

UNLESS

A TWO-FOLD MOVEMENT OF TOTAL DEPENDENCE





**Unless the Lord builds the  
house, those who build it  
labor in vain.**

**Psalm 127:1**

# TABLE OF CONTENTS

WELCOME	pg. 4
OUR HISTORY	pg. 6
PRAYER GUIDE	pg. 10
SMALL GROUP GUIDE	
WEEK ONE	pg. 18
WEEK TWO	pg. 20
WEEK THREE	pg. 22
WEEK FOUR	pg. 24
OUR GOALS	pg. 28
OUR PROJECTS	pg. 30
GENEROSITY PATHWAY	pg. 36
WAYS TO GIVE	pg. 40
ONE FUND INITIATIVE	pg. 44
YOUR COMMITMENT	pg. 46
FAQ	pg. 48

THIS GUIDE BELONGS TO: \_\_\_\_\_

# AN UNLESS MOMENT

Have you ever found yourself in an unless moment? You know the kind. Unless this job comes through, life is going to look very different. Unless this surgery happens, the future changes. Sometimes unless moments are serious. Sometimes they're less dramatic, unless I eat right now, I might not make it. Unless I get to a bathroom quickly... you get the idea. But whether big or small, unless moments all have one thing in common: they are vulnerable places to be.

An unless moment is when you realize you can't fix what's in front of you on your own. Something has to happen or the outcome will be very different. As a church, we find ourselves in an unless

moment. Over the last few years, God has grown NorthRoad in ways we could never have orchestrated. We've gone from a church of about 900 people to regularly seeing as many as 2,300 each week with no signs of slowing down. God is bringing the masses.



Two years ago, we stepped out in faith and launched a dream called Orphans No More. It was simple in heart but bold in vision: God desires that those who don't know Him would come to know Him, not as strangers, but as sons and daughters. So we set out to see spiritual orphans become Orphans No More. And by God's grace, it's working. Just this year, 172 people have given their lives to Christ and been baptized. Every week, lives are being changed and stories are unfolding. It's everything we prayed for.

And yet, like any growing family, it changes everything. Imagine your family suddenly growing by six kids. Your grocery bill would change. Your space would change. Your priorities would change. You'd start asking questions like, how do we make this work? That's exactly where we are as a church.

We've hired 17 additional staff just to care well for the people God is bringing. We've stretched schedules, added services, and this spring we'll move from five services to six, simply to make room. We have done everything we can. And now, we are at a breaking point.

Here's where that word unless comes back into the picture. Unless God steps in, we are maxed out in every way. We've stretched every dollar. We've leveraged every option. Recently, we purchased the building next door with the hope of remodeling it so we can all fit. It would be a game-changer, creating space for kids, community, and continued growth. But here's the reality: we cannot take on additional debt, yet we cannot move forward without this space. Unless God moves on our behalf, our greatest days could be behind us.

Now, let us be clear about something important. Unless is not just a building campaign. Unless is a movement of total dependence on God. We don't just need God to show up in bricks and mortar. We need Him to show up everywhere. We need Him to move in lives, families, homes, and hearts. We need Him to move beyond our walls and far beyond our city.

As a church, we are trusting God for more than space. We are trusting Him to move mightily as we pursue the vision He has already placed before us: to baptize 500 people in the next two years, to see 200 children fostered into loving homes, to send 1,000 people into the mission field, and to plant 100 churches in the next 10 years. None of that happens by human effort alone. All of it requires God to show up.

This is why the days ahead matter so much. Scripture shows us clearly: God places His hand where people live by faith. Faith moves the heart of God. To step into this next chapter at NorthRoad, God is going to use us. He is going to call on our faith, our generosity, our obedience, and our willingness to trust Him, to provide for His work now and for generations to come.

Psalm 127:1 reminds us of this truth: "Unless the Lord builds the house, the builders labor in vain." Our job is not to be God. Our job is to trust Him to be God, to live generously, to love uninhibited, and to walk boldly, knowing it all depends on Him. Great days are ahead. Let's walk into them together, and watch God do an Unless moment in our lives.

**Matt Bartig**  
LEAD PASTOR

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# OUR HISTORY

By God's grace, the story of NorthRoad continues to unfold in powerful ways. During the Orphans No More initiative, we witnessed God's faithfulness as He provided what only He could, allowing us to purchase the building to our south and launch the long-held vision of NorthRoad Academy. In 2024, NorthRoad Academy opened with over 50 students on day one. What began as a step of faith became a testimony of God's provision, the generosity of His people, and doors opened for discipleship, families, and the next generation. In that same season, God also provided the opportunity to purchase the building to our north, which will become our future worship space. What once felt distant is now before us.

Now, in 2026, we step into a new chapter with the launch of the Unless Initiative, building on what God has already done as we prepare for what only He can do next. This is not the end of the story, but an invitation for every person to take their next step.

## 2013

**February 21:** Six families have the first Bible study to pray about what NorthRoad can be

**Easter:** NorthRoad holds its first preview service with 70 people in attendance

**September 1:** 75 core members spread out to pray over NorthRoad and its beginning

**September 8:** NorthRoad opens its doors with 250 people in attendance

## 2015

**Easter:** NorthRoad has its highest Sunday morning attendance ever with 820 worshipping

## 2017

**February:** NorthRoad purchases the building located at 49 College Campus Drive in Moscow Mills, Missouri

**Christmas Eve:** NorthRoad holds its first services in the newly renovated worship space

# 2018

**September 9:** NorthRoad officially adopts Jungs Station Baptist Church, turning NorthRoad into a multi-campus church

**November 18:** NorthRoad Harvester holds its first preview service

# 2019

**January 20:** NorthRoad Harvester opens its doors with 239 people in attendance

**September 8:** NorthRoad launches the Life on Purpose movement- drastically altering the vision and mission of the church and those who call it home

# 2020

**February 15:** NorthRoad has its highest Sunday morning attendance ever with 1,020 people worshipping across both campuses

**March:** Coronavirus hits, shutting down churches everywhere

# 2021

NorthRoad takes a faith step to advance forward from Coronavirus

**February:** The Activate challenge is launched giving greater purpose and clarity for all who call NorthRoad home

# 2023

The Lord provides the vision for NorthRoad to plant 100 churches in the next 10 years

**October:** NorthRoad launches the Orphans No More initiative, with a vision for full-church engagement in a life-changing encounter with God

