

### EMPOWERING THE KINGDOM PROGRAMS

William Spathies has a simple vision: The church is, has been, and always will be the beacon and the haven in the community. It is through the body of Christ that individuals can find the gifts and blessings the Father has stored for them. Most known for his efforts in creating affordable housing opportunities for those to whom all others said “not now, not for you” William has faithfully created over 500 homeowners.

His housing approach is marked by his dedication, perseverance, and commitment to the mission, and acknowledgement of an anointing by the Father. On many occasions opportunities to lose sight of the prize, to shrink from the task, and to cry out “What more Lord?” have been met with determination and an all enveloping certainty the battle is the Lord’s. For thirteen years he has been a faithful servant and steward of a program that has a core mission to thrust the church into a more viable position to as the source for revitalizing and stabilizing the inner city community by building the Kingdom of God on earth.

The fullness of his vision for EMPOWERING THE KINGDOM includes:

- HOUSING
- ENTREPRENEURSHIP
- APPRENTICESHIP
- MENTORING
- FOSTER CHILD
- ADOPTION
- DELINQUENCY

### HOUSING

“The single most important step to building personal wealth is homeownership.” It’s a bold statement. A simple statement of eleven words, it’s a true statement. The largest investments for the vast majority of Americans own their own home. The largest growth in their assets is not their 401k, stock accounts, or savings account; it’s their home value.



The source of financing children’s educations, unexpected loss of employment, unforeseen medical expenses, and retirement often comes from the equity built in the owner’s home.

Home ownership creates a community where people have clearly chosen to put down their tap root. It is a real investment in their neighborhood and gives them an actual stake in the vitality of their community.

Affordable housing opportunities in Chicago through the Body of Christ and the New Beginnings program have made over 500 homeowners in Chicago not only control and stabilize their living cost, it has also been the start of their personal wealth. On day one of their ownership, the new homeowner walks into a minimum of \$40,000 in equity. This is possible through the combination of the land passing from the city through the church to the buyer for one dollar and the dedication of a builder like Spathies Construction Corp. providing new home product at truly affordable rates.

For instance, in the city of Chicago, new construction delivery costs are on an average of \$130 - \$140 per square foot. Through New Beginnings, buyers are actually PURCHASING at a range of \$40 - \$50 per foot! Imagine! They are walking into new construction equity of \$38 - \$28 per foot! This translates into equity of \$50,000 - \$65,000!

The Church and Spathies Construction join hands to make the American dream come true for home owners. More importantly they join in the ministry to bring God’s blessing to his faithful. The entire program is for God’s glory. Everything!

### NEW BEGINNINGS COLLECTION HOMES AGREEMENT

Spathies Construction Corp. enters into a symbolic agreement with the church to build truly affordable homes in the inner city with the church so that everything is based on God getting the glory.

First, we select the various city lots in your respective ward under the program of City Lot for City Living. The city gives the church various lots for \$1 up to the value of \$50,000. The City Council has to approve the requested lots with a letter of support from the Alderman in that respective ward. After the City Council approves, the Department of Housing holds the lots until Spathies Construction Corp. sends them a building permit and other buyer documents. Then they release the lot to the church.

Second, all we ask the church to do is to have the pastor announce to the church's congregation that we are making affordable homes possible, then send any interested buyer to our office. Spathies Construction Corp. will send them to one of our numerous lenders, National City Bank-PNC, and many more. 30-year fixed rate - 0 points - 3% down - Glory to God. People with an income as low as \$35,000 and up can qualify for a mortgage. For those folks that have exceptionally bad credit, we help them to clean-up their credit; and then, nine months - one year later they will qualify for a home. banks that will qualify people that have bad credit and get a mortgage rate that might be 8 - 10% for a year; then, they can re-qualify for the current rate at that time. We do not want the people to feel they are a charity or welfare case. This is a gift from the Lord.



We do not seek or accept government grants or subsidies to produce the housing product. Our buyers may receive purchasing grants for down payment assistance or closing cost assistance. We want people to realize this is a gift from God; not the government.

## **NEW BEGINNINGS COLLECTION HOMES AGREEMENT**

So, here we are with the various gifts from the Lord.

