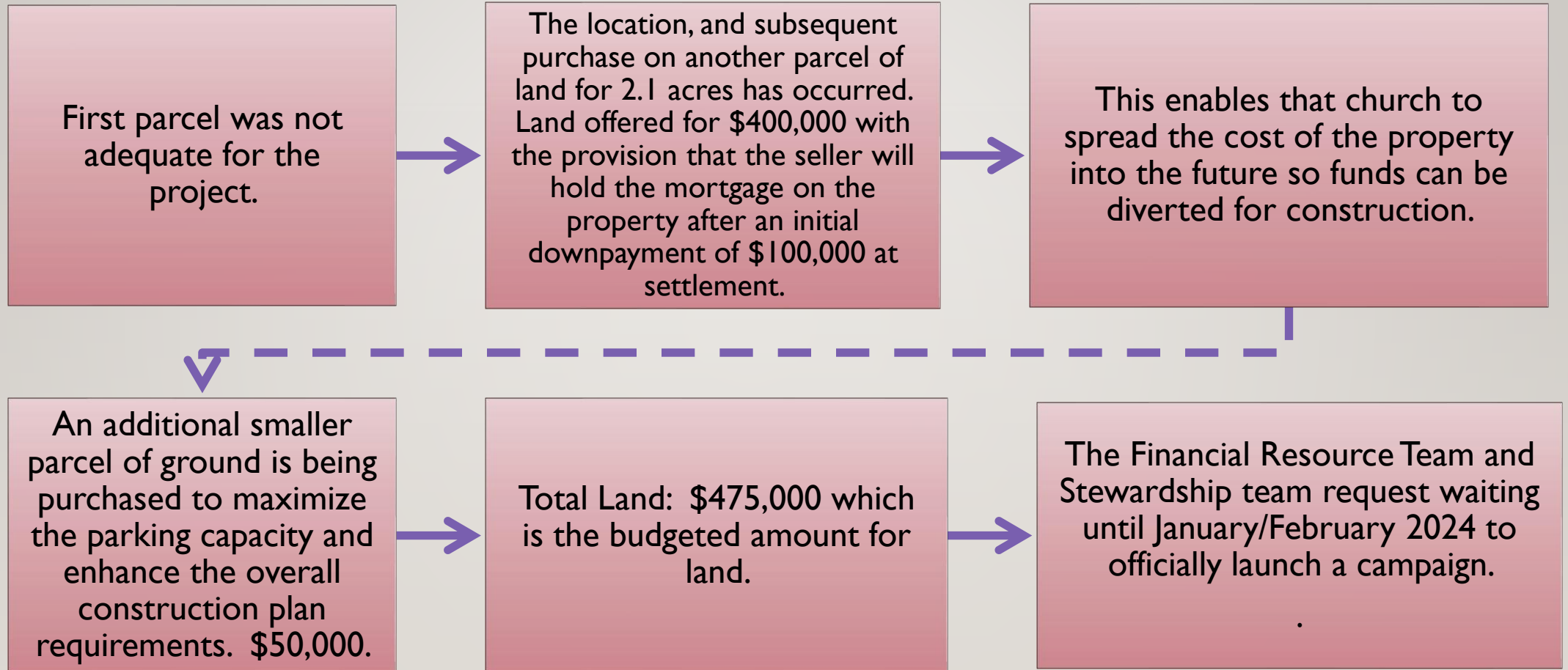
For the first year we will need to track real costs. Sales projections show the cyclical trends of seasonal/holiday spending and post-holiday frugality. We have projected a net asset of \$293,540 for year 1 to use for debt retirement.

Adding a 20% increase in operating expenses each year and a \$10,000/month increase in sales, these are the projections through year 5.

