



AGM Agenda

2:30pm 16 September 2018

1. Attendance and Apologies.

- 1.1. Present: Robert Toseland, Shelley Taylor, John Sampson, Glennys Williams, Paul Gahan, Ian Cook (left early), John Fowler, Cameron Cutts, Nathan Nettleton, Samara Pitt, Margie Welsford (late), Rita Wang (late), Acacia Nettleton (late).
- 1.2. Apologies: Merryl Gahan, Sylvia Sandeman, Gilbert Joyce, Yvonne Joyce, Daniel Stott, Danielle Stott, Eliz Cook, Steven Wong, Liesl Filippi, Dom Filippi.

2. Minutes of Previous Meetings

- 2.1. **Motion:** *That we now approve as an accurate record the minutes of the congregational AGM held on 17 September 2017.*

Outcome: Approved.

- 2.2. **Motion:** *That we now approve as an accurate record the minutes of the Special meeting held on 19 November 2017 (voting on adopting the "Safe Church Policy").*

Outcome: Approved.

- 2.3. **Motion:** *That we now approve as an accurate record the minutes of the Special meeting held on 25 March 2018 (voting on accepting 3 people into membership).*

Outcome: Approved.

- 2.4. **Motion:** *That we now approve as an accurate record the minutes of the Special meeting held on 10 June 2018 (voting on covenants and hosts).*

Outcome: Approved.

3. Reports

3.1. Host Group Report (attached - see page 4-5)

Motion: That the congregation accept the Host Group report as tabled and thank the Hosts for their ministry among us.

Discussion: Kitchen renovation primarily for the congregation, rather than hall hirers. Our 'auspice' of Sanctuary is an administrative role - for day-to-day purposes, they function as an independent entity. We acknowledge and appreciate Ian's role in overseeing the kitchen renovation. Cameron expressed deep gratitude for South Yarra's lead in conducting the 'For Crying Out Loud' service and sponsoring the Equal Voices conference.

Outcome: Approved.

3.2. Pastor's Report (attached - see page 6-7)

Motion: That the congregation accept the Pastor's report as tabled and thank Nathan for his ministry among us.

Discussion: John F suggested that Nathan might be experiencing a sense of ‘professional isolation’ compounded by no longer teaching at Whitley. Nathan noted that he has a good professional network for support but would value an associate pastor if other factors worked out. Overseas conferences happen on a 2-year cycle, so didn’t happen this year. His hours balance is better than it has been for a long time. He still does some admin and practical tasks that ideally wouldn’t be a pastor’s job.

Outcome: Approved.

Property Report

Motion: That the congregation accept the Property report as shared and thank Ian and Paul for their oversight of the care of our properties, and also thank Eliz and Ian for re-upholstering the seats.

Discussion: This year’s maintenance was mostly plumbing work. We also replaced the oven/stove and redid upholstery on seats. As we refine the kitchen design planning, we are particularly looking for feedback on disabled access options. Potential manse work upcoming is fascia falling off at the front, and removal of a bird accessing the belfry area.

Outcome: Approved.

3.3. Membership Report (attached - see page 8)

3.3.1. *Motion:* That the congregation accept the Membership report as presented with the changes noted, and thank Shelley for maintaining these records for us.

Outcome: Approved.

4. Financial Reports (attached - see page 9-10)

4.1. Financial Report for the 2017-2018 financial year (page 9)

Motion: That the Church accept the financial reports for the past year as presented, and thank Ian for his work.

Discussion: Hall hire income was the main contributor to our \$30,000 surplus. Laughingbird contributions go towards Nathan’s conference travel, this could be promoted more.

Outcome: Approved.

4.2. Budget for the 2018-2019 financial year (page 10)

Motion: That the church endorse the budget for the 2018-2019 financial year as presented.

Discussion: Kitchen renovation costs will be equivalent to our budget surplus, but we propose to pay for it out of accumulated cash reserves (about \$80,000). This gives us more choice in what to do with our budget surplus. In approving the budget, we are approving the kitchen budget as well.

Outcome: Approved.

4.3. Recipients of our Annual Giving

Background: Each year, the church gives away 10% of its facility hire income to ministries elsewhere. This is usually split between three recipients: one local, one elsewhere in Australia, and one overseas. Because our facility hire income has increased significantly this year, it is proposed to add a fourth recipient, something to do with support of asylum seekers.