**FIRST**, the church gives them a lot for free. Who gets the glory? God does!

**SECOND**, we build a house that is complete with appliances, carpeted, tiled, landscaped, turn key house – 1,584 sq. ft. crawl space house \$98,400 to \$104,950, \$63.00 per sq. ft.; with English Basement at \$112,400 to \$118,950, \$71.00 to \$75.00 per sq. ft. Who gets the glory? God! We do all of this with no government subsidies or grants.

**THIRD**, we give the church a gift of \$1,000 for every house we build through this program, we also tell the buyer, at closing, the church will give them \$1,000 towards their closing costs, even though Spathies Construction Corp. is giving the money. We want the Church to give it for God's Glory.

**FOURTH**, at closing of the new home, there is equity of \$50,000; the equity shows up approximately one year later with a new appraisal. Think of it - \$50,000. Who gets the glory? God! The body of Christ made it possible.

Each buyer is asked to sign an agreement that they have to live in their house for five years. If they leave early, we prorate the amount they get. For example: if they sell their house in three years, they're entitled to \$30,000; the other \$20,000 goes to the church to be put back into the community.

We also ask the church to make available to sub-contractors, in these churches or neighborhoods, so we can put minorities to work from the community to take pride in their community. This program thrusts the church in a more viable position in the community to be a beacon and a light to revitalize the city and stabilize the inner community. PRAISE THE LORD.

## **NEW BEGINNINGS COLLECTION HOMES AGREEMENT**

The second program is a money making limited partnership between Spathies Construction Corp. and the church. The partnership is structured this way so the partner or church comes to the table with the lots, whether they are city lots or privately owned lots. If the land is a city lot, then there is no reimbursement.

If the land is a private lot, the cost of the lot will be paid to you. That's all. Spathies Construction Corp. takes over. We sell the house, build it, fund it to be built, and close it. We then split 50/50.

We ask the partner to determine the selling price of house. We have additional elevations for this program plus New Beginnings Collections elevations. This is a great opportunity to make money without the grief we have in business. As a point of information, we give the church a hold harmless agreement.

We have to make one thing perfectly clear; if the church gets the lots from the city, then 50% of the lots - minimum - have to be for New Beginnings Collections, the affordable program.

In summary, we can be building up the neighborhood with affordable housing, low income, and middle income housing. Who did it? The body of Christ.

## ENTREPRENEURSHIP

The single most common barrier for a new business failing is undercapitalization. The other two biggest contributing factors to a business not making it through the first critical year are:

- The business owner lacks the full set of skills to wear all the hats a business owner must wear
- Lack of a solid business plan.

The Entrepreneurship Program can be a tremendous opportunity for the church and its business - minded members to extend the fullness of blessings the Lord has in store for His affordable housing ministries.

How does it work? Through the Church, a potential entrepreneur comes forward to explore the opportunity. With the mentoring of the pastor and Spathies Construction Corp., the business owner is prepared to enter into a joint venture business with Spathies Construction Corp.

Not all plumbers are meant to be a plumbing contractor. Some plumbers are meant to be an employee of a plumbing contractor. Through the discernment of prayer and mentoring of the church and Spathies Construction Corp., those qualified candidates can be encouraged to take the leap in to business ownership.

The first point of support is the capitalization of the new company through a joint venture partnership with the candidate. Spathies Construction Corp. and the entrepreneur create a company that is jointly held. This relationship lasts one year. Spathies, as a partner, has the financial strength to obtain financial lines of credit for the fledgling joint partner corporation. The single point of failure of undercapitalization is taken away.

The second source of support is the partnership itself. Between the 38 year plus experience of William Spathies in the construction industry and the specific expertise in the field of the entrepreneur's experience, all the hats that a business owner must wear are covered. Those basic skills of running a business that the entrepreneur needs to acquire are achieved in one year's business cycle.

### ENTREPRENEURSHIP

The third form of support is in executing a solid business plan. The first year's plan is simple: meet the construction standards of Spathies, deliver the work on time, and break even or turn a profit (which would be split between the joint venture partners. Simple you say? Yes, simple.