# 2024

**August:** NorthRoad Academy Opens its doors with over 50 students enrolled

# 2025

NorthRoad purchases the building next door with plans to renovate into our new worship space

# OUR STATS

**2,013**

Average weekly attendance in the fall of 2025

**394**

Number of active volunteers  
over the past 200 days

**278**

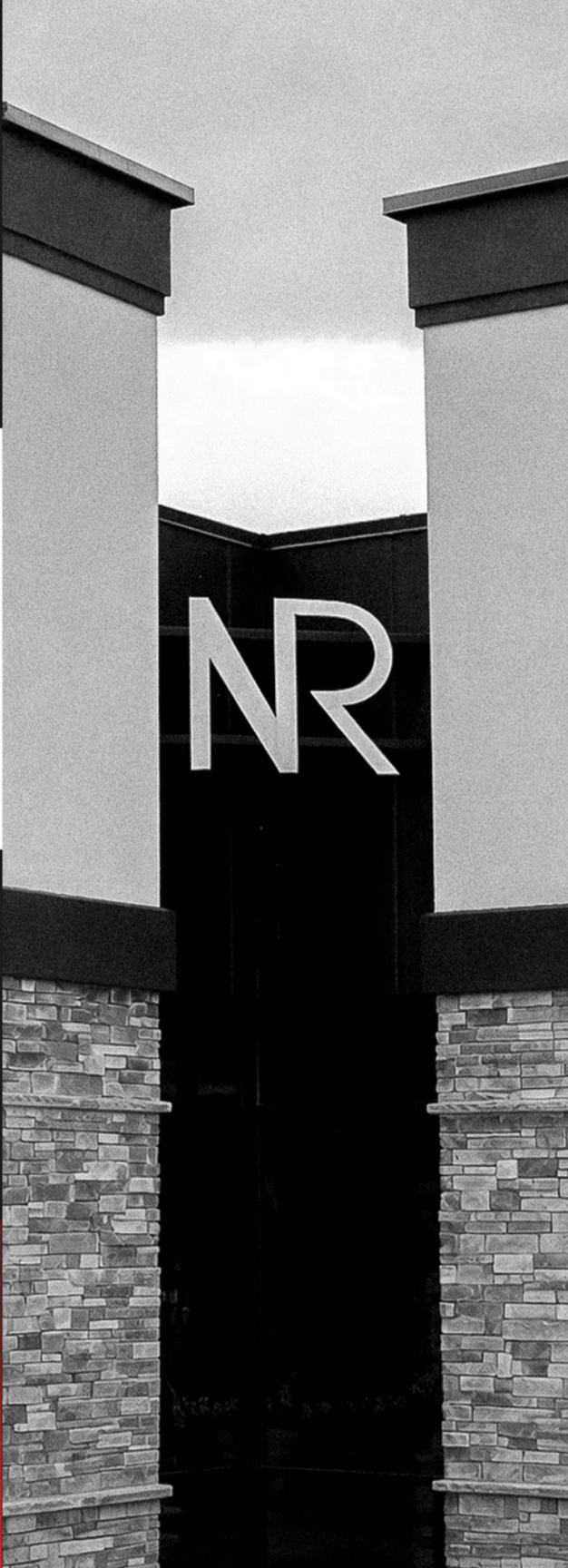
Number of baptisms since  
the launch of the  
Orphans No More campaign

**98**

Number of students enrolled  
at NorthRoad Academy

**5**

Number of churches planted



# PRAYER GUIDE



# PRAYER GUIDE

January 11th - February 15th

## DAY 1

*“Unless the Lord builds the house,  
the builders labor in vain.” Psalm 127:1*

Lord, remind us today that this campaign is not about buildings, numbers, or human effort - it's about Your power and Your purposes. Build NorthRoad in a way only You can, and make our hearts sensitive to Your leading. Teach us to release control and trust that every step forward happens because Your hand is on us. Move us into a confidence rooted in You alone.

## DAY 2

*“Now to Him who is able to do  
immeasurably more than all we ask or  
imagine...” Ephesians 3:20*

Father, stretch our faith beyond what feels safe or predictable. Give us eyes to see what could happen in this community if You move in ways beyond our imagination. Stir our hearts to pray bold prayers, give generously, and believe for miracles that only Your Spirit can accomplish. Let NorthRoad become a testimony of “only God could’ve done this”.

## DAY 3

*“If any of you lacks wisdom, you should ask God...” James 1:5*

Lord, speak clearly as we seek Your wisdom about giving, serving, and participating in this season. Quiet the noise of comparison or fear so we can discern Your voice with confidence. Show each household exactly what obedience looks like. Let Your wisdom anchor our decisions and deepen our trust.

## DAY 4

*“Commit your way to the Lord; trust in Him,  
and He will act.” Psalm 37:5*

Father, we commit this season to You, not just the campaign, but the posture of our hearts. Teach us what it looks like to trust You with the outcome. Remind us that obedience is our job and results are Yours. Act on behalf of NorthRoad in ways that bring You glory.

## DAY 5

*“Commit to the Lord whatever you do, and  
He will establish your plans.” Proverbs 16:3*

God, establish the work of NorthRoad’s hands. Guide every meeting, conversation, and decision so that our plans reflect Your

heart. Establish our unity as a church family. Strengthen our confidence that You are directing our steps.

## DAY 6

*“Your ears will hear a voice behind you, saying, ‘This is the way; walk in it.’”*  
Isaiah 30:21

Holy Spirit, lead us with clarity and peace. If we are hesitating, move us. If we're running ahead, slow us down. Tune our hearts to Your voice so we walk in step with You. Lead us as individuals and as a church in a shared direction.

## DAY 7

*“For where your treasure is, there your heart will be also.”* Matthew 6:21

Lord, reorder our desires today. Put our hearts where You want our treasure to go. Teach us to invest in Your Kingdom with joy and gratitude. Shape our generosity so it reflects our love for You.

## DAY 8

*“God loves a cheerful giver.”*  
2 Corinthians 9:7

Father, make generosity a joy, not a burden, in every household. Replace

pressure with purpose and obligation with delight. Help us give with grateful, faith-filled hearts. Let cheerful giving become a defining mark of NorthRoad.