Motion: That we give away 10% of our facility hire income for the past year and split it between four recipients:

- an overseas project to be chosen soon;
- the Indigenous Hospitality House;
- the TransFormation program at Whitley College; and
- an asylum seeker support project to be chosen soon.

Discussion: Suggestions are welcome for an asylum seeker project, and an overseas project to support. Rise is a group that does advocacy and is run by former detainees. Refugee Action Collective is another. It would be good to target a particular project, because the field is so huge. Peace Garden in Nagaland was suggested as a possibility for the overseas project, due to our connection with Visier who attended our church, and initiated this project. Host group will take suggestions and circulate to the congregation for feedback.

Outcome: Approved.

5. Elections

5.1. BUV Delegates

Motion: That the congregation endorse Cameron Cutts and Ian Cook as our delegates to the BUV Assembly Gatherings, and Merryl Gahan, Shelley Taylor and John Fowler as back-up delegates.

Outcome: Approved.

6. Necessary Tasks

Explanation: There are numerous people who contribute their time and labour to carry out the various tasks necessary to the ongoing operation of our common life, prayer and ministry. Many of these tasks are largely invisible, and are barely noticed unless they are not done. There are always some that are overlooked when we make up the list, so we add to the list in the meeting. These are not elected positions, and the fact that people are named as doing them does not mean that no one else can express interest in taking on the tasks. In most cases, the people doing them would welcome help, and in some cases they would love to hand the tasks over completely. There are some people who are doing too many of these tasks, and we would love to see them shared around more equally. So if this list prompts you to think, "I could do that one day," don't be afraid to communicate that thought to the Hosts or the person presently in the role.

Published List:

Bank Account Signatories: Nathan Nettleton, Shelley Taylor, Samara Pitt
 Birthday Cake Baker: Yvonne Joyce
 Camp Committee: Shelley Taylor, Eliz Cook
 Coordinator of Pastoral Hospitality and Care: Sylvia Sandeman
 Correspondence secretary: Shelley Taylor
 Delegates to BUV Gatherings: Ian Cook, Shelley Taylor

Garden: Daniel, Danielle and Lydia Stott, John Fowler, Tara Filippi
 Hall Hire Bookings and Invoicing: Daniel Stott & Eliz Cook
 Hall set up: Daniel & Lydia Stott, Nathan, Samara Pitt
 Hall pack up: Dennis Fisher, Ian Cook, Suzanne Peart, John Sampson, Nathan Nettleton
 Kitchen & Bathroom Supplies Purchaser: Sylvia Sandeman
 Minute Taker for Church Meetings: Steven Wong
 Minute Taker for Host Meetings: Samara Pitt
 Monthly Spiritual Reflections: Glennys Williams, John Fowler, Dennis Fisher
 Music - Sunday song leading and teaching: Samara Pitt
 Music - large print book weekly assembly: Liesl Filippi, Samara Pitt
 Music Copyright reporting: Margie Welsford & Samara Pitt
 Noticeboard and Leaflet table maintenance: Acacia Nettleton
 Notice Sheet: Daniel & Lydia Stott
 Weekly Bible Readings Filing: Liesl Filippi, Samara Pitt
 Weekly website update: Robert Toseland
 Wednesday Night Meditation Coordination: Suzanne Peart
 Congregational sommelier (wine purchasing): John Fowler
 Offering Counters: Eliz Cook, Rita Wang, Yvonne Joyce, John Sampson, Acacia Nettleton and occasional others
 Offering Banker & Bill Payer: Shelley Taylor
 Property maintenance: Ian Cook
 Manse maintenance: Paul Gahan
 Sharing library: Samara Pitt and Acacia Nettleton
 Supper roster participants: Eliz Cook, Ian Cook, Cameron Cutts, Margie Dahl, John Fowler, Merryl Gahan, Yvonne Joyce, Acacia Nettleton, Nathan Nettleton, Suzanne Peart, Samara Pitt, John Sampson, Sylvia Sandeman, Shelley Taylor, Rita Wang, Glennys Williams.
 Church Taxi Service: John Sampson, Gilbert Joyce, Ian Cook, Sylvia Sandeman, Suzanne Peart, Nathan Nettleton

Vacancies: There are also some jobs looking people to take them on:

- Weekly gathering of vegetation for the “Creation Prayer Station”
- Social Media Administrator
- Maintaining the Children’s Craft Trolley
- Minute Secretary for the local Emergency Relief Network (this one doesn’t need to come from our congregation, but it could, and it is currently needed)

Motion: That the congregation endorse all those who do the necessary tasks for our Church and thank them for their service during the past year.

