



Let There Be **Light**
Powering **Faith** with the **Sun** at St. Luke's

Why Solar at St. Luke's

As people of faith, caring for the environment is a spiritual responsibility.



Faithful stewardship
of God's creation



Alignment with
United Methodist
Social Principles



Financial
sustainability for
decades to come

Our United Methodist Social Principles are clear about our church's commitment to care for God's creation when it says...

"The whole earth is God's good creation and as such has inherent value. We are aware that the current utilization of energy resources threatens this creation at its very foundation."

Why Now?



WE HAVE A UNIQUE
OPPORTUNITY TO LEAD
BY EXAMPLE



IMMEDIATE FINANCIAL
BENEFITS ALONGSIDE
LONG-TERM
STEWARDSHIP

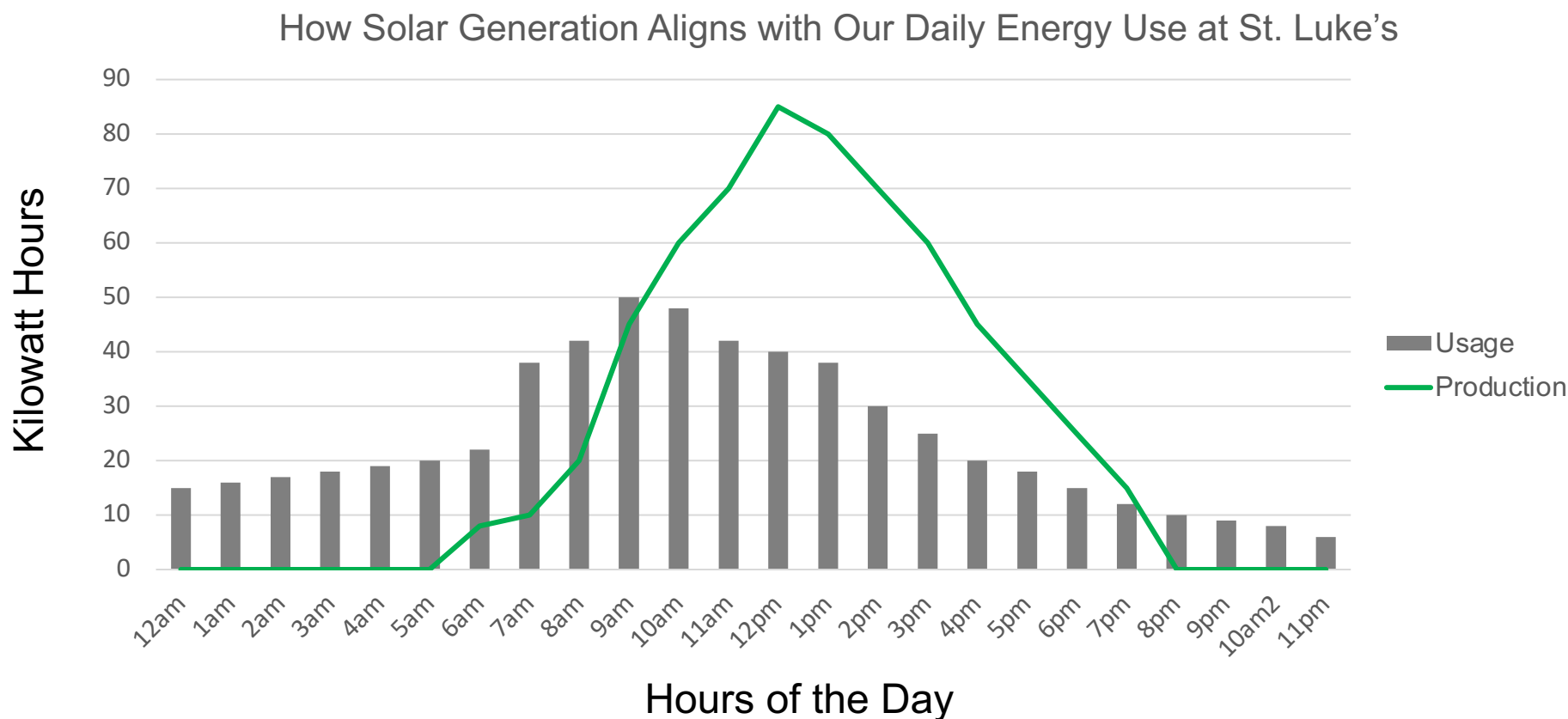


OTHER FAITH
COMMUNITIES HAVE
BEEN SUCCESSFUL
BEFORE US

What Is Being Proposed?