## DAY 9

*“Test Me in this... and see if I will not throw open the floodgates of heaven...”*  
Malachi 3:10

Lord, increase our faith to trust You with what feels risky. Teach us the beauty of obedience when it stretches us. Help us release what we're holding tightly so we may experience Your provision in new ways. Pour out blessings that testify to Your faithfulness.

## DAY 10

*“The earth is the Lord’s, and everything in it.”* Psalm 24:1

God, remind us that everything we have is already Yours. We are stewards, not owners. Give us open hands and willing spirits. Let this truth reshape how we give, serve, and live.

## DAY 11

*“All the believers were one in heart and mind.”* Acts 4:32

Lord, unify NorthRoad in a supernatural way during this season. Remove division, comparison, or anything that fractures our unity. Knit our hearts together in purpose and mission. Make us one family, seeking one Kingdom.

## DAY 12

*“Love... binds them all together in perfect unity.”* Colossians 3:14

Father, let love lead the way - love for You, for each other, and for those who don't yet know You. Bind us together with compassion and grace. Help us assume the best about one another. Make our unity visible to the watching world.

## DAY 13

*“Value others above yourselves...”*  
Philippians 2:3–4

Lord, give us hearts that honor and serve one another. Teach us to care about the needs of others as if they were our own. Make our church a place where humility flourishes. Help every ministry reflect Your servant-hearted love.

## DAY 14

*“Let us not grow weary in doing good...”*  
Galatians 6:9

Father, strengthen those who feel tired, stretched, or overwhelmed. Renew their energy and fill them with purpose. Remind us that every unseen act of obedience matters. Help us keep going with joy.

## DAY 15

*“Encourage one another and build each other up.”* 1 Thessalonians 5:11

Lord, make NorthRoad a house of encouragement. Put words on our tongues that lift souls and strengthen weary hearts. Show us who needs a kind word today. Help us build each other up on purpose.

## DAY 16

*“Consecrate yourselves, for tomorrow the Lord will do amazing things among you.”*  
Joshua 3:5

Father, prepare our hearts for the miracles You want to do. Remove distractions and cleanse anything that dulls our sensitivity to You. Set us apart for Your purposes. Give us expectancy for what You're about to unfold.

## DAY 17

*“See, I am doing a new thing...”*

Isaiah 43:19

God, give us eyes to recognize the new thing You’re doing at NorthRoad. Help us not cling to old patterns when You’re leading us somewhere fresh. Make us courageous in change. Open pathways that only You could create.

## DAY 18

*“Be still, and know that I am God.”*

Psalm 46:10

Lord, settle our spirits. Quiet our racing thoughts and calm our anxious hearts. Teach us to rest in the assurance that You are sovereign over every detail of this campaign. Let stillness open the door to deeper trust.

## DAY 19

*“Those who hope in the Lord will renew their strength...”* Isaiah 40:31

Father, renew our strength today - physically, spiritually, and emotionally. Help those who feel stretched thin to find fresh hope in You. Empower our leaders and volunteers as they serve. Let hope rise across our church family.

## DAY 20

*“Let your light shine before others...”*

Matthew 5:16

Lord, let NorthRoad shine brightly in this community. Make our generosity, kindness, and love point people straight to You. Give us opportunities to share the gospel through our lives and stories. Make this building a lighthouse for Your glory.

## DAY 21

*“And the Lord added to their number daily those who were being saved.”* Acts 2:47

God, prepare the hearts of the families who will one day walk through NorthRoad’s doors. Draw them toward You even now. Let our future building be a place where many find salvation, healing, and belonging. Increase our church for Your Kingdom, not our comfort.

## DAY 22

*“Seek the peace and prosperity of the city...” Jeremiah 29:7*

Lord, bless Moscow Mills and the surrounding communities through NorthRoad. Give us favor with leaders, schools, neighborhoods, and families. Help our church bring hope, stability, and compassion to this region. Let our presence serve the city well.

## DAY 23

*“Let the little children come to Me...”*

Mark 10:14

Jesus, bless every child who is currently part of NorthRoad and every child who will come in the years ahead. Protect their innocence, grow their faith, and surround them with leaders who reflect Your love. Equip our children’s ministry with wisdom and strength. Let our new building be a place where young hearts meet You early.

## DAY 24

*“We will tell the next generation...”*

Psalm 78:4

Father, make NorthRoad a church that faithfully passes Your truth to the next generation. Give us courage to speak of

Your wonders. Strengthen parents, volunteers, and leaders as they disciple. Let legacy burn bright in this house.

## DAY 25

*“Set an example for the believers...”*

1 Timothy 4:12

Lord, bless our students and young adults. Raise up bold leaders among them. Protect their minds and strengthen their convictions in a world full of noise. Let our church champion their potential and invest deeply in their future.

## DAY 26

*“One generation commends Your works to another...” Psalm 145:4*

Father, create meaningful intergenerational relationships within NorthRoad. Help older believers pour into younger ones, and help the young honor the wisdom of those who’ve walked with You longer. Build bridges between seasons of life. Let our community reflect the beauty of every generation serving together.

## DAY 27

*“Spend yourselves in behalf of the hungry...” Isaiah 58:10*

Lord, give NorthRoad a compassionate heart for those in need - physically, emotionally, and spiritually. Show us how to serve the overlooked and the hurting. Make our church a refuge for the lonely and the broken. Teach us to "spend ourselves" in ways that honor You.

## DAY 28

*"The Lord is close to the brokenhearted..."*  
Psalm 34:18

Jesus, comfort those in our church walking through grief, loss, fear, or relational pain. Lift their heads and remind them they're not alone. Surround them with people who care deeply. Let the ministry inside our new building be a healing place for wounded hearts.

## DAY 29

*"The God of all comfort... comforts us so we can comfort others."* 2 Corinthians 1:3–4

Lord, make NorthRoad a healing community. Use our stories of Your comfort to comfort others. Give us tenderness for those who are silently struggling. Let our church become known for compassion and presence.

## DAY 30

*"Practice hospitality."* Romans 12:13

Father, help NorthRoad be a welcoming home for every person who walks through our doors. Remove any spirit of exclusivity or hesitation. Fill us with warmth, joy, and genuine love for strangers who become family. Let hospitality become our heartbeat.

## DAY 31

*"The Son of Man did not come to be served, but to serve..."* Matthew 20:28

Jesus, shape us into servants who delight in meeting the needs of others. Strengthen every volunteer team. Help us serve with humility and joy. Make our building a training ground for new ministry, not a monument of past accomplishments.