Outcome: Approved.

7. Matters for Discernment

7.1. Congregational Trends

Topic of discussion: This issue has been raised in the attached pastoral report, and previously with the Host Group. Our average numbers at worship are down, and most of the loss has been among younger people. Is this just a random cyclic thing, or do we think there are explanations that we should take note of and respond to? Some people, including the pastor, are perceiving a sense of complacency and even stagnation in our congregational life at present. What is this about? Could it be related to the numeric decline (either as a cause or as a consequence)? Is it something we need to respond to, and if so, how?

Outcome: We will explore the option of an associate pastor.

7.2. Practices of Membership and Covenanting

Topic of discussion: Following our two Open Space sessions earlier in the year, some “Tentative First Proposals” for possible changes to our membership and covenanting practices have been circulated. They attempt to bring together some of the diverse hopes that were expressed in the earlier discussions. Where do we want to go from here?

8. Next AGM: 15 September 2019

Reports and Papers

Host group report for AGM 2018

The **Host Group in 2017 – 2018** has consisted of Eliz Cook, Ian Cook, Samara Pitt, Shelley Taylor and Sylvia Sandeman, with Nathan Nettleton as pastor and chair. The group generally meets on the first Wednesday of the month at Nathan's place in Parkville. As discussion and discernment occurs amid the host meeting liturgy, we often find ourselves very grateful for the community here and the opportunity to see the Spirit at work 'in us, through us and even despite us'.

Sylvia stepped down from the Host Group in June after many years of active and generous service. She continues to play the role of a 'host who doesn't attend meetings'. In this, she is one of several in our congregation who look to the needs of the group of people who gather around the table at South Yarra, and who take responsibility for our work and prayer together as we host the feast of God's people.

We are always open to others attending host meetings. Also, if you think you might be called into a Host role but the time, place or format of the meetings don't work for you, please let us know – it is important that we can change what we do to meet new situations as they arise.

We have continued to make use of 'Open Space' techniques to explore significant issues for our congregation.

In response to the Marriage Equality debate, a talking circle resulted in us making a temporary sign for the front of the church, and holding the '**For Crying Out Loud**' service, a ritual of solidarity, hope and blessing for LGBTIQ+ people, rainbow families and their allies amid the pain and fear of the National Marriage Equality Debate. Engagement on this issue via our social media was high, and required a significant element of pastoral care.

We ran two **Open Space discussions regarding Membership Pathways** at our church. Some tentative first proposals have been circulated in response to the discussions, and we will see where passion and responsibility – the underpinnings of Open Space process - take us! Already there are some **spiritual discussions** happening on the first Sunday of the month, initiated by Glennys and John F, and also hosted by Uncle Den. Several **social afternoon gatherings** have been initiated by Daniel, and the **Indigenous book club** has continued to read and meet, intermittently!

Holy Week culminated with the great Paschal celebration and included the **baptism of Uncle Den and Acacia, and welcoming John Stanshall** into membership of the church in this place.

We continue to auspice the **Sanctuary congregation in Warrnambool**, and were delighted that a couple of families joined us at the church camp this year, giving us a taste of how our familiar liturgy can be adapted for a majority-children context. We look forward to Alison's ordination in October, a confirmation of her call and a witness to the growth of the new community gathered at Warrnambool.

The congregation received a **letter of apology** from Jill Friebe, a former South Yarra Baptist pastor who was stood down by the Baptist Union after serious breaches of pastoral ethics at our church, requiring us to revisit a difficult time in our congregational life. Discussions around how to respond included reflections on how to enact duty of care in our church and beyond.

We **farewelled Peter** in June as he moved up to Byron Bay with Abby and Mika, and **welcomed baby Lior** who was born on July 9 to join Tara, Liesl and Dom.

Hall hire continues to grow in popularity and income, a big job coordinated by Daniel and Eliz. Ian is overseeing the process of planning the **kitchen renovation**, partly to cater for community use of our facilities. Maintenance issues across the year included replacing one oven, and pulling a dead possum out of a wall to address short circuiting lights – thanks Nathan!