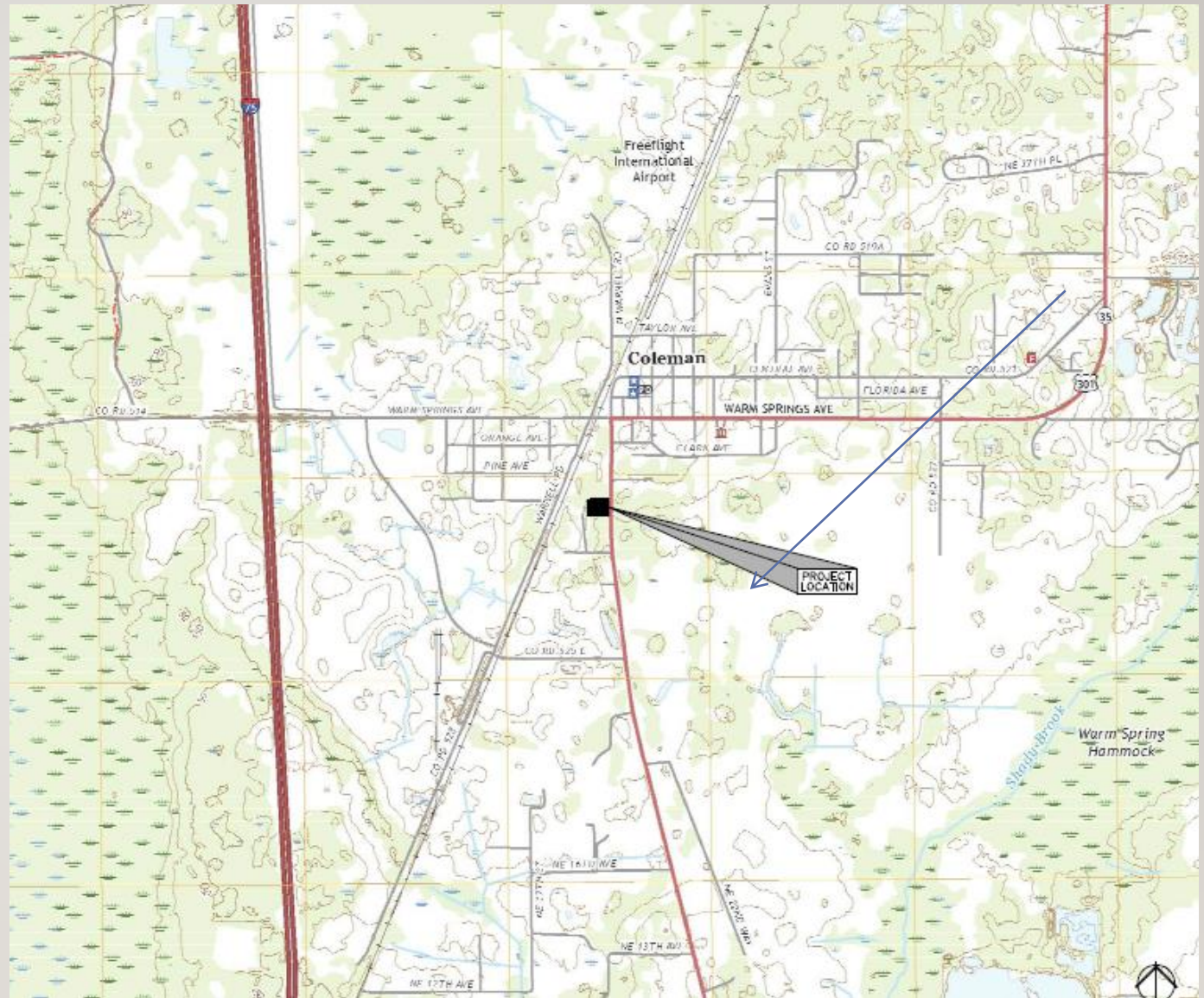
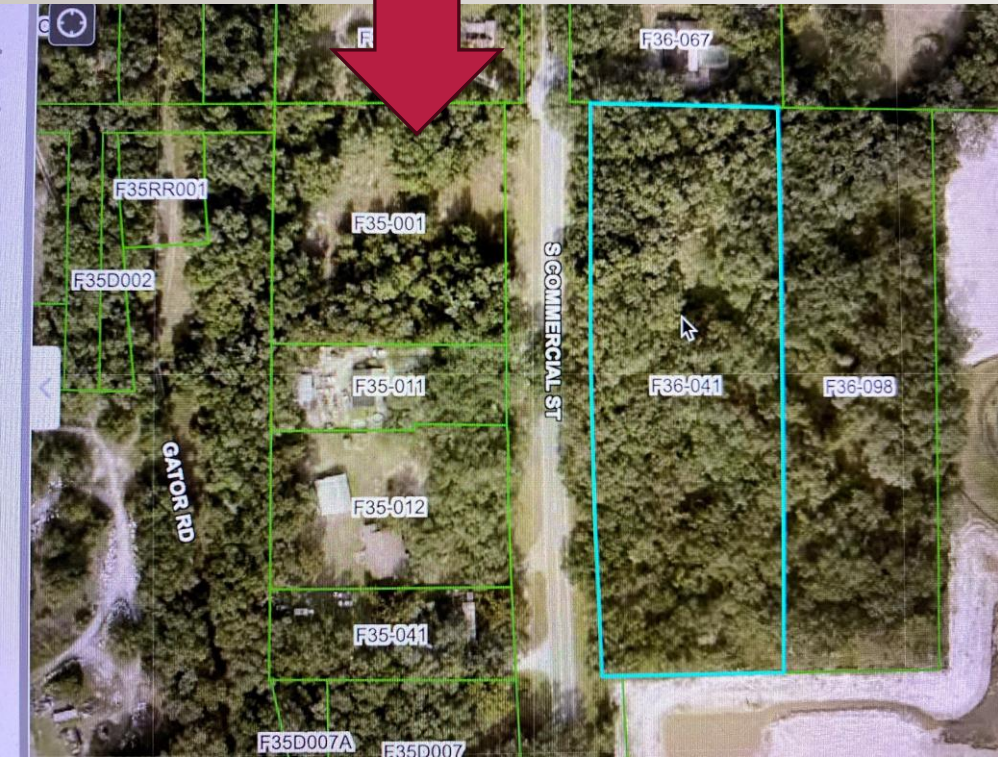
Year 1 -	Monthly Revenue - \$30,000/\$50,000	Yearly Debt Retirement - \$293,540
Year 2 -	Monthly Revenue - \$50,000	Yearly Debt Retirement - \$328,248
Year 3 -	Monthly Revenue - \$60,000	Yearly Debt Retirement - \$393,908
Year 4 -	Monthly Revenue - \$70,000	Yearly Debt Retirement - \$448,690
Year 5 -	Monthly Revenue - \$80,000	Yearly Debt Retirement - \$490,427
		Total: \$1,954,813 to debt retirement