## DAY 32

*"Use whatever gift you have received to serve others..."* 1 Peter 4:10

Lord, awaken every spiritual gift inside this church. Show each person how their gifting fits into NorthRoad's calling. Make us bold in using what You've placed within us. We offer our gifts back to You for Kingdom impact.

## DAY 33

*“Spur one another on toward love and good deeds...” Hebrews 10:24–25*

Father, strengthen our commitment to gathering, serving, and growing together. Help us show up for one another even when life gets busy. Make Sundays a place of overflowing encouragement. Use this building to anchor our discipleship as a community.

## DAY 34

*“Establish the work of our hands...”*

Psalm 90:17

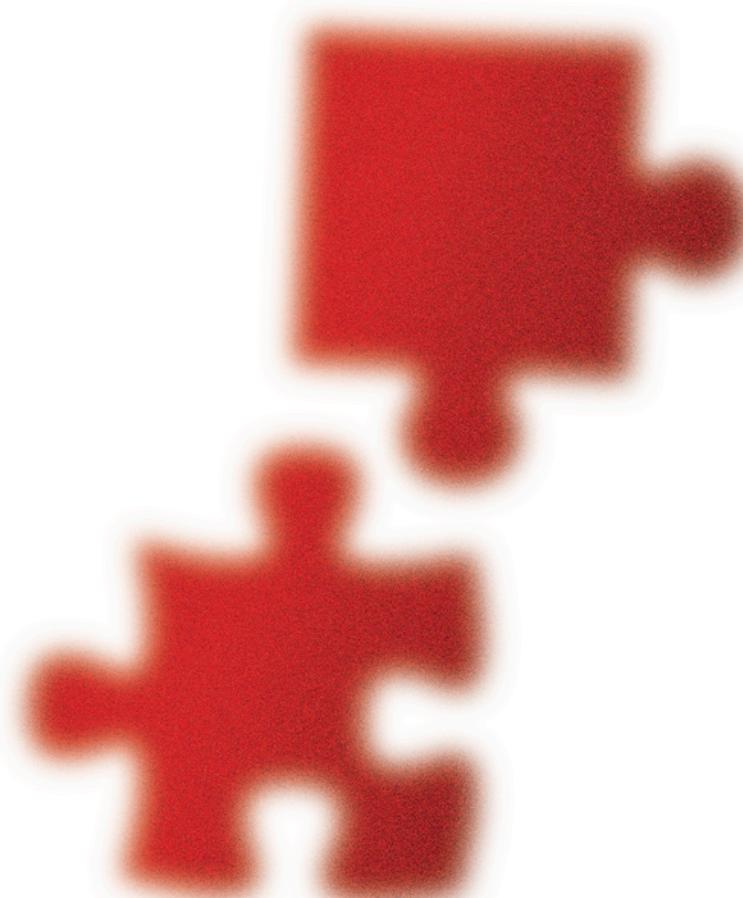
Lord, bless every contractor, planner, leader, and volunteer involved in this project. Protect the worksite and guide every detail. Establish what we cannot see and align what we cannot control. Let this project move forward with heaven's favor.

## DAY 35

*“My God will supply all your needs...”*

Philippians 4:19

Father, teach us to trust You with our financial fears and uncertainties. Remind us that provision begins and ends with You. Supply everything needed for this campaign. Help us give generously because You have never failed us.



# SERMON NOTES & DISCUSSION QUESTIONS



# SERMON NOTES - WEEK ONE

## DAVID | 1 SAMUEL 17

# SMALL GROUP - WEEK ONE

## DAVID | 1 SAMUEL 17

1. Why do you think Israel, God's covenant people, were paralyzed by fear?
  - Why do you think fear so quickly paralyzes us?
  - What are the types of fears that can keep you from acting in faith?
2. Why do you think David is able to have such faith in the midst of others consumed by their fear?
3. David refused Saul's armor. What 'armor' or false security do you tend to rely on?
  - In the past, how has trusting in false security left you?
4. In what ways might a church act more like Saul's army rather than like David?
5. What is a moment when God came through in an "Unless" moment in your life?
6. What relationship do money and fear have for you?
  - How does that affect the way you handle money?
7. What does trusting in God look like in your finances?

# SERMON NOTES - WEEK TWO

## *GIDEON | JUDGES 6-7*

# SMALL GROUP - WEEK TWO

## *GIDEON | JUDGES 6-7*

1. Why does God intentionally reduce Gideon's army?
  - What does that teach us about God?
2. How does God strengthen Gideon's faith in this story?
  - In your life how has God strengthened your faith?
3. What "too big" or "too small" or "too unlikely" situation are you facing today?
4. What role does obedience play in participating in God's impossible work?
5. How do you tend to respond when God calls you outside of your comfort zone?
6. What does being obedient with our finances mean and look like?
7. In your life, why is money one of the most difficult areas in which to be obedient?

# SERMON NOTES - WEEK THREE

# JACOB | GENESIS 32:22-32

# SMALL GROUP - WEEK THREE

## *JACOB | GENESIS 32:22-32*

1. What does Jacob's wrestling with God reveal about Jacob's heart?
2. How does Jacob's limp symbolize both weakness and grace?
3. Have you ever experienced a season where you felt like you were wrestling with God?
4. What might God be trying to reshape, rename, or break in your life so He can bless you?
5. How can a community (like a small group) help you wrestle honestly with God?
6. How should wrestling with God (being in relationship with Him) change the way we handle our finances?
7. What does the way we handle finances reveal about our hearts?

# SERMON NOTES - WEEK FOUR

# MOSES | EXODUS 3-4

# SMALL GROUP - WEEK FOUR

## MOSES | EXODUS 3-4

1. Why do you think Moses doubted himself so deeply when God called him?
  - What has doubt looked like in your life?
2. What does God's response to Moses' insecurities teach us about His character and capacity?
3. How does God redirect Moses' focus from his inability to God's power?
  - Where are you more focused on your own limitations than on God's power in your life?
4. Who has God brought into your life to help you in areas of weakness?
5. How can remembering God's past faithfulness strengthen present obedience?
6. When it comes to finances, what doubts tend to creep into your thoughts?
7. As NorthRoad seeks to follow God in this next stage, how can you come alongside the church in your finances?

# YOUR COMMITMENT

## HOW WILL YOU RESPOND?

We are asking you to go on a spiritual journey with God and your family, to take the biggest steps of generosity you've ever taken.

### 1. PRAY FERVENTLY

Pray that God would multiply our efforts to make disciples and make much of Christ. Pray that He would do abundantly more than we ask or imagine for His great name.

*My prayer for UNLESS is:*

### 2. GROW INTENTIONALLY

Attend each Sunday from January 10th through February 8th. Engage in the UNLESS study with your small group. Learn all you can about God's heart and will for you and your resources.

*A Growth Area for me through UNLESS is:*

### 3. COMMIT FULLY

Help us reach our goal of 100% engagement in UNLESS. Stand side by side with your church family. Commit to do what God asks. Put your "Yes!" on the table.

*My Commitment for UNLESS is:*

### 4. GIVE GENEROUSLY

Ask God to show you what it looks like to give in a way that changes you. Take whatever steps are required to see it through.

*I can grow in generosity through UNLESS by:*

# YOUR GIVING POTENTIAL

You may think your gift doesn't matter when compared to our total goal for UNLESS. You're wrong! Every gift matters to God. It's not about the amount, but what that amount means to you.

(Matt 12: 41-44)

Use this table to see how your monthly gift adds up over two years!

**MY/OUR TWO-YEAR "UNLESS" COMMITMENT**  
PLEASE CALCULATE WITHIN THE WORKSHEET BELOW

\$	WHAT I/WE NORMALLY GIVE IN ONE YEAR <i>(normal giving, special offering, etc.)</i>
+	
\$	MY/OUR EXPANDED ANNUAL GENEROSITY FOR "UNLESS"
=	
\$	X 2 YEARS = \$
MY/OUR GIFTS FROM STORED RESOURCES <i>(stocks, real estate, savings, selling items, etc.)</i>	
+	
\$	=
<b>MY/OUR TWO-YEAR UNLESS COMMITMENT:</b> FEBRUARY 2026 - FEBRUARY 2028	
\$	
name: _____ phone: _____	
address: _____ email: _____	

<b>TWO YEAR GOAL: \$12 MILLION</b>				
GIFTS NEEDED	2-YEAR GIFT OF	ANNUAL GIFT OF	MONTHLY GIFT OF	GIFT LEVEL TOTAL
1	\$1,000,000	\$500,000	\$41,667	\$1,000,000
1	\$750,000	\$375,000	\$31,250	\$750,000
1	\$500,000	\$250,000	\$20,833	\$500,000
4	\$250,000	\$125,000	\$10,417	\$1,000,000
10	\$100,000	\$50,000	\$4,167	\$1,000,000
20	\$75,000	\$37,500	\$3,125	\$1,500,000
30	\$50,000	\$25,000	\$2,083	\$1,500,000
50	\$25,000	\$12,500	\$1,042	\$1,250,000
100	\$10,000	\$5,000	\$417	\$1,000,000
100	\$7,500	\$3,750	\$313	\$750,000
150	\$4,800	\$2,400	\$200	\$720,000
150	\$3,600	\$1,800	\$150	\$540,000
150	\$2,400	\$1,200	\$100	\$360,000
Many	< \$2,400	< \$1200	< \$100	\$130,000
<b>TOTAL GIFT GOAL:</b>				<b>\$12,000,000</b>

# OUR GOALS

## PRIMARY GOAL: 100% ENGAGEMENT

UNLESS is first and foremost a discipleship initiative. Each of us is at a different point on our journey toward restoration and deeper faith.

Our desire is to learn new things about God and about ourselves. We want every single person at NorthRoad to engage in the UNLESS initiative and to be willing to take a meaningful next step of growth, especially in the area of generosity.

Whether you've never given before, you give occasionally, or you are already a consistent and faithful giver, there is a next step that God is inviting you to take in this journey.



# SECONDARY GOAL: \$12 MILLION

Our secondary goal is financial in nature. UNLESS is a one-fund initiative, meaning this amount includes:

- Our total ministry fund for the next two years  
**(OUR PURPOSE)**
- Our global reach through expansion  
**(OUR FUTURE)**



If 100% of the NorthRoad family becomes fully engaged, we believe we will see a level of generosity greater than ever before, allowing us to fully realize the vision and mission of UNLESS.

# OUR PROJECTS

## OUR PURPOSE - \$7,000,000

Through UNLESS, we will continue to support our existing ministry to kids, students, adults, and families by providing opportunities to learn, worship, serve, and connect with others.

We believe our church will have an even greater impact on our community by loving even more people into a growing relationship with Jesus!

We will consistently invite people to trust and follow Jesus—creating opportunities for kids, students, and adults to know God and find His purpose for their lives.

Over the next two years, we're allocating \$7,000,000 for **OUR PURPOSE**.





# OUR PURPOSE + OUR FUTURE = OUR GOAL



# OUR PROJECTS

## OUR FUTURE - \$5,000,000

Through UNLESS, we are preparing for the future of our church by creating space for continued growth, ministry, and life change.

In 2025, NorthRoad purchased the building directly next to our current facility. This strategic step forward gives us the opportunity to significantly expand our impact and better serve families, children, students, and the next generation.



Our vision is to renovate this new building into a dedicated worship space, complete with a nursery environment designed specifically for our youngest families.

This expansion positions NorthRoad to reach more people with the gospel, create room for continued attendance growth, and build environments where people can encounter Jesus every single weekend.



As worship moves into the newly renovated facility, our hope for the future is to renovate our current facility to become the permanent home for our NorthKids and NR Student ministries.



This renovation will allow us to:

- Create intentional, age-specific environments
- Improve safety, security, and check-in flow
- Expand classroom and small-group capacity
- Provide dedicated student worship and teaching space

Through UNLESS, we are not simply updating buildings, we are building environments where faith takes root, families are strengthened, and the next generation is discipled on purpose.



# FIVE STEPS IN A LIFE OF GENEROSITY

These stages focus on behaviors and attitudes of our hearts - the depth of our discipleship- rather than on amounts or percentages. Each step represents growth in a lifestyle of generosity and sacrifice that transforms us into the likeness of Christ who gave up everything.

## INITIAL GIVER

An Initial Giver is someone who decides to give for the first time, out of a response to God's Word about giving. This is someone who decides to give something and trust God and the leaders of the Church with this gift.