In October we look forward to **sponsoring the Equal Voices conference** 'Connecting Stories' as a way of showing solidarity and support to LGBTIQ+ Christians and allies, to educate ourselves and to promote our church as a welcoming place.

Week to week, we gather on Sundays around Word and table. We recognise all those hands on deck that make it possible, and those that come as they are and bring the gift of their presence.

As we name these visible signs of our life of discipleship together at South Yarra, I want to acknowledge the many other acts of prayer and service, prophetic witness, challenge and struggle, hospitality, creativity, and forgiveness that go on day to day, often unnoticed, among us all. In the Host Group, we get a glimpse, we are often humbled, we are grateful and astonished, we laugh regularly, we disagree and we find a way. Thanks be to God.

September 2018
Samara Pitt

Nathan's Pastoral Report - AGM 16 September 2018

It has been very gratifying and encouraging other hear the responses from the congregation to the questions I raised with the Host Group a few weeks ago about the current trends and directions of our church. Several people have expressed timely reminders of the many strengths of our congregational life, and of the things that they appreciate and value about how we live out our discipleship together here. And as one person said in response to my question about possible complacency, "complacency is only a danger when you are in a very good place."

It is clear that people here feel proud of our strong culture of worship and preaching. They greatly value our weekly gathering around the meal table. They appreciate our culture of care and support expressed through many small scale personal contacts during the week. They cherish our freedom to be honest and real about who we are and what we think, feel and believe, and the inclusivity that is nourished by that freedom. They feel proud of the climate of healing and hope in all that we do, and the ways that that has facilitated major recovery and growth in a number of people, some of whom have then moved on to share the fruits of that growth in significant ways elsewhere.

We have sometimes wondered whether we should be giving more attention to 'outreach', but it was nice to hear the observation of us made by the Araluen camp manager after our recent camp: *"I was mightily impressed by the 'inreach' work being done in your group. I can see that you are answering a real need and your congregation provides a safe place for some very vulnerable souls."* While 'inreach' is an unusual word, and could sometime be used as a critique of a lack of 'outreach', it was clear in this case that it was being recognised as a very important ministry that does 'reach out' and offer a safe place of shelter, inclusion and healing for people who often struggle to find such things.

I'm proud to be the pastor of a church of whom all these things are true. But the current questions are real too, and reminding ourselves of the many positives is a way of putting those questions in context rather than of dismissing them. The two things that prompted the questions for me were an objective fall in our numbers, and a subjective feeling of complacency or stagnation.

Over the last couple of years we've lost more people than we've gained. No one seems to have left disgruntled or unhappy. They've all moved out of Melbourne for one reason or another. Two years ago, total numbers at Sunday worship were typically in the low to mid 30's. Only 6 months ago, they were usually still in the high 20's to low 30's. In the past two months, the highest has been 23 and the lowest just 14.

Over the many years that I have been pastor here, we have seen two previous periods of significant decline in numbers, so it would be easy to think that perhaps this is just a cyclical thing that will fix itself in time, and that may well be true. But there are two things that are noticeably different about this time, and which I think therefore warrant more thought. Firstly, those other two declines came in the aftermath of major crises that rocked the church and shredded morale. This time it is coming off a sustained period of health.

Secondly, this time around the loss has not been evenly spread across the age groups, and so it has changed the generational balance of the congregation. For the previous couple of decades, we have been unusual among smaller inner-city churches in having a quite even spread of age groups. But more recently, most of those we've lost were under 45's and their children, and most of those we've gained have been over 55's. Not that long ago, it wouldn't have been unusual to have about 15 people under the age of 30 at worship – children and young adults. A couple of times recently I've looked around the room and there were only four or five people under the age of 50. That's new for us. And let me reiterate what I have had to say to a couple of people: I'm not suggesting for a moment that I wish we had less older people. Only a few years ago I was praying for more older people. The issue now is not too many older people but too few younger people. That too may just be a cycle we're going through, but I think it is worth asking whether it points to something more important that we need to recognise and respond to.

The question of complacency or stagnation – being a far more subjective perception – is a bit more difficult to pin down and analyse. It could be that it is so subjective that it is actually mainly about me. Perhaps it is me that has become complacent and sluggish, and perhaps any perception of that in the wider congregation is because of the normal ways in which small organisations are influenced by the nature of the leadership that they are experiencing. I know there are people who want to jump to my defence when I say that, and I appreciate their efforts, but I do think that I am at least a part of the problem.