- Install **371** rooftop solar panels.
- Reduce electricity costs over time.
- Installed by Complete Energy Solutions (CES).

Solar Power, Right When We Need It Most



Most of our electricity use happens when the sun is shining—solar offsets it directly



Financial Summary at a Glance

(See page 26-27 for complete
cashflow models)

Net cash flow turns positive in Year 3

Cumulative cash flow turns positive:

- With Tax Credit: in Year 6
- Without Tax Credit: in Year 19

Immediate electricity savings (~\$20,000/year)

Loan is covered by utility savings + solar incentives

What If We Don't Get the Rebate?

The Project Still Makes Financial Sense — Even Without the Rebate

- Even without the rebate, the project still provides long-term value.
- While we fully expect to qualify for the full 40% federal tax credit, delays or supply chain issues could impact timing or eligibility.
- **The good news:**
 - Our financing plan assumes funding first, and rebate later
 - Even without the rebate, we see positive cash flow in Year 3
 - The system will still generate thousands in annual energy savings and reduce our carbon footprint
- **Bottom line:** The project is worth doing—rebate or not.

How We Will Pay for It

Now that the "**Big Beautiful Bill**" has recently passed, our picture is clear why this plan makes sense, but we need to act soon

- Our goal is to raise \$250,000—equal to half of the expected project costs—through pledges and donations.
- The other half will be financed through a loan from Methodists Helping Methodists.
- If construction starts before the end of 2025, we will qualify for the full federal credit.
- As long as the system is operational by the end of 2027, we'll receive the credit.
- The credit can be used to help repay the loan or cover other needs.
- Addresses both major concerns: rebate uncertainty and overall debt.

Funding first. Rebate later. Debt lower either way—even if rebate is delayed or reduced.

Cash Flow Timing

How We'll Match Money In With Money Out

We've carefully aligned when we receive funding with when we need to make payments—so we can stay on track without delays or shortfalls.

- The total project cost is **\$501,000**, with payments due in **phases from Oct 2025 to Mar 2026**
- Funding comes in **three planned waves** of congregational giving:
 - **\$140,000 by 12/31/25**
 - **\$180,000 by 3/31/26**
 - **\$250,000 by 10/31/26**
- A **\$250,000 loan** ensures early costs are covered before gifts are received
- **Church reserves** (temporarily used) are repaid as pledges come in
- **Loan payments (~\$40,000 in 2026)** are included in our planning

This is about timing—not just where the money comes from, but making sure it's there when we need it.

What's the Ask?

Help Us Raise \$250,000 (Half the Total Project Cost)

Goal: Raise \$250,000

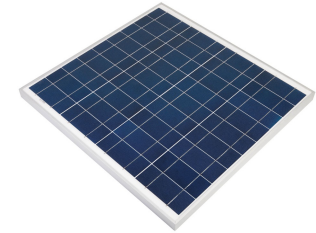
Confirmed pledges of \$83,000 so far

Remaining needed: **\$167,000**

Source	Amount	Notes
Anonymous Gift (pledged)	\$50,000	Already committed
Giving Intents So far	\$33,000	Received from early interest
Remaining to Raise	\$167,000	To fully reach \$250,000 goal

Let your gift be a visible sign of your faith and commitment to sustainability.

Sponsor a panel for \$750



Every panel brings us closer to a greener future and lower utility costs for generations

How Does Your Contribution Help?

- Sponsor a panel (There are **371** at \$750 each)
- Support financial stability for the church
- Long-term savings support ministry, not just utilities
- Let us know your interest during our pledge drive (Aug–Sept) so that we can plan the project



Sponsor a Panel and “Turn our roof **GREEN**”!

We’re installing **371** solar panels on the roof of St. Luke’s—each one a step toward sustainability and stewardship.

Each **green dot** on this map represents a panel that’s already been sponsored by members of our community.

Let’s fill the roof with green!
Your gift of **\$750 per panel** helps us reduce energy costs, care for creation, and shine our light for generations to come.

Let There Be Light!