## CONSISTENT GIVER

A Consistent Giver is someone who commits to give something on a regular basis. Consistent Givers start to think of their giving in the same way they think about other budget expenses that are always paid, regardless of seasons of plenty or want. They often set up an online recurring gift to help.

## INTENTIONAL GIVER

Intentional Givers think about giving in relation to other things they spend their money on: "Why do I give the cable company or my cell provider more money than I give to God?" They consider a percentage or amount they want to commit to in order to consciously grow in their generosity. Intentional Givers look at their budget and consider how their giving reflects their view of God and commitment to His Kingdom. This may also be the point when someone begins to tithe, which is being intentional about a certain amount or percentage that they want to give to God.

## SURRENDERED GIVER

A Surrendered Giver is someone who recognizes the cost Christ paid on the cross for us and is surrendered to honoring God with 100% of their resources as a result. A Surrendered Giver gives in a way that changes them. Their giving governs their spending/saving rather than their spending/saving governing their giving. A Surrendered Giver isn't concerned with what they ARE giving but more concerned with what they're NOT giving and why. They seek to honor God with 100% of what He has given them, whether direct monetary giving or a God-honoring use of an existing resource like a home or a vehicle.

## LIFETIME GIVER

A Lifetime Giver is someone who thinks about the long-term effects of generosity rather than month-to-month, or even year-to-year, generosity. A Lifetime Giver makes decisions in the short-term that have longer-term effects as it relates to their generosity capacity. They think of what home they buy, what car they purchase, and how much savings they choose to keep all in relation to their generosity capacity. A Lifetime Giver might be someone who has a lifetime giving goal that governs their larger-ticket decisions. Much like a Surrendered Giver makes a commitment that will govern his/her monthly and annual decisions, a Lifetime Giver makes a lifetime or longerterm giving commitment that governs his/her larger-item purchases like homes, cars, investments, and the like.

**LIFETIME GIVER**

**SURRENDERED GIVER**

**INTENTIONAL GIVER**

**CONSISTENT GIVER**

**INITIAL GIVER**

# GIVING SCENARIOS

Each of us embarks on the generosity journey at a different starting point. Here are a few hypothetical situations that may be similar to the one in which you find yourself.

Each example below illustrates how an individual or family can take the next step on the generosity journey, and how the UNLESS commitment card could be completed accordingly.

Which of the following giving scenarios fits you best?

## INITIAL GIVER



Michael is new to the faith and has never given before. He is now starting several spiritual disciplines, including generosity. It's a huge step of faith for him, but Michael has decided to give \$25 per week. Combined with \$500 from his savings, Michael plans to give a total two-year contribution of \$3,100 to the UNLESS initiative.

## CONSISTENT GIVER



Jennifer has witnessed changes in her own life through the ministry of the church. So far, she has been giving casually, if she has extra cash on hand during offering time. However, she now feels led to become more consistent in her giving by setting up a recurring gift online. Her plan is to increase her usual annual giving of \$500 by \$1,250, bringing her to \$1,750 a year. With the addition of \$500 from a vacation savings fund, in two years she will have given \$4,000 to the UNLESS initiative.

## INTENTIONAL GIVER



Paul and Rebecca have given consistently to the church at a steady 5%. With a combined income of \$120,000, they contribute \$6,000 each year. UNLESS, however, has prompted them to tithe a full 10%. It will require some adjustments to give \$12,000 a year, but they know it's what God is calling them to do. Also, they've been saving for a boat but have decided to give the \$2,000 in that account as well. They are now planning to give \$26,000 to the church over the next two years.

## SURRENDERED GIVER



Anthony developed the discipline of tithing years ago, and he has experienced God's provision again and again. Anthony will increase his giving percentage from 10% to 12% of his annual income of \$70,000, or \$8,400 a year. Over two years, with the addition of \$2,000 from the transfer of stocks that are no longer of interest to him, Anthony looks forward to giving \$18,800 to the UNLESS initiative.

## LIFETIME GIVER



Judy loves to give of her time, talents, and resources. She has set a lifetime giving goal for herself, and is excited to reach it. She has been giving 15% of her \$90,000 income (\$13,500) to the church in recent years, but is inspired to increase the annual amount to \$15,000. She has been considering the purchase of a new home recently, but she realizes that purchase may inhibit her ability to reach her giving goal. So Judy has decided not to move, and to give her down payment toward the UNLESS initiative instead.

# CREATIVE WAYS TO GROW IN YOUR GENEROSITY

Generosity Initiatives rely on church members making gifts that expand and accelerate their current level of giving. The best path to increased giving is the spiritual path, where you set your heart on things above. Financial priorities then take shape from spiritual priorities.

One way of defining this is “Lifestyle Stewardship,” a term used to describe a level of giving that affects one’s living. The challenge of Lifestyle Stewardship is to find ways, boldly and prayerfully, to let your giving touch your living!

King David declared, “I will not sacrifice to the Lord my God burnt offerings that cost me nothing” (2 Samuel 24:24 NIV). David understood the gift that would touch the heart of God must first touch the heart of the giver! This is the spirit of Lifestyle Stewardship: If it is for my God, my gift must have value and meaning to me.

Often, Lifestyle Giving means giving up something in one area so that you can give more of yourself in another. The three keys to effectiveness in Lifestyle Stewardship are:

**REASSESS LIFESTYLE  
REARRANGE PRIORITIES  
REALLOCATE RESOURCES**

Many believers have been amazed at their ability to give more generously to their church. The following seven steps are offered to help you in this regard.

## **1. PRACTICE PRIORITY BUDGETING**

Many families will choose to rearrange their priorities and give up something in their current budget in order to give more to a generosity initiative. Priority budgeting may mean postponing a planned expenditure such as a new car, vacation, home remodeling, or other major purchase. Many Christians giving to capital stewardship campaigns find a way to give through sacrificial commitments made in faith and coupled with priority budgeting.

## **2. REDIRECT PRESENT EXPENDITURES**

Often, families have significant short-term expenditures for special needs. One example is the large expenditure a family incurs for a child to attend college. A family realized that their daughters would be graduating from college during the two years of the generosity initiative and, as a result, they were able to increase their commitment to the second year of the campaign by thousands of dollars by giving what they had been spending on their daughters' tuition. Another example would be the cash flow that is freed up when a loan is paid off.

## **3. INCREASED GIVING WITH INCREASED INCOME**

Some people receive periodic increases in salary or bonuses from their employers. The temptation for many of us is to increase our lifestyle to fit the higher income. In many instances, families have decided that they will commit the full amount of salary increases.

## **4. GIVE FROM YOUR EXCESS**

A young man decided that two collectors' baseball cards worth over \$20,000 he had been holding for a number of years would be the most appropriate means of touching sacrifice for his family. Some families save money over a period of years for a special project. A couple had saved \$80,000 to build a lake cabin. When their church entered a generosity initiative, they decided the needs of the church were greater than their need for a second home.

## **5. COMMIT UNEXPECTED CASH**

Often, people pray for God to show them a way they can give beyond what they can presently see or afford. Sometimes, the answers come unexpectedly. A couple had been praying for weeks about their commitment to the church generosity initiative. Much to their surprise, they received an inheritance of several thousand dollars. They gave the entire amount to their church as part of their two-year commitment, in addition to a commitment from their regular income.

## **6. SACRIFICE YOUR EXTRA TIME**

Some family members have extra time they would be willing to use in a part-time job to be able to give more to the church. This is particularly true for families whose children are grown and away from home, and for semi-retired or retired couples. A man was in the process of retiring when his church entered a campaign. He and his wife secured new jobs and gave the first two years of their retirement income to the generosity initiative.

## 7. DONATE APPRECIATED ASSETS (STORED RESOURCES)

Many people own stocks that are worth significantly more than the original purchase price. That is good news. The bad news is that if these stocks are sold, a significant portion of the gain would be lost to taxation. Gifts of appreciated assets—typically investment securities or real estate—can be very advantageous to both the donor and to the church. By transferring ownership of the asset to the church, the donor avoids capital gains taxes on the sale of the asset. In addition, the donor receives an income tax charitable deduction for the full market value of the asset. That, in effect, makes these gifts less costly to make.

	SELL ASSET & GIFT NET PROCEEDS	GIVE ASSET DIRECTLY
VALUE OF ASSET	\$12,000	\$12,000
ORIGINAL PURCHASE PRICE	\$3,000	\$3,000
AMOUNT OF APPRECIATION	\$9,000	\$9,000
CAPITAL GAINS TAX*	\$1,755	\$0
PROCEEDS TO CHURCH	\$10,245	\$12,000
(ASSET VALUE MINUS TAX)		

\*ASSUMES 12-MONTH HOLDING PERIOD, 15% CAPITAL GAINS TAX, 4.5% STATE INCOME TAX RATE.

Though it is important to invest your giving to further the mission of the ministry God has laid on your heart, it is also important to consider the tax implications of making a gift to the church. Before making a commitment of this type, please consult your CPA, tax attorney, or other financial advisor.

## 8. CONSIDER THE CHARITABLE IRA

In 2015, Congress enacted a permanent extension of the IRA charitable rollover. As a result, individuals age 70½ or older can make gifts directly from their IRA to charity. An IRA charitable rollover is a wonderful way you can help continue our work and also receive a tax benefit this year.

### Benefits of an IRA Charitable Rollover

- Avoid taxes on transfers of up to \$100,000 from your IRA to NorthRoad
- Satisfy your required minimum distribution (RMD) for the year
- Reduce your taxable income, even if you do not itemize deductions
- Make a gift that is not subject to the 50% deduction limits on charitable gifts

Giving does not have to be in equal increments over the two-year period of the campaign. You might be able to give more in the second year than in the first. As you think about your financial commitment to the campaign, think not just of your potential to give right now, but also of your potential to give in the future. It might be that you can make a two-year commitment in which 35-40% is given in the first year, and 60-65% is given in the second year.

Finally, as you consider your financial commitment to the Lord's work, you might want to consider estate planning. Many sincere, committed Christian people have not made provision for God in their wills and estate planning. Now might be a good time to do that. It might be as simple as including a provision in your will that 10% of the value of your estate will be donated to the church holding your letter of membership at the time of your passing. Or it could involve a planned gift such as a charitable remainder trust. While such gifts do not provide immediate financial benefit to a generosity initiative, they are marvelous gifts of faith commitment to carry on the work of the church for future generations.

# ONE FUND INITIATIVE

You may have been part of church campaigns in the past where you were asked to give a second gift “above and beyond” your usual giving to complete special projects... At NorthRoad, these have been used to make new buildings and ministries possible. Normally, you gave that gift to the “Building Fund”, and you also continued to give to the “General Fund”. This type of giving is potentially confusing to people who either don’t have a baseline for their “usual giving” or who aren’t able to really celebrate the total giving at NorthRoad in one single number. We believe we’re all on ONE MISSION—to passionately share the message of Jesus Christ and lead people to follow Him.

The UNLESS Initiative will last two years. During this time, every gift given to NorthRoad will go toward the UNLESS Initiative—to help us fulfill Our Purpose and Our Future.

We’ve included a sample commitment card so you can see how a “one fund initiative” works. Please take the time to fill this out, but don’t worry: You’ll get a shiny new one to submit on Commitment Weekend, February 7th & 8th.



# YOUR UNLESS COMMITMENT

EXERCISE AND REFLECTION TO DO AT HOME PRIOR TO COMMITMENT WEEKEND

1. List out the financial commitments you currently have—those that go beyond a one-time payment and have a time duration to them. Examples would be a home mortgage, a lease agreement, a car loan, a cell phone contract, your child's tuition for school, your own tuition for school, etc.
2. Now, write out the commitment you are planning to make for UNLESS. Where does it fall in the priority of these other commitments? Do you need to change or modify one or more of these other commitments in order to be able to fulfill your UNLESS commitment? What if you wanted to raise your UNLESS commitment? What would that require? Is there a financial commitment you currently have that appears to be prioritized above your ability to make a truly surrendered giving commitment? With your current priorities, are you fully engaged with God's mission of helping people take their next step with Christ?
3. If someone who didn't know you looked at your financial commitments, what would they say you value?
4. Would that statement be true about you? Or is there something that needs to be explained or modified?
5. If you keep this commitment over the next two years, what spiritual transformation will occur in you?
6. How will you leverage this change to influence others such as your children, your co-workers, your friends, your family, or others in your circles of influence?

Our primary goal through UNLESS is that 100% of people at NorthRoad would engage in this initiative to experience a life-changing encounter with God.

**How will the Lord use you in this UNLESS moment?**

# SAMPLE COMMITMENT CARD

## MY/OUR TWO-YEAR “UNLESS” COMMITMENT

PLEASE CALCULATE WITHIN THE WORKSHEET BELOW

\$

+

\$

=

\$

WHAT I/WE NORMALLY GIVE IN ONE YEAR  
*(normal giving, special offering, etc.)*

MY/OUR EXPANDED ANNUAL GENEROSITY  
FOR “UNLESS”

X 2 YEARS =

\$

+

\$

=

MY/OUR GIFTS FROM STORED RESOURCES  
*(stocks, real estate, savings, selling items, etc.)*

### MY/OUR TWO-YEAR UNLESS COMMITMENT:

FEBRUARY 2026 - FEBRUARY 2028

\$

name:

phone:

address:

email:

# FAQs

## WHAT ARE YOU ASKING ME TO DO?

First and foremost, we are asking that you pray and seek God's direction on what He is asking of you. Prepare your heart to hear Him and then listen to what He says. Take your next step. Engage in personal reflection with God in this guide. Talk with your spouse, your family, or others about what this commitment will mean for this next exciting season of your life.

We are asking that you make a sacrificial commitment to gospel-centered generosity—whatever it is that God leads you to do. Follow His leading.

Finally, we ask that you prepare to be amazed. We serve an awesome God, and He is going to move in huge ways. We anticipate an unprecedented impact from our collective UNLESS commitments—something only God can do. Please mark your calendar for Commitment Weekend, February 7th & 8th and prepare to experience a life-changing worship service that will forever be remembered as a defining moment for our church and our own faith.

## HOW IS UNLESS DIFFERENT FROM PREVIOUS GENEROSITY INITIATIVES?

We are more focused on everyone at NorthRoad seeing their giving as an integral part of the discipleship process and then being challenged by God to take a next step. The bulk of this notebook is focused on helping us dig into some key Biblical principles that guide us in this area as we follow Jesus. This is our first priority—100% participation in the process. Even if someone wrote us a check today for our secondary goal of \$12,000,000, we would still do this initiative. Whether we're just starting on our giving journey or we're very committed givers, we all have a next step to take and room to grow in this area.

## HOW DOES \$12,000,000 OVER TWO YEARS COMPARE TO CURRENT GIVING AT NORTHRoad?

Our current annual giving is approximately \$3,500,000, and multiplied over two years, the total is \$7,000,000. So, in essence, we're believing God to grow our resources by an additional \$5,000,000 over the next two years, for a total of \$12,000,000.

## ARE THERE ADDITIONAL WAYS BESIDES CASH THAT I CAN GIVE TOWARD UNLESS?

Be creative as you explore ways you and your family can give toward UNLESS. You might have some stocks, property, or other items of that nature. Or you may have stored resources that God has blessed you with in the past that He just might be calling you to give during this time. Please let us know if you need assistance with facilitating gifts of property or stock, and we would be happy to help you. Executive Pastor, Josh Pierce, can assist with all such gifts ([josh.pierce@northroadchurch.org](mailto:josh.pierce@northroadchurch.org)).

## WHAT IF I HAVE NEVER EVEN GIVEN TO NORTHRoad BEFORE?

UNLESS was crafted specifically with you in mind. UNLESS is a “one fund” generosity initiative. It’s different from a traditional capital campaign where you are called to give an extra gift above and beyond your normal giving, thus creating two steps for people who aren’t yet giving. UNLESS is a call to sacrificial, gospel-centered generosity for absolutely everyone at NorthRoad. If you have never given before, this is your chance to get in the game with a committed sacrifice. We really hope you will.

## **HOW LONG IS MY COMMITMENT?**

We are asking that everyone make a two-year (24-month) commitment. The fulfillment period for your commitment will begin with Celebration Weekend and our First Big Give offering on February 7th & 8th and will culminate in February of 2028.

## **WHAT IF I AM NEW AROUND HERE?**

UNLESS is about the vision for our church and our personal discipleship in giving as followers of Jesus. We believe that the local church is one of the most compelling missions to give toward, and we would really love for you to make NorthRoad your home and join us in UNLESS. If you are ready for it, this is a perfect time for you to put a stake in the ground and make this your church. The best way to get on the team is to connect with Discipleship Pastor, Matt Behr (matt.behr@northroadchurch.org).

## **WHAT IF I DON'T HAVE A JOB RIGHT NOW?**

### **WHAT DOES THAT MEAN FOR MY UNLESS COMMITMENT?**

UNLESS is about your total, radical, sacrificial generosity to God's mission at NorthRoad. We believe that God calls us to action in times of hardship just as much as He does in times of abundance, and that looks different for every person. UNLESS is about a heart change—one that is only accomplished by surrendering our lives completely over to God in this area of giving and declaring that we are a people who are unfinished. That may mean that you are being challenged to sell things, to pick up odd jobs, or even to trust God in faith by making a commitment that you don't quite know how to fulfill right now but that you believe God will provide for, as you seek for ways to work towards that commitment. We would like 100% of us to be a part of UNLESS so that we can all be supporting, loving, encouraging, and praying for one another through this spiritually stretching season at NorthRoad.

## **WHAT IF I AM SEVERELY IN DEBT RIGHT NOW? AM I STILL SUPPOSED TO GIVE?**

If you are someone currently seeking to make payments to pay off debt right now, we commend you for making progress on that. And you should continue to do so. We would be happy to help you on this journey and/or to recommend a budgeting class that might minister to you. Being in debt does not, however, "excuse" someone from giving. Giving isn't about what God wants from you; rather, it's about what God wants for you. It should be our joy and privilege to give at all times. Please let us know if you need assistance with this. We would be honored to help you!

## **WHAT IF I HAVEN'T BEEN BAPTIZED YET?**

Great question. People take different spiritual steps at different times. Some people begin praying before they begin attending church. Others begin going to a small group meeting before they begin talking to God in prayer. Giving is another spiritual step, and it comes at different times for different people. However, just like other spiritual disciplines, giving draws us closer to God. God is calling ALL of us to give.

"Where your treasure is, there your heart will be also."  
(Matthew 6:21)

Whether you have taken the spiritual step of baptism or not, we would encourage you to join us in UNLESS. We firmly believe it will draw you closer to God and hopefully to a place where you are ready to make the decision to surrender your life to the Lordship of Christ, and then take the next step of obedience by being baptized.



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