Looking back over my years here, I think that my leadership has always been at its best when I haven't been the sole pastor. It is not so much that I have serious gaps in my skill set, but that most of what I do ends up being a lot better when someone else is asking different questions of it and pushing me to think more broadly and creatively. This was especially true with Alison. Conventional wisdom would probably have said that our skill sets were too similar to be an ideal team, but her prophetic instincts and energy kept me much sharper than I have ever been able to be alone. I am quite sure that the pastoral leadership of this church has been diminished by being left to me alone. It is not about hours; we are not too big for one pastor. It is about ideas and insights and energy.

I have been here for so long that I was the primary contributor to the design of most of the system, processes, policies, and of course liturgies that shape our common life. I am possibly the person that is least able to see where and how those things need to be questioned, shaken up, renewed or discarded and replaced, because I am too bound up with them. That's what I mean when I say that I am more likely to be contributing to the problem than to the solution.

That said, a second pastor isn't the only way new ideas and questions can be generated and raised. I felt quite a surge of energy and hope as I put together the recent draft proposal on membership and covenanting structures, and that was something that came about because you collectively generated ideas and questions that challenged and stretched that status quo that I had nurtured. That draft is an expression of new energy and possibilities, but the way it came about is also evidence of something new and good. I'm looking forward to seeing how that conversation continues. But let me flag here what I have flagged to the Host Group: almost nothing in that proposal will go anywhere if you all just wait for me to activate it. I'm happy to respond to requests for help, but I intend to resist the temptation to drive this. I have put the ideas out there, attempting to identify possible convergences of the disparate ideas that were raised. Most of the ideas in there

do not need the adoption of a new policy to be started. They can happen whether or not we change our covenant. And it is as we see them being taken up by you that we will see whether they are really worthwhile, and whether we can break out of our comfort zones and seek new levels of discipleship.

In finishing, here is the table of my average time use for the calendar year to date. It shows that my actual hours are now roughly what they should be. It also shows that the percentage of my time spent on pastoral care is up, and I'm pleased about that. The table is, as always, potentially a bit misleading. Preparing a new sermon usually takes me more like 8-12 hours, but I don't preach every week, and sometimes I re-preach older sermons, so the weekly average is much lower.

I continue to feel honoured and privileged to be your pastor, and I look forward to what unfolds for us in the year to come.

Nathan Nettleton

2018 Church Hours

	Total	Average
Attendance at Church Activities	125h 2m	4h 19m
Church Activity Work Extras	74h 41m	2h 35m
Sermon Preparation	201h 15m	6h 57m
Liturgy planning/writing	89h 21m	3h 5m
Strategic Planning & Design	47h 39m	1h 39m
Writing Project - Paraphrases	0h 6m	0h 0m
Writing Project - Catechumen book	0h 54m	0h 2m
Writing Project - Other	3h 35m	0h 7m
Pastoral Visiting (incl. travel)	75h 55m	2h 37m
Pastoral Phone Calls & Emails	51h 25m	1h 46m
Communications & Correspondence	31h 24m	1h 5m
Administration Tasks	62h 4m	2h 11m
Meetings (Internal)	44h 48m	1h 33m
Meetings (representative)	6h 52m	0h 14m
BUV & BWA work	54h 49m	1h 54m
Emergency Relief Network admin	5h 56m	0h 12m
Professional Development	33h 20m	1h 9m
Reading and Research	2h 30m	0h 5m
Practical Tasks	18h 21m	0h 38m
Other	0h 0m	0h 0m
Average Total Hours (36h 24m paid)		32h 9m
Related Work Paid by Others	66h 25m	2h 18m

MEMBERSHIP REPORT – South Yarra Community Baptist Church – July 2018

Over the last 12 months, our covenanted membership has increased by three. Acacia Nettleton and Dennis Fisher were Baptised, and John Stanshall was also welcomed into the official membership of our congregation at the Easter Vigil on Saturday 31 March 2018.

2017 Statistics (AGM)

13 Females
13 Males
26 Members Total

2018 Statistics (AGM)

14 Females
15 Males
29 Members Total

These changes leave the following as the Membership Roll proposed for approval by the meeting:

Members Covenanted for the Current Year - 26

Eliz Cook	Gilbert Joyce	Daniel Stott
Ian Cook	Yvonne Joyce	Danielle Stott
Cameron Cutts	Mark Moroney	Shelley Taylor
Dom Filippi	Acacia Nettleton	Robert Toseland
Liesl Filippi	Nathan Nettleton	Margaret Welsford
Dennis Fisher	Samara Pitt	Rita Wang
John Fowler	John Sampson	Glennys Williams
Merryl Gahan	Sylvia Sandeman	Steven Wong
Paul Gahan	John Stanshall	

Members on the Reserve Roll- 3

Jill Edwards	Paul Holdway	Alison Sampson
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We currently have one adult enrolled in the Catechumenate:

Adult Catechumens

Ona Stewart

We also have three Junior Catechumens:

Junior Catechumens

Tara Filippi	Sofia Stewart	Lydia Stott
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Proposal a) *That the Membership Roll be approved as presented, with the changes noted.*

Shelley Taylor, Membership Secretary, 9 September 2018

Financial Report for the Past Year

Profit & Loss [With Last Year]

July 2017 To June 2018

ABN: 15 739 517 700

	This Year	Last Year
Income		
Offerings	\$40,683	\$44,475
Car Park Rental	\$26,222	\$24,374
Car Park Repairs refund	\$1,636	\$4,545
Hall Hire	\$39,197	\$21,420
Manse Rental	\$18,768	\$18,768
Camp Surplus/deficit	(\$1,645)	(\$840)
Laughingbird Gifts	\$1,150	\$2,103
Easter Sunday Cruise	\$32	\$133
Interest Received	\$1,704	\$744
Gift Alison	\$0	(\$339)
Total Income	\$127,747	\$115,383
Gross Profit	\$127,747	\$115,383
Expenses		
Employment Expenses		
Wages & Salaries	\$61,373	\$55,083
Superannuation	\$7,635	\$6,903
Long Service Leave	\$1,025	\$1,551
Workers' Compensation	\$273	\$591
Conference Expense	\$0	\$2,771
Insurance	\$3,793	\$3,566
Gifts	\$4,500	\$4,200
Dues & Subscriptions	\$100	\$0
Signs & Marketing	\$301	\$0
Maintenance Church	\$2,567	\$10,319
Maintenance Manse	\$0	\$91
BUV Contributions	\$3,692	\$3,300
Cleaning	\$3,124	\$3,120
Utilities	\$4,278	\$4,926
Worship Resources	\$1,866	\$3,026
Office Expense	\$351	\$1,616
BUV Dinners & functions	\$300	\$315
Kitchen Supplies	\$323	\$134
Website Expenses	\$145	(\$80)
Property Taxes	\$969	\$738
Total Expenses	\$96,615	\$102,169
Operating Profit	\$31,132	\$13,214
Net Profit/(Loss)	\$31,132	\$13,214

This report includes Year-End Adjustments.

Budget for the New Financial Year

Profit & Loss [Budget Analysis]

July 2018 To June 2019

ABN: 15 739 517 700

	Budgeted
Income	
Offerings	\$42,000
Car Park Repairs refund	\$26,862
Hall Hire	\$40,800
Manse Rental	\$18,768
Camp Surplus/deficit	(\$500)
Laughingbird Gifts	\$1,200
Interest Received	\$2,220
Total Income	\$131,350
Gross Profit	\$131,350
Expenses	
Employment Expenses	
Wages & Salaries	\$65,874
Superannuation	\$7,859
Long Service Leave	\$1,054
Workers' Compensation	\$400
Insurance	\$4,000
Gifts	\$7,500
Dues & Subscriptions	\$100
Maintenance Church	\$4,000
Maintenance Manse	\$2,000
BUV Contributions	\$4,500
Cleaning	\$3,500
Utilities	\$4,500
Worship Resources	\$2,000
Office Expense	\$500
BUV Dinners & functions	\$300
Kitchen Supplies	\$500
Website Expenses	\$100
Property Taxes	\$1,000
Total Expenses	\$109,686
Operating Profit	\$21,664
Net Profit/(Loss)	\$21,664

The above budget surplus does not include cost of kitchen renovations which are expected to cost from \$20,000 - \$25,000