# CHANGE OF PROPERTY INITIALLY PROPOSED BY THE LAUNCH TEAM.



Coleman Oaks Thrift Store & Coffee Shop will be located on 2.6 acres on Route 301. Our location will be in the center of significant growth serving the surrounding Coleman community, Wildwood, and The Villages.



INVEST IN THE FUTURE”  
CAPITAL REVENUE NOTES -  
RATE: 4% INTEREST SLIGHTLY  
LOWER THAN WHAT CDS ARE  
CURRENTLY PAYING FOR 3-5  
YEARS.(AVERAGE 4.5-5%)

Proven method used in other churches. Jonathan has considerable experience with these from previous churches.

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Simple Interest – 4% per year.

E.g. If you invest \$20,000 for 3 years, you earn \$800 each year. At the end of 3 years, you would have earned \$2,400 interest.

Repayment potential - \$22,400

 **Lake Deaton United Methodist Church**  
**Capital Revenue Note**  
**Series 2024**

Note No.: \_\_\_\_\_

Amount of Note: \_\_\_\_\_ Date of Note Issuance: \_\_\_\_\_ Term: \_\_\_\_\_

Lake Deaton United Methodist Church, 6500 Wesleyan Way, Wildwood, Florida and its Board of Trustees promises to pay to the order of [NAME], [AMOUNT], on [DATE OF REDEMPTION].

*Lake Deaton United Methodist Church will accrue simple interest on each successive [DATE] up to and including the maturity date at the rate of [PERCENT] percent per annum. All accrued interest will be paid on [DATE OF REDEMPTION].*

For Value Received

(Seal)

\_\_\_\_\_ Board of Trustees      \_\_\_\_\_ Board of Trustees

Date: \_\_\_\_\_

For Church Use Only  
.....

Date of Redemption: \_\_\_\_\_  
Amount of Redemption: \$ \_\_\_\_\_

 **This Note is not transferable. Any transfer or attempt to transfer the Note is void and will not be recognized by the Lake Deaton United Methodist Church.**



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For Value Received

(Seal)

\_\_\_\_\_  
Board of Trustees

\_\_\_\_\_  
Board of Trustees

Date:

For Church Use Only  
.....



Date of Redemption: \_\_\_\_\_

Amount of Redemption: \$ \_\_\_\_\_

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# HOW DO CAPITAL REVENUE NOTES (CRN) WORK?

- Everyone will be invited to participate as all investments are important to accomplish our goal no matter the amount. It functions like a commercial CD – Certificates of Deposit.
- **Payback loans** - At the end of the designated year of CRN, (E.g., 2 years; 3 years or 4-year CRN) donors will be notified within 60 days prior to the end date that loans are to be repaid. At that time, donors can:
  1. Re-invest for additional years at the specified interest rate at that time with the stipulation that there is *no penalty for pre-payment by the church*.
  2. Receive 100% payment of loan and interest.
  3. Receive payment of loan and donate interest to debt retirement
  4. Donate any portion of the loan to debt retirement.

\*\*In the event of an unexpected hardship, the donor will be able request earlier payment of their loan.

# HOW CAN WE ADEQUATELY FUND THIS THROUGH INVESTMENTS?

La ke Deaton has 469 individuals/households that contribute between \$1,200 – \$50,000 yearly.

