

MELBOURNE MEDITATION GROUP

of

Self-Realization Fellowship

FOUNDED IN 1920 BY PARAMAHANSA YOGANANDA

TEMPLE PLAN

*“Divine Father, in my temple of silence
I have made a garden for Thee, decorated with the blossoms of my devotion.*

*With aspiring heart, with zealous mind, with flaming soul,
I lay at Thy feet of Omnipresence all the flowers of my devotion.*

*Oh God, I will worship Thee as beauty and intelligence in the temple of Nature.
I will worship Thee as power in the temple of activity,
and as peace in the temple of silence.”*

Paramahansa Yogananda
Metaphysical Meditations

25 November 2010

Table of Contents

1. Introduction	3
2. Summary of the MMG Temple Plan	4
3. Background	5
4. Group Vision for a Melbourne Temple	7
5. MMG of SRF Endorsement of the Temple Plan	7
6. MMG Ideas and Wishes for a Melbourne Temple (Group Workshop 2008)	8
7. MMG Temple Plan - Short, Medium and Longer Term	11
8. Temple Fund Use	13
9. Temple Fund - Current Savings and Growth Capacity from Donations	14
10. Temple Fund - Donations and Pledges	15
11. Temple Fund - Investment Strategy	15
12. Temple Fund - Bank Account Administration	16
APPENDIX ONE - Temple Fund Donation - Pledge Form	18
APPENDIX TWO - Authorised Signatory - Withdrawal Pledge	20

Temple Plan

1. Introduction:

The purpose of this Temple Plan is to set and make clear the vision held by the devotees of Paramahansa Yogananda who are members of the Melbourne Meditation Group (MMG) of Self-Realization fellowship for the attainment of a permanent meditation temple in Melbourne in the future and to make clear how the Group will approach fulfilling the following MMG Vision:

To establish a permanent and dedicated place of worship

that is conducive to meditation and easily accessible

to SRF devotees who live in and around Melbourne.

With a clear vision and direction for the attainment of a MMG temple, we, the members of the MMG of SRF will seek to attune our dynamic wills with the will of God and our Gurus in focusing our financial resources and meditative efforts to manifest a permanent meditation meeting place some time in the future.

We, the members of the MMG will continue to seek to build a spiritual 'hive' of the type Master visualised for SRF meditation groups all over the world – a hive filled with love and God-realization.

2. Summary of the MMG Temple Plan

I. Short-Term Plan (e.g. now to 2012) – Rent a Meeting Place

- The MMG of SRF plans to continue **renting** a room at the present BCHS location in Hawthorn (or another similar room rental option nearby) for as long as space accommodates the size of the congregation. This allows surplus offertory funds to be made regularly into the Temple Fund.
- The MMG of SRF plans to continue to operate a term deposit investment strategy with a AAA-bank to grow the temple savings of the MMG in order to purchase premises for an MMG a temple in the future.

II. Mid-Term Plan (e.g. 2012 – 2022) – Lease a Property as a Meeting Place

- As MMG member numbers continue to grow, the MMG should consider **leasing** larger premises as a meeting place that better meets the needs of members
- Entering a leasing arrangement would be subject to there being sufficient financial support from members to sustain all lease-related costs.
- The Temple Fund would not be available to be used to cover any of the lease payments or lease related expenses. The group should continue to preserve and grow the MMG Temple Fund for the acquisition of a future permanent temple while leasing.

III. Longer-Term Plan (e.g. Beyond 2022) – Purchase a Permanent Temple

- The MMG of SRF Temple Fund will be regularly rolled-over via a term deposit investment strategy with a AAA-bank to grow the savings to a level to purchase suitable premises for an MMG temple in the future.
- As MMG members and the Temple Fund continue to grow, the MMG of SRF should consider **purchasing** a property and building to establish a permanent and dedicated place of worship for the Group
- The purchase for the MMG of SRF Temple will be made in the name of Self-Realization Fellowship Church. (i.e. SRF International Headquarters).