Approvals We Need

- **External:**
 - District Superintendent
 - Location & Building Committee
 - Methodists Helping Methodists loan committee
- **Internal:**
 - Executive Team
 - Congregational vote in Charge Conference



Project Milestones

We are on a clear and achievable path: If we stay on track, construction will begin in December, and we'll meet our \$150K goal by March—fully repaying reserve funds by Fall 2026.

2025

2026



Next Steps & How to Participate

- Pray, pledge, promote
- We will have a 'soft campaign start, in July, and a stronger emphasis in the fall





Let There Be Light

Powering **Faith** with the **Sun** at St. Luke's

Thank You!

- We appreciate your support and stewardship
- Remember, this project has a long-term impact on St. Luke's mission!

Let's turn our roof **green and our faith into action!**



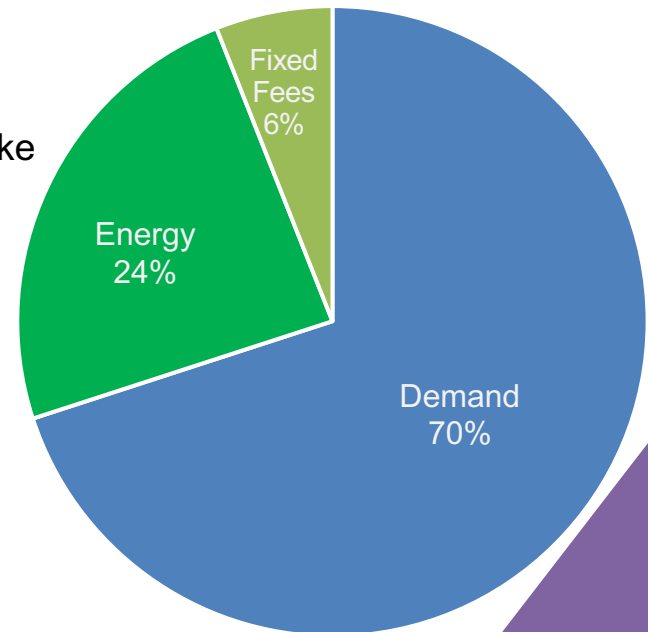
Electric Billing Explanation
References for Installer
Projected Cash Flow Models
Panel Sourcing and material details
How Solar Changes Our Electric Bill

DETAILED APPENDIX FOR DEEPER UNDERSTANDING

How Does St Luke's Electric Bill Work?

- Our current bills average about **\$33,000 a year**
- **It's different than your home bill...**
 - Demand Charges (70% of our bill):
 - Based on our highest 15-minute electricity spike each month
 - More like a toll on how hard we hit the system during busy moments
 - Summer spikes = higher rates
 - Energy Charges (24% of our bill):
 - Based on how much total electricity we use
 - We're charged less than a penny per kilowatt-hour
 - Fixed Fees (6% of our bill)
 - **Bottom Line:**
 - Most of our cost comes from WHEN we use power, not just how much
 - Solar helps reduce both demand spikes and total energy costs

Electric Charges



How Would We Pay for the Project?

- 50% of the costs of the project to be raised by a Church Capital Campaign
- 20-year loan from **Methodists Helping Methodists Foundation**
- 40% of the costs to be covered by rebates:
 - 30% Federal Investment tax credit, plus
 - 10% for U.S. materials
- Xcel Energy provides a solar credit to lower costs further.



Methodists Helping Methodists
F O U N D A T I O N

How and When We Use Electricity

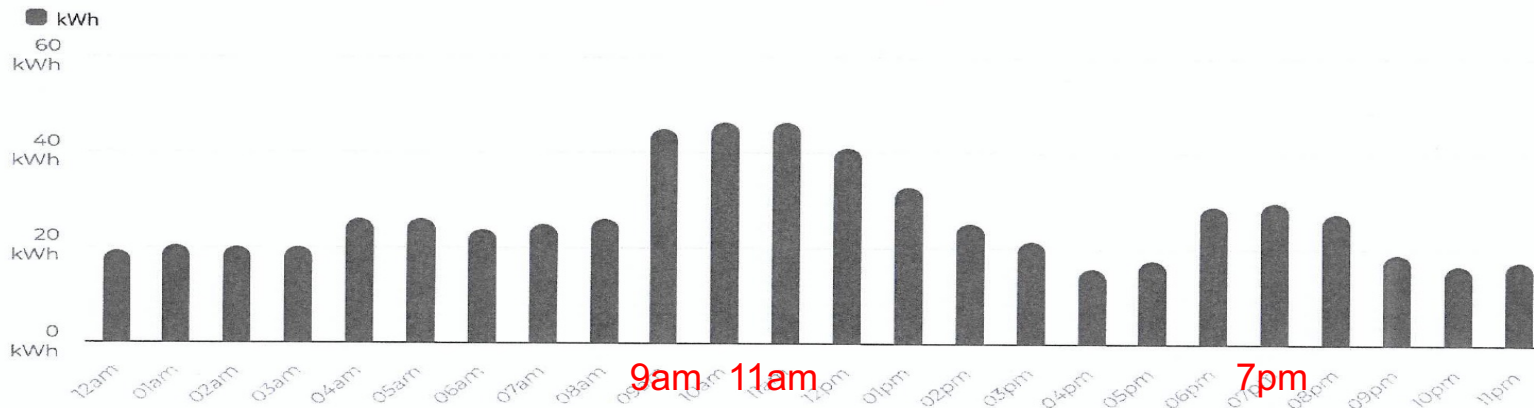
Usage Summary

kWh

02/13/2025 THURSDAY

Select an Option

Show Net Usage | Show Power Factor



Solar helps us reduce these peaks—and our monthly bill

What Are Others Saying About Solar?

"Our solar project made sense both theologically and financially."

– Rev. Ben Hensley, Lakewood UMC



Who Else Has Done Projects With Complete Energy Solutions?

Family in Christ Community Church

11355 Sheridan Blvd
Westminster, CO 80020
Contact: Randy Borden
System Size: 96kW



Arapahoe Road Baptist Church

780 E. Arapahoe Rd.
Centennial, CO 80122
Contact: Wayne Peterson
System Size: 56kW



What Will the Installation Look Like?

- A total of **371** panels will be installed on the south-facing roof.
- Inverters will be installed on the south wall
- The renderings of the installation from CES are depicted on the following page.
- Minimal aesthetic impact; professionally installed.



Inverters
to be
installed
on South
wall



Projected Cash Flow Model

SCENARIO 1:

Includes \$250,000 in Donations · Assumes 40% Federal Tax Credit Received

Cash Flow																
Period	0	1	2	3	4	5	6	7	17	18	19	20	21	22	23	Total
Year	2024	2025	2026	2027	2028	2029	2030	2031	2041	2042	2043	2044	2045	2046	2047	
Scenario - Collect \$250,000 in Fund Raising																
Project Cost - \$501,669	\$ -															\$ -
MHM Loan \$250,000 >> Payments		\$ (2,506)	\$ (23,711)	\$ (20,706)	(5,676)	\$ (5,676)	\$ (5,676)	(5,676)	\$ (5,676)	\$ (5,676)	\$ (5,676)	\$ (5,676)	\$ (5,676)	\$ (4,730)		\$ (153,822)
Int only, Consul Pay & Fund Raising Payments		\$ (86,072)	\$ (170,841)													\$ (256,919)
Annual Electricity Cost Avoidance > Infl. 3.00% 50% demand reduction		\$ 2	\$ 21,179	\$ 24,179	24,904	\$ 25,655	\$ 26,421	27,214	\$ 36,573	\$ 37,670	\$ 38,800	\$ 39,964	\$ 41,163	\$ 42,398	\$ 43,670	\$ 714,550
Xcel Energy Solar Rewards \$0.04/kWh			\$	\$ 8,020	9,162	\$ 9,062	\$ 9,020	8,975	\$ 8,536	\$ 8,494	\$ 8,451	\$ 8,409	\$ 8,367	\$ 8,325		\$ 173,610
IRS Rebate - USA Material Requirements - 10% Receive 100%				\$ 47,540												\$ 47,540
Federal Tax Credit - 30% Receive 100%				\$ 142,620												\$ 142,620
Net Cash Flow	\$ -	\$ (88,576)	\$ (173,371)	\$ 201,653	28,390	\$ 29,041	\$ 29,765	30,513	\$ 39,433	\$ 40,488	\$ 41,575	\$ 42,697	\$ 43,854	\$ 45,993	\$ 43,670	\$ 667,579
Cumulative Cash Flow	\$ -	\$ (88,576)	\$ (261,957)	\$ (60,301)	(31,911)	\$ (2,870)	\$ 26,896	57,408	\$ 409,301	\$ 449,789	\$ 491,365	\$ 534,062	\$ 577,916	\$ 623,909	\$ 667,579	

- Total net benefit: \$667,579 over 23 years
- Net cash flow turns positive in **Year 3** (2027)
- Cumulative cash flow begins in **Year 6** (2030)

NOTE:

Net cash flow shows whether the project saves money in a given year.