Think of it, the church producing homes every year is the foundation of your entrepreneur's first year of sales and production. AMEN! Through the church, the body of Christ provides the support to a fledgling business of one of their own members!

After the first year, Spathies Construction Corp. relinquishes their shares of the partnership and the entrepreneur is on their own path to success and continues to work on homes through their relationship with Spathies Construction Corp.

### APPRENTICESHIP

The apprenticeship program is for the youth of your congregation and community. It is envisioned for the ages of 13, 14, 15 year olds and up to have the opportunity to learn to be tradesmen: carpenter, plumber, electrician, etc. The apprenticeship program provides an alternative to joining a gang if they do not have the financial support for college.

The apprentice participant will go to school during the day and then an hour or two a week will attend a trade class to learn about the methods and materials used by a prospective trade. Come the summer months, they will learn how to physically work with tools. At some point during the apprenticeship they are ready to come out to the field and work where we are building homes. By the time they are 18 years old they will be a skilled tradesman. Glory to God!



A youth does not go to college. It's an apprenticeship and career that you can turn and say, "See that house? I did the carpentry (or the plumbing, or the electric, etc). And then for the business minded they can move to greater heights and become a contractor or a developer! Who made it possible? The Body of Christ. Who gets the glory? God.

### MENTORING

But for lack of knowledge my people will perish. The core meaning of who we are as kingdom people is that we share the good news of a living Lord who offers blessings on his favored children. In today's world the most precious thing to the worldly is TIME. Nope, its not money, it's time. Thus the saying "time is money." None of us seem to have enough time, we are running out of time, we are making time we are taking time, etc..

Mentoring is the very essence of building the Kingdom. Thinking of your own experience, your very success can be traced to the kind word of encouragement, the word of wisdom shared to you by someone who took the time to offer you a guiding hand.



Review what we have talked about so far: home ownership, apprenticeship, and entrepreneurship. At the core of making those ministries successful is need for wisdom leadership that guides, listens, encourages, and provides the time to care.

Whether mentoring the "never been a homebuyer congregant" to take their first step to building personal wealth, or exhorting the adolescent to take full advantage of the learning apprentice opportunity, or hearing the worries and concerns of the new business person and offering quite wisdom to get them through the storm; all is mentoring.

All is mentoring and all takes time. It takes your time; the time of dedicated kingdom people. The time of people who never would have guessed they would get involved.

How does this work? Think of the church as the center of community life. There are children who need tutoring. There are artists that need encouragement. Musicians that need support, teens without a place to call a safe haven. As the center of community life, the church is a place where the time in this world is not of this world. Time is not spent in the pursuit of money. Time is not spent in the pursuit of power. No, in this church time is spent in building the kingdom. Time is spent in the support of each brother's journey to be closer to the Lord. How does that translate?

### MENTORING

The Lord wishes us to be successful. The church can spend its time volunteering tutorial nights for its youth of all ages. The Lord will teach us to be fishers of men. The church can spend its time supporting a fledgling business through a business-owners group. The church spends its time making the ordinary daily grind, the mundane things of this world into things that are extraordinary, things that are holy. It takes a donation of time and a generous spirit to joyfully give our time to building the kingdom.

The kingdom is beyond the four wall of your church. If your church is a space challenged store front, there are park district buildings, public libraries, even local schools that can provide space to hold your mentoring nights.

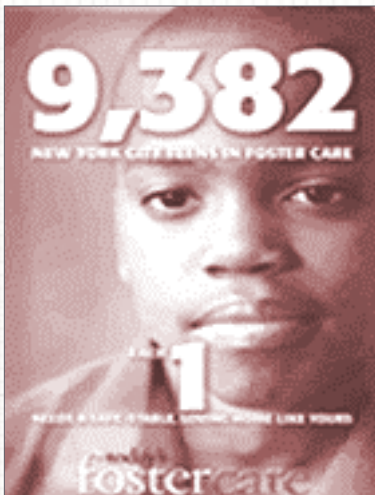
The kingdom is beyond the congregants who attend and the tithes that give. Reach out to those you know who have the expertise your kingdom needs. Challenge your people to bring a new person aboard to give their expertise to a specific area of your mentoring program. Claim their help and support as part of your mentoring ministry.



Envision the possibility that on one or two nights a week in one space you have a room full of volunteer tutors helping students. In another room you have a group of children and teens learning a craft. In another room there is a group of business owners discussing the difference between marketing and advertising. Outside is a group of young athletes practicing their sport. And in each and every instance there are volunteers of the kingdom being present with the spirit of the Lord. In each and every instance is found the keys to the kingdom through mentoring.

### FOSTER CHILD

Imagine a congregation that defies all statistics. Imagine you are into your housing ministry full force. Imagine you have home owners that now have room to open their doors and take in an abandoned child. "I already have members that are foster parents. What is this all about?" The Foster child program is again a simple program, but church centered. The church can build a kingdom where no child is forgotten or unwanted. In the Kingdom Church, the foster parents or foster home is a highly regarded ministry that the church provides its time to support. Yes, again the "T" word.



It is not enough that there are foster parented homes. It is not enough that the foster system is a revolving door system that at best provides shelter and, at worst, breaks up siblings through a series of revolving home placements.

It takes the anointing of the church to have a home that is stable and has the resources to ensure that the children placed in a foster home are not just housed but receive true care. It takes the church to honor the foster home parents as a ministry. It takes divine intervention to save a child, not government programs.

A church that has a mentoring program is well positioned to support a ministry to foster parents and the children in their care. How does it work? Think big.

What if the church so deemed the importance of having safe haven for the foster child that they sponsored housing at affordable rents or ownership rates for those in their congregation that became foster parents?

What if the church so deemed the importance of loving the unwanted child that they had mentors assigned to support the parents, support the siblings, support the teachers of that unwanted child?

If the church deemed it important, God's anointing would solve the foster care crisis many state governments are facing.

### ADOPTION

Closely related to the foster children program is the adoption program. Think of it, one child; one church. A direct and simple solution that would completely solve the adoption needs of the Kingdom.

Often we hear of the childless couple hoping and praying for an adoptive child. But in the Lord's Kingdom the focus is on the unwanted and the forgotten. Yes, it is a challenge to adopt a child that is not a perfect little bundle of innocence. The special needs child, the preadolescent age child is harder to place.

Yet look at our history in our own communities. Every day there are children being raised by an extended family member. We are successful taking care of our own. But who is there that will take care of one who has no one to his or her own.

Beyond the four walls of the church, the kingdom awaits to be brought into the fruition of God's plan. One church, one child includes all the support that the church can bring to bear upon the embraced forgotten child. The child can be claimed as one of our own. The unwanted child can be raised up to our community as a blessing from the Lord as if they were of our own blood - because they are our own blood through Christ.

If every church took one foster child or adopted one orphan, we would eliminate all orphans in each state.

Who made it possible? The body of Christ.  
Who gets the Glory? God.



### DELINQUENCY

Again you will hear the “T” word; time. Again we need to embrace the cry “one church; one child.” Through the power of grace the church can embrace the delinquent child and grab them out of clutches of the enemy. Taking the delinquent as they are released from jail and surrounding them with all the programs of the Church is step one.

Crucial to the rescue of the delinquent child is the assignment by the church of a mentor. In order to introduce and transfer the values of the faithful to the rescued one, a strong relationship must be established. Like any relationship centered on the Lord, it is a covenant.

There is a covenant between the mentor and the church that will include an ongoing dialogue about the success and challenges of integrating the delinquent into full ministries of the church.

There is a covenant between the delinquent and the church that the rescued one will be their obedient child and the church will be their parent.

There is a covenant between the Church and their community that they will be the beacon and the haven and the community will bring to them their broken and their weak for healing.

The covenant is simple. I am your God and you are my people. You may need to reach out to the court system to get their support. You may need to reach out to the lost parent who is without hope or resources to provide for their child. You may need to cross over the troubled waters of violence and death to claim the child as your own.

But know with certainty that He who says, “I am your God” has counted every hair on your head and you are his people”

Think of the glory given to the Lord to rescue one delinquent child per church in America. The prisons would be empty!