3. Background:

- **History of Temple Planning by the Melbourne Meditation Group of SRF**

A temple fund was first established by the MMG initiated by Ms Marika Liew in the 1980's with a view to accumulating funds for acquiring a premise to establish a permanent temple that meets the needs of the group.

The MMG Temple Fund has since grown primarily as a result of donations from devotees and offerings received during the regular MMG meditation services. Some devotees are also currently making a regular donation specifically to the MMG Temple Fund.

- **The Terms of reference for the Temple Plan Committee**

A sub-committee of the Managing Council was formed at the MMG annual general meeting in November 2006 to develop a plan to establish a permanent temple for the Melbourne Meditation Group of Self-Realization Fellowship in the years to come. This Committee would seek to detail via a Temple Plan:

- The group's vision for the future MMG temple;
- A set of 'criteria' and essential requirements for a future MMG temple;
- Options and a 'recommendation' for acquiring a future MMG temple;
- An 'investment' approach for donations to acquire a future MMG temple; and
- A 'donation' approach for collecting funds to acquire and operate a temple.

- **Activities of the Temple Plan Committee**

The committee held 14 Temple Plan committee meetings and two group workshops to develop this Temple Plan between June 2007 and November 2010.

To allow all members of the group to participate in this important planning task, a Temple Plan Workshop was held on Sunday 20 July, 2008.

The aim of the workshop was to provide a forum for members to freely convey any thoughts and ideas that they might have for a future MMG temple and to foster a united and collaborative effort in order to manifest this vision in the not too distant future.

The following were the key points discussed:

- What would be your general ideas or vision for the future MMG temple?
- What essential qualities or features are necessary for the future MMG temple?
- What ideas do you have to assist the planning or attainment of the MMG temple?
- In what ways may you be willing and able to contribute?

3. Background (Cont.)

- **Activities of the Temple Plan Committee (Cont.)**

Participants at the workshop were given the opportunity to provide a list of their ideas, visualisations, suggestions or preferences which were deemed important for the future MMG temple. Some of the devotees unable to attend the workshop contributed their views to the workshop in writing.

The discussion and notes were central to the formulation of this Temple Plan and the Group's Vision for a future Melbourne Temple.

A second workshop was held on 20 September 2009 primarily to introduce the proposed plan of setting up a Deed of Trust for the Temple Fund and to allow MMG members to debate and discuss. MMG members were supportive of this idea and the Temple Plan Committee was keen to proceed with this plan.

Shortly after the second workshop, the proposed development of a Deed of Trust for the Temple Fund was abandoned following advice from Centre Department.

It was recommended that the fund be kept in the term deposit and held secure by increasing the number of signatories for withdrawal of the fund, the rationale being that the group should avoid overly complex business structures.

A Deed of Trust was therefore considered by the MMG as unnecessary, given the Melbourne Meditation Group, being an unincorporated association, is not a legal entity and cannot hold money or property in its name in any event.

4. Group Vision for a Melbourne Temple:

To establish a permanent and dedicated place of worship
that is conducive to meditation
and easily accessible to SRF devotees
who live in and around Melbourne.

5. MMG of SRF Endorsement of the Temple Plan:

Aside from clearly establishing the group's vision for a future MMG of SRF temple, the intended material use of this Temple Plan is to clearly set the parameters and mandate for the future expenditure of the Temple Fund by the MMG of SRF.

The Temple Plan Committee present this Temple Plan as a final draft at the Melbourne Meditation Group of Self-Realization Fellowship at its Annual General Meeting of 25 November 2010, and sought a resolution that the MMG of SRF:

Now seek and consider any final feedback and comments from MMG members and SRF Center Department as to the Temple Plan's direction and content, to be received by end March 2011.

Convene a special general meeting of the MMG of SRF, proposed to be held by end April 2011, at which it would aim to:

- resolve to accept the final, updated Temple Plan to be presented at that meeting which will be used to establish the ethereal blueprint for a future permanent temple for the Melbourne Meditation Group of Self-Realization Fellowship in attunement with Divine will; and
- elect five (5) signatories to the Temple Fund Bank Account to withdraw funds only in accordance with the guidelines established in the MMG-endorsed Temple Plan.