Cumulative cash flow tracks the total savings over time, turning positive only after all initial costs are paid back.

Projected Cash Flow Model

SCENARIO 2:

Includes \$250,000 in Donations · Assumes 0 Federal Tax Credit Received

Cash Flow																
Period	0	1	2	3	4	5	6	7	17	18	19	20	21	22	23	Total
Year	2024	2025	2026	2027	2028	2029	2030	2031	2041	2042	2043	2044	2045	2046	2047	
Scenario - Collect \$250,000 in Fund Raising																
Project Cost - \$501,669	\$ -															\$ -
MHM Loan \$250,000 >> Payments		\$ (2,506)	\$ (23,712)	\$ (23,712)	(23,712)	\$ (23,712)	\$ (23,712)	\$ (23,712)	\$ (23,712)	\$ (23,712)	\$ (23,712)	(23,712)	\$ (19,760)			\$ (472,794)
Int only, Consul Pay & Fund Raising Payments		\$ (86,072)	\$ (170,844)													\$ (256,919)
Annual Electricity Cost Avoidance > Infl. 3.00% 50% demand reduction		\$ 2	\$ 21,179	\$ 24,179	24,904	\$ 25,652	\$ 26,421	\$ 27,214	\$ 36,573	\$ 37,677	\$ 38,800	39,964	\$ 41,163	\$ 42,398	\$ 43,670	\$ 714,550
Xcel Energy Solar Rewards \$0.04/kWh			\$ 8,020	\$ 8,020	9,162	\$ 9,066	\$ 9,020	\$ 8,975	\$ 8,536	\$ 8,499	\$ 8,451	8,409	\$ 8,367	\$ 8,325		\$ 173,610
IRS Rebate - USA Material Requirements - 10% Receive \$0				\$ 1												\$ 1
Federal Tax Credit - 30% Receive \$0				\$ 1												\$ 1
Net Cash Flow	\$ -	\$ (88,576)	\$ (173,377)	\$ 8,489	10,354	\$ 11,005	\$ 11,729	\$ 12,477	\$ 21,397	\$ 22,456	\$ 23,539	24,661	\$ 29,770	\$ 50,723	\$ 43,670	\$ 158,449
Cumulative Cash Flow	\$ -	\$ (88,576)	\$ (261,953)	\$ (253,465)	(243,111)	\$ (232,106)	\$ (220,376)	\$ (207,900)	\$ (36,367)	\$ (13,911)	\$ 9,625	34,286	\$ 64,056	\$ 114,779	\$ 158,449	

- Total net benefit: \$158,449 over 23 years
- Net cash flow turns positive in **Year 3** (2027)
- Cumulative cash flow turns positive in **Year 19** (2043)

NOTE:

Net cash flow shows whether the project saves money in a given year.

Cumulative cash flow tracks the total savings over time, turning positive only after all initial costs are paid back.

How Solar Changes Our Electric Bill

- A Smart Meter was installed by Xcel Energy in October 2024
 - Allows us the ability to track our electrical usage by hour, day, etc.
- Current Billing
 - Demand Rates:
 - Spring, Fall, and Winter \$18.47/kW
 - Summer \$24.50/kW
- Energy Rate: \$0.00853/kWh
- Charge Basis: All usage, any time during the billing period
- Solar Billing
 - Demand Rates:
 - Spring, Fall & Winter: \$12.14/kW
 - Summer: \$13.30/kW
 - Charge Basis: Highest 60-minute usage Monday-Friday from 3pm to 7pm during the billing period
 - Energy Rate:
 - On-peak Monday-Friday 12-8pm \$0.11945/kWh
 - Off-peak \$0.02115/kWh
 - Excess production will be banked, used for less or zero production times

Why It Matters:

- Lower **demand rates**
- Limited **peak charge window**
- Ability to **store and reuse** solar energy
- Adds up to **thousands in annual savings**



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