



Join us on this journey of faith and financial stewardship as we commit to honoring God with our finances and building a debt-free future filled with possibilities for ministry, outreach, and Kingdom advancement. Together, we can make a lasting impact for the glory of God and the flourishing of His kingdom.

**To join the Freedom Challenge:**

Please fill out a Commitment Card, and return it to LOCC by April 1st or return it during week-end services. Envelopes will be provided at each campus Information Center. You can mail your Commitment Card to the address below.

Your Commitment Card is included in this brochure, and there are more cards available at both Campuses.

Set up your monthly gift or to give it all at once, by going to:  
<https://pushpay.com/g/liveoakscommunityoxford/Freedom Fund>

I am excited to see what God is going to do through our church!  
We can change the world together!!!

For the Kingdom,

*Pastor James*



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Check out our website for all the latest information:

**liveoakschurch.org**

# FREEDOM CHALLENGE



Can you imagine the potential of God's people when we go all in together?

Nothing can stop the force of God's church, fully surrendered to Him and His will.

Our spiritual gifts, talents, resources, and devotion, all empowered by the Holy Spirit, can work together to posture us for this future Kingdom impact.

With that in mind, we invite you to be part of our Freedom Challenge.

**THE FREEDOM CHALLENGE IS OUR JOURNEY TOWARD BEING A DEBT-FREE CHURCH TO INVEST, GROW, AND FURTHER THE KINGDOM.**

## Our Legacy...Towards our Future.

We are so grateful for the people and generosity here at LOCC.

Twelve years ago the vision was given by God to plant a church that went from 4 people to almost 3,000 who now call Live Oaks their church home. Our church now has two campuses totaling 8.1 acres with 4 worship services and an average weekly attendance of more than 1200. Because of your witness, generosity, and serving hearts, we are positioned to strategically reach our community with the Gospel and further the Kingdom.

## We know 3 challenges limit our capacity to grow and expand to accomplish our dreams

**BUDGET CONSTRAINTS**

**STAFFING FOR GROWTH**

**DEBT LIABILITIES**

**Before we jump into the details of the Freedom Challenge, let's review how we will answer these limitations through our overall financial targets for FY24:**

### TARGET 1

Create a balanced budget with a projected 8% income increase that captures operational and ministry requirements to resource the mission of LOCC for FY24.

### TARGET 2

Increase necessary staff by adding 10 new employees, some who will be part-time and others full-time, to support the growing ministry needs across LOCC.

### TARGET 3

Ensure healthy Checking Reserve, Capital Reserve, and Operational Reserve Funds/Accounts at \$250k each to meet emerging or critical needs.

### TARGET 4

Celebrate One Fund initiatives and ministries by communicating Kingdom impact, through tithes and offerings, to the LOCC community.

### TARGET 5

Develop and champion the strategy to Reduce our \$8.56M debt.

## We know the promises of God concerning resources:

“Remember this: Whoever sows sparingly will also reap sparingly, and whoever sows generously will also reap generously. Each of you should give what you have decided in your heart to give, not reluctantly or under compulsion, for God loves a cheerful giver. And God is able to bless you abundantly, so that in all things at all times, having all that you need, you will abound in every good work.”

2 Corinthians 9:6-8

“Bring the whole tithe into the storehouse, that there may be food in my house. Test me in this,” says the Lord Almighty, “and see if I will not throw open the floodgates of heaven and pour out so much blessing that there will not be room enough to store it.”

Malachi 3:10

Of course, with most big dreams, big investments must be made. If we are going to continue to expand our reach, maintain and improve our properties and facilities, and add much needed staff to shepherd and support our community, we need to tackle our current \$8.56M debt that was necessary to support a fast-growing congregation.

How are we going to tackle this debt, posture us to reach more people, and make more disciples for Jesus? Introducing, the:

## **FREEDOM CHALLENGE**

### **What is the Freedom Challenge?**

The Freedom Challenge is a 15-month debt-reduction strategy that will posture us for the future—more people reached with the gospel, expanded ministry opportunities, more missions and outreach, and of course, greater capacity to make even more disciples for Jesus!

This Challenge eliminates two of our three debts, satisfying the \$1.43M mortgage for our Southern Oaks Campus, and paying off a generous \$400K no-interest loan, from one our church family, due in February 2026. Imagine how wonderful it will be to invest in more Kingdom building as we retire these debts!

### **How can you be a part of this exciting moment in our church?**

We need every one of you to work together to accomplish this God-sized goal!

For this Challenge, we are inviting 800 of our people to pledge a commitment for the next 15 months

### **THE CHALLENGE**

**\$100**

Monthly gift  
for individual

**\$200**

Monthly gift  
for a family

### **ABOVE NORMAL GIVING**

- Not A Giver Yet-now Is A Great Time To Make A Difference For Our Future
- Some Cannot Give More-some Can Give More Than The Challenge

- Individuals can give \$100 monthly, above their normal giving
- Families can give \$200 monthly, above their normal giving

### **Let's do the math to see the impact of your gifts:**

- $\$100 \times 400 \text{ individuals} \times 12 \text{ months} = \$480,000$
- $\$200 \times 400 \text{ families} \times 12 \text{ months} = \$960,000$

### **Total in 1 year is \$1.44M**

Imagine that!!! In just one year, we could retire the \$1.43M mortgage for our Southern Oaks Campus.

Then, we would have \$100K to start our 3-month campaign to retire our \$400K loan.

### **This is how we can tackle the \$400K loan:**

- $\$100 \times 400 \text{ individuals} \times 3 \text{ months} = \$120,000$
- $\$200 \times 400 \text{ families} \times 3 \text{ months} = \$240,000$

### **Total in 3 months: \$360K**



This \$360K combined with \$100K left over from the first 12 months of the campaign enables us to retire our \$400K loan.

The remaining funds are applied to further debt reduction.

In just 15 months we will wipe out these debts:

### Current Debt Liabilities

- ~~\$400k due 1 Feb 2026~~ Paid Off
- ~~\$1.43M (SO) at 4%, increase up to 6.5% in Apr 2027~~ Paid Off
- 2 Loans paid off in 15 months -1 July 2025
- \$6.73M (WR) at 4%; increases to at least 6.5% in May 2025 (2.5% over Treasury rate, Treasury rate currently is approximately 4%)

\$45,094 versus \$37,176=\$7,918 monthly saved on monthly loan payments  
extra \$95,000 annually towards principal on the \$6.73M Loan

Please pray and consider joining us on this journey as we embark on a mission to eliminate debt and secure a financially stable future for our church community. Our Debt-Free campaign is a collective effort to break free from the burden of debt, enabling us to focus our resources on our core mission and ministries. Through strategic planning, sacrificial giving, and faithful stewardship, we aim to achieve financial freedom and pave the way for a thriving future of ministry and service.

## How does the Freedom Challenge benefit our church community?

### 1. Financial Freedom

By eliminating debt, we free up financial resources that can be redirected toward launching innovative ministry initiatives to meet the evolving needs of our community.

### 2. Stewardship Excellence

Demonstrating responsible stewardship of our resources, we set a positive example for our congregation and honor God with faithful management of the blessings entrusted to us.

### 3. Ministry Expansion

With reduced financial constraints, we have the opportunity to expand our ministry reach, with improvements to Southern Oaks and a potential new campus in the far Southern region of The Villages.

### 4. Enhanced Missions and Outreach

Unburdened by debt, we can prioritize outreach efforts and engage more effectively with our local community, demonstrating God's love in tangible ways and inviting others into a life-changing relationship with Christ around the world.

### 5. Sustainable Growth

Achieving financial stability sets the stage for sustainable growth and long-term impact, ensuring that our church remains a beacon of hope and transformation in our region for generations to come.

**FREEDOM**  
CHALLENGE