

**How long will the Forward campaign last?**

Forward is a three-year capital campaign. Commitments may be fulfilled throughout the campaign period, allowing you to participate in the way that works best for you.

**How much debt does River Hills currently carry?**

River Hills' share of Cove Church Ministries' current debt is approximately \$500,000. This amount is based on River Hills representing approximately 20% of the ministry's overall operating budget and is also consistent with a separate historical analysis of debt associated with the River Hills property.

**Why is debt reduction such an important part of Forward?**

Debt currently requires resources that could otherwise be invested directly into ministry. Reducing that obligation creates greater flexibility for the future and allows Cove to direct more than \$200,000 of its annual budget toward serving people, strengthening ministries, and responding to new opportunities.

**When should I make my first gift toward my Forward commitment?**

You can give through our Give page at [www.riverhillshv.com](http://www.riverhillshv.com), by mail to the church office, or by contacting our church office for information regarding non-cash donations, starting October 18. Our commitment service will be on November 15. Commitments and pledges may be fulfilled at once or over the three-year campaign period.

**Can I fulfill my commitment through multiple gifts over time?**

Yes. Forward is designed as a three-year campaign, and gifts may be made weekly, monthly, annually, or on another schedule that is convenient for you.

**Can I give assets other than cash?**

Yes. Appreciated assets held for more than one year often provide some of the greatest giving opportunities. These may include publicly traded stocks, mutual fund shares, bonds, or real estate.

Because tax and financial situations vary, we encourage you to consult your financial or tax adviser before making this type of gift.

**Who can I talk with about a significant or non-cash gift?**

If you are considering a significant gift, stock, property, or another type of asset, our team is glad to help you explore the best way to give. Please contact Mike Brill at [mike.brill@covechurch.com](mailto:mike.brill@covechurch.com).