Target Goals for Members & Friends of Lake Deaton			
	Amount		Total
<b>Number Contributors</b>			
<b>8 or more</b>	\$50,000		\$ 400,000.00
<b>50 or more</b>	\$20,000		\$ 1,000,000.00
<b>40 or more</b>	\$10,000		\$ 400,000.00
<b>50 or more</b>	\$5,000		\$ 250,000.00
<b>50 or more</b>	\$2,500		\$ 75,000.00
<b>50 or more</b>	\$1000 - \$1500		\$ 75,000.00
<b>100 or more</b>	\$500		\$ 50,000.00
<b>Total Investors - 348 Individuals/Family Units</b>			\$ 2,250,000.00

Contribution & Investment Update INVEST IN THE FUTURE						
Date	CRN Investment	CRN Promise	Cash during Invest in the Future	Prior Cash Contributions	# Investor families individuals	TOTAL
29-Jan-24	\$ 244,500.00	\$ 50,000.00	\$ 50,000.00	\$ 72,549.00	16	\$ 417,049.00
2-Feb-24	\$ 309,500.00	\$ 75,000.00	\$ 50,500.00	\$ 59,549.09	28	\$ 494,549.09
2/3/2024	\$ 369,500.00	\$ 90,000.00	\$ 50,500.00	\$ 59,548.09	36	\$ 569,548.09
2/7/2024	\$ 414,500.00	\$ 171,200.00	\$ 50,500.00	\$ 59,548.09	43	\$ 695,748.09
2/9/2024	\$ 482,000.00	\$ 161,200.00	\$ 50,500.00	\$ 59,548.09	45	\$ 753,248.09
2/13/2024	\$ 510,000.00	\$ 161,200.00	\$ 51,500.00	\$ 59,548.09	54	\$ 782,248.09
2/14/2024	\$ 587,000.00	\$ 186,200.00	\$ 51,500.00	\$ 59,548.09		\$ 884,248.09

## UPDATE ON “INVEST IN THE FUTURE”

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GOAL: 1.9 – 2.2 MILLION





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This gives everyone, regardless of financial capability, the chance to “buy-in” and have ownership with this extension of our mission and ministry.

It is a “win-win” with members earning interest and saving tens of thousands of dollars in interest for the church.



# WHAT DO WE DO IF WE DON'T RAISE THAT MUCH MONEY THROUGH INVESTMENTS?

- Lake Deaton has secured the commitment of the Florida United Methodist Conference Foundation, who holds our current building mortgage, to loan Lake Deaton the funds to complete the project.



# PROMISE CARD



Lake Deaton United Methodist Church

## INVEST IN THE FUTURE

An Investment Campaign to launch the *Coleman Oaks Thrift Store and Coffee Shop*

To honor God and INVEST IN THE FUTURE of Lake Deaton U.M. Church, I/We promise to invest \_\_\_\_\_ Dollars at 4% simple interest yearly for [v check number of years of your investment];

2-year Capital Revenue Note

3-year Capital Revenue Note

4-year Capital Revenue Note

Date you plan to invest: \_\_\_\_\_

Name: \_\_\_\_\_

Address: \_\_\_\_\_

Email: \_\_\_\_\_ Phone \_\_\_\_\_



Your investment helps leverage your funds. It helps create a source of revenue for generations to come.

**Once the Thrift Store is open, 100% of the profit will be used to retire debt until both commercial loan and members are repaid.**

*Giving*

To model tithing for the entire congregation, we recommend....

10% of this amount be given to mission/outreach from the onset. Once the debt is retired, net assets are divided between LD & Mission & Ministry.

*Giving*

## Example of Tithing God's blessings!

\$293,540 Budget Income over expenses for year one.

*Giving*

In year one, God blesses Coleman Oaks and we have \$500,000 income over expenses, approximately \$200,000 additional net income..

*Giving*

Once the debt is retired, net assets are divided between LD & Mission & Ministry.

10% of this amount (\$200,000) be given to mission/outreach - \$20,000 – with the balance (\$190,000) going to debt retirement.

# Coleman Oaks Thrift Store & Coffee Shop



**MH** MATTHEWS HANNA  
CONSTRUCTION  
DESIGN-BUILD GENERAL CONTRACTOR

SCHEMATIC FLOOR PLAN

RETAIL SPACE: 4058 SF  
WAREHOUSE: 3032 SF  
TOTAL AREA: 8090 SF





*"Second Chance Savings"*

Lake Deaton United Methodist Church

# INVEST IN LAKE DEATON'S FUTURE





## Lake Deaton United Methodist Church

# INVEST IN THE FUTURE

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**Lake Deaton**

**United Methodist Church**