6. Ideas and Wishes for a Melbourne Temple (Group Workshop 2008):

The following is a list of ideas and wishes for our future temple expressed by the MMG members at the workshop held in November 2008.

- **Location:**

- Purchase of an existing church as the facilities are already there and it is already a place of worship with holy vibrations.
- Purchase of funeral parlour may even qualify given they often have similar facilities as we would require for a temple;
- Purchase of an existing building in the inner city location. For example, Richmond, which is near public transport;
- Location with public frontage that is visible to passing traffic;
- Neighbourhood conducive to meditative pursuits;
- Location should be permanent;

- **Building:**

- A white building, inviting façade with clear signage of meeting timetable and types of activities, with SRF emblem and a picture of Guruji;
- A private open space like a courtyard with seats where people can sit or meditate or do their exercises;
- A foyer in the temple displaying free literature;
- A tea room / kitchenette / kitchen, cupboard space for storage and also a place to store library books, book room, book display and counter for selling books;
- SRF colours to be used (navy blue, gold and white);
- A lotus dome altar designed to SRF guidelines and stain glass windows;
- Congregation to face east;
- Space to accommodate 200 devotees;
- Quarters for visiting/residential monks and nuns;

6. Ideas and Wishes for a Melbourne Temple (Group Workshop 2008) (Cont.)

- Sunday School facilities;
 - Building must be sound and approved by the Building Code of Australia;
 - Good ventilation with minimal sound disturbance from heating and cooling systems;
 - Building with low maintenance costs (affordable). Utilises green energy;
 - To avoid disturbing devotees, entrance at the rear of the congregation;
 - Land could be purchased to build or renovate an old building or a pre-fabricated structure could be placed on the land.
 - An old council building could be used, a group of devotees could purchase a block of land and build around their homes a temple;
 - Building with good acoustics;
 - Building with lift access if multi-levelled;
 - Electrical/plumbing/pest/structural approved;
 - Wheelchair friendly.
- **Surroundings:**
 - Peaceful, quiet and tranquil place;
 - Open space;
 - Landscaped with flowers and designed garden area that is peaceful;
 - Safe and well lit at night.
- **Transport and Parking:**
 - Close to public transport, road arterials and major road links (ie. current roads or those planned for Melbourne's future growth);
 - Ample off street parking availability and with disabled parking access.

6. Ideas and Wishes for a Melbourne Temple (Group Workshop 2008) (Cont.)

- **Amenities:**

- Large pictures of the Gurus with light illuminating pictures from below;
- Flowers on altar;
- At least two toilets with disabled access;
- Ergonomic chairs conducive to good posture for meditation;
- Reader lectern stand with a sound system and amplification;
- Space for chairs and area to sit on the floor;
- Shoe rack.

- **Community Issues:**

- A roster of many, dedicated temple maintenance volunteers serving Guruji (eg. ushers, cleaners, handy-people, etc.);
- A space for social interaction (eg. morning tea, bake and sell day, etc.)
- Regular kirtan services with musical instruments;
- A temple with a resident SRF monastic;

7. Temple Plan - Short, Medium and Longer Term

I. Short-Term Plan (e.g. now to 2012) – Rent a Meeting Place

- The MMG of SRF plans to continue **renting** a room at the present Boroondara Community Health Centre BCHC in Hawthorn (or another similar room rental option nearby) for as long as space accommodates the size of the congregation, given the present MMG membership numbers and given the relatively inexpensive room rental which allows surplus offertory funds to be made regularly into the Temple Fund.
- The MMG of SRF plans to continue to operate a term deposit investment strategy with a AAA-bank to grow the temple savings of the MMG in order to purchase premises for an MMG a temple in the future. Refer Longer-Term Plan (Section III) below.

II. Mid-Term Plan (e.g. 2012 – 2022) – Lease a Property as a Meeting Place

- As MMG member numbers continue to grow, the MMG should consider **leasing** larger premises as a meeting place that better meets the needs of members.
- One advantage would be to have a dedicated place of worship with a permanent altar setting, as opposed to having a temporary altar that is dismantled after every service.
- Entering a leasing arrangement would be subject to there being sufficient financial support from members to sustain all lease-related costs.
- Until the MMG has a reasonable significant increase in members to support growth of the group financially, leasing or sub-leasing of a meeting place is likely to be too expensive for the group.
- Should the leasing of premises become financially viable and sustainable for the MMG, the Temple Fund would not be available to be used to cover any of the lease payments or lease related expenses.
- The group should therefore continue to preserve and grow the MMG Temple Fund for the acquisition of a future permanent temple while leasing.

7. Temple Plan - Short, Medium and Longer Term (Cont.)

III. Longer-Term Plan (e.g. Beyond 2022) – Purchase a Permanent Temple

- As MMG members and the Temple Fund continue to grow, the MMG of SRF should consider **purchasing** a property and building to establish a permanent and dedicated place of worship that is conducive to meditation and easily accessible to SRF devotees in and around Melbourne.
- Given the financial outlay required to achieve this at current real estate prices and the forecast growth of the MMG Temple Fund, this option is likely only to be possible in the longer term with significant increases required to be made into the MMG Temple Fund by MMG members along the way.
- This remains the preferred option of the MMG of SRF having considered the use of the Temple Fund to acquire premises via leasing, either via the capital component of the Temple Fund or only the interest on the Temple Fund capital.
- Up to this time, the dedicated MMG of SRF Temple Fund will continue to be regularly rolled-over via a term deposit investment strategy with a AAA-bank in order to grow the savings to a level to purchase suitable premises for an MMG temple in the future.
- Any withdrawals from the Temple Fund will be administered by five (5) signatories to the Temple Fund Bank Account. Each signatory will be elected by the MMG of SRF and each will be required to sign a pledge that the funds are being withdrawn on the written resolution of an MMG of SRF general meeting and that it will be used strictly in accordance with the MMG of SRF Temple Plan that is current and endorsed by the MMG of SRF at that time.
- The Temple Plan committee considered managing the MMG of SRF Temple Fund via a Deed of Trust. However, advice received from SRF Center Department was that the group should avoid overly-complex business structures and try to keep the group focused on its meditative purpose.
- A Deed of Trust was therefore considered by the MMG as unnecessary at present, given the Melbourne Meditation Group, being an unincorporated association, is not a legal entity and cannot hold money or property in its name in any event.

8. Temple Fund Use

The MMG of SRF has agreed that the MMG Temple Fund will only be used as follows:

- As a deposit to acquire a Temple for the MMG of SRF;
- To pay the balance of purchase price for the Temple for MMG of SRF;
- For any costs and expenses including outgoings incurred with respect to the acquisition of Melbourne Meditation Group of SRF Temple;
- To build, renovate, repair, maintain or improve the MMG of SRF Temple; and
- In the event that a majority of members of MMG of SRF present at a General Meeting convened for the purpose of deciding the issue determine that the funds or any part thereof are no longer required for the purposes set out in this document, then to pay the funds or any balance of the funds in the Temple Fund to the international headquarters of Self Realization Fellowship Church located at Los Angeles, USA.

The MMG would also acknowledge that at such time as the MMG of SRF shall have sufficient funds to acquire Temple premises, in accordance with the vision and requirements as set out in this Temple Plan, it shall purchase the Temple in the name of '**Self-Realization Fellowship Church**'.

9. Temple Fund - Current Savings and Growth Capacity from Donations

- The Temple Fund is currently held and rolled over as a fixed term deposit in a Westpac bank account.
- Increase over the years has been achieved through:
 - Reinvesting the interest earned at maturity of the fixed deposit;
 - Donations given by members specifically for the MMG Temple Fund; and
 - Regular MMG service donations in excