

Central Baptist Church

Congregational Meeting re Building Repairs and Solar Proposal

September 28, 2025

The meeting opened at 10:40 a.m. with a prayer led by Pastor Bob Nolan.

Moderator David Dolce shared the agenda: a discussion and paper ballot vote on Option 1: Building Repairs, followed by a discussion and paper ballot vote on Option 2: the Solar Energy Project.

Option 1: Building Repairs

Trustees President Trey Posey described the building repairs needed and Don Carlson shared what was involved in procuring the insurance settlement of approximately \$155,000 due to damage to the church's siding and roof. The Trustees recommend the authorization by the congregation of \$90,000 to complete the necessary repairs and improvements, to be paid from the \$155,000 insurance settlement. Don emphasized that the settlement is a one-time windfall. Rinaldi's quote for addressing the repairs and improvements is \$65,000; the \$90,000 requested includes contingency funds to cover unexpected building damage once Rinaldi removes the siding. If the total cost exceeds \$90,000, the Trustees will come back to the congregation with a request to authorize additional funds. Funds leftover from the insurance settlement will be moved into savings.

Trey reviewed the motion (below) and stressed that there is no right or wrong answer as congregation members consider their vote; rather, "whichever path we choose, we walk together." The ensuing discussion included questions (Q) and comments (C) from the congregation and responses (R) from Don Carlson, David Dolce and Trey Posey.

Motion: Trustees recommend, and the congregation is asked to authorize, approval of the allocation for up to \$90,000 to address building repair and improvements, including replacement of vinyl siding and trim on Clarke Hall and other parts of the church building by Rinaldi Roofing, installation of a new Southwest Avenue door, power washing of exterior surfaces, and other necessary exterior and interior repairs.

(Q) Did the Trustees request comparison bids before accepting Rinaldi's \$65,000 bid? (R) The Trustees did comparison bidding when Rinaldi was originally chosen for the roof replacement. The Trustees were satisfied with the firm's work, so no additional quotes were sought for this job.

(Q) Why is the siding rotting? (R) Southern sun exposure does damage and on other parts of the building, trim that is slipping allows water penetration. The trim will be re-secured by Rinaldi.

(Q) Was the entire building checked to identify areas in need of repair. (R) Rinaldi performed a thorough check of the building but there is no guarantee that additional damage won't be found once siding is removed. The Trustees explored addressing the siding on the entire building, but the cost was prohibitive.

A paper ballot vote was conducted. Results: All votes were in favor of authorizing the allocation of up to \$90,000 to address the building repairs and improvements; none against.

Option 2: Solar Energy Project

Trey explained that while the solar project was presented to the congregation nine months ago, the Trustees paused the process due to the uncertainty of governmental paybacks under the new administration. Don shared that the Direct Pay program survived the passage of the One Big Beautiful Bill and it has been confirmed that organizations are still receiving federal funding through the program.

With clarity now secured, the Trustees believe that the project makes sense theologically, financially, and environmentally and unanimously support bringing the question back to the congregation to move forward.

CBC's eligibility for the federal payback becomes murky if the church does not initiate and begin construction on the project in 2025. A new Treasury rule takes effect January 1 that will disqualify projects using parts from foreign entities of concern. To qualify, CBC must begin construction before 2026. CBC is working with the vendor to ensure that the majority of parts are domestic and will clear the threshold for a Direct Pay add-on of 5%.

Cost of the project is \$95,525. The church cannot apply for funding under the Direct Pay program until the project is completed. After that, the Federal Direct Pay will pay 40% (\$38,210) and the Rhode Island REF grant will pay \$16,576, making the net cost to CBC \$40,739. \$28,000 has already been pledged by CBC members and the \$6,000 deposit (approved by the congregation at the 12/8/24 meeting) brings the cost down to \$6,739. Solar energy will reduce CBC's energy bills by more than \$6000/year, lowering the church's operating budget.

The \$95,525 includes \$30,000 for batteries that will store energy, enabling CBC to serve as a "a place of refuge during a storm," allowing neighbors to charge medical devices, find shelter and stay safe. By selling stored energy back to the grid, the church will realize an additional \$1200/year (minimum).

Trey reviewed the motion (below) and Don stressed the importance of not allowing the issue to become divisive, whatever the outcome of the vote. The ensuing discussion included questions (Q) and comments (C) from the congregation and responses (R) from Don Carlson, David Dolce, John Andrews and Trey Posey.

Motion: The Trustees recommend, and the congregation is asked to authorize, pursuing a solar installation involving 44 Silfab solar PV roof panels and two Enphase batteries for energy storage at a gross project cost of \$95,525 through NEC Electric and Solar. Approximately 40% (\$38,410) will be reimbursed through the Federal Direct Pay program and an additional \$16,576 will be reimbursed through a Rhode Island REF grant, resulting in a net cost of \$41,038 to CBC. Funding will come from pledged donations, utilization of savings, and/or endowments with payback within a three-year period.

(Q) What is involved in managing the solar? (R) An app that shows performance levels is monitored by the installers. The panels are warrantied for 25 years and the batteries for 20. **Update: The following detailed breakdown of the warranty information was provided after the meeting: The panels have a 25-year Silfab manufacturer workmanship warranty plus a 30-year power performance guarantee (staged over years, but never below 89%). The Enphase IQ Batteries10C have a limited manufacturer warranty for 15 years or 6000 cycles for minimum 60% capacity. The microinverters have a 25-year manufacturer warranty from Enphase. In addition, there is a 10-year installer workmanship warranty from NEC.

(Q) Isn't there still reason to fear under this administration that the funding will disappear? (R) Yes, but one of the reasons the program survived the Big Beautiful Bill may be that there are many churches in deep red states relying on this funding.)

(Q) How are we carrying the \$95,525 until payback after completion of the project? (R) Duana and Morna Bucklin are in favor of installing solar and have removed restrictions to allow us to borrow the funds from the Bucklin Foundation.

(Q) What's the timeline? (R) NEC is handling the permitting processes and expects to have "hammers on the roof" in Jan/Feb. Because they are purchasing the equipment in 2025, the church will still qualify as a 2025 Direct Pay applicant.

(Q) Will adding solar affect our insurance? (R) We have kept Church Mutual updated and pay our bills. However, Church Mutual has dropped Abcori and may be looking to get out of the church business.

(C) Be aware that you are buying a “power plant” and you have that responsibility. Equipment may be covered, but you still have to pay the shipping, etc., when something goes wrong. (C) Be aware of the challenge of finding local technicians to service the equipment. (R) We have a 10-year installer warranty to cover service on the panels.

(Q) Will the roof support the weight of the panels? (R) During the roof replacement, Rinaldi reinforced the parts of the roof where solar would be installed.

(Q) Other deadlines? (R) To qualify for the RI REF grant, the application must be submitted at 9 a.m. on October 31.

(C) Hats off to the creative thinking of the Trustees.

(C) I believe in the future of our planet and humanity. Fossil fuels are not our future. We want to move forward with faith, not fear. This would be a foundational piece for this church if you trust, generating resources for the church to grow.

(C) I love the piece about solar helping the community, showing the heart of our church.

(C) Trustees are responsible for balancing the budget and this is a tremendous opportunity. We have a window that is optimal with the least amount of risk.

A paper ballot vote was conducted. Results: 39 in favor; 9 against.

The meeting adjourned at 11:44.

Minutes respectfully submitted by Cathy Kaiser.

The handout provided at the meeting follows,

Central Baptist Church Congregational Vote

Vote 1: Building Repairs

Motion: Trustees recommend, and the congregation is asked to authorize, approval of the allocation for up to \$90,000 to address building repair and improvements, including replacement of vinyl siding and trim on Clarke Hall and other parts of the church building by Rinaldi Roofing, installation of a new Southwest Avenue door, power washing of exterior surfaces, and other necessary exterior and interior repairs.

Background:

- CBC received an insurance settlement of approximately \$155,000 due to damage to church siding and roof.
- Trustees propose using up to \$90,000 of these funds for building repairs, including siding replacement, a new Southwest Avenue door, and power washing.
- These repairs are considered necessary to maintain the integrity and usability of our facilities. Funds leftover from the insurance claim will be moved into savings.

Vote 2: Solar Energy Project

Motion: The Trustees recommend, and the congregation is asked to authorize, pursuing a solar installation involving 44 Silfab solar PV roof panels and two Enphase batteries for energy storage at a gross project cost of \$95,525 through NEC Electric and Solar. Approximately 40% (\$38,410) will be reimbursed through the Federal Direct Pay program and an additional \$16,576 will be reimbursed through a Rhode Island REF grant, resulting in a net cost of \$41,038 to CBC. Funding will come from pledged donations, utilization of savings, and/or endowments with payback within a three-year period.

Background:

- **History**
 - Presented nine months ago, paused with uncertainty about federal reimbursements. With clarity now secured, Trustees believe this project makes sense theologically, financially, and environmentally.
- **Federal Program**
 - The Direct Pay program (from the Inflation Reduction Act) survived legislative review. A new Treasury rule takes effect January 1 that will disqualify projects using parts from foreign entities of concern. To qualify, CBC must begin construction before 2026. Vendor confirms major system components are U.S.-sourced.

- **Financial Snapshot**

Gross Project Cost	\$95,525
Federal Direct Pay (40%)	-\$38,210
Rhode Island REF Grant	-\$16,576
Net Cost to CBC	\$40,739
Already Pledged by Members of CBC (Includes \$6,000 approved from 12/8/24 meeting)	-\$34,000
Remaining	\$6,739

- **Annual Savings**
 - Solar reduces energy bills by more than \$6,000/year, permanently lowering CBC's operating budget.
- **Community Impact**
 - With batteries, CBC could serve as a refuge during outages, allowing neighbors to charge medical devices, stay safe, and find shelter.
- **Visible Witness**
 - Solar makes CBC's commitment to stewardship and sustainability a public sign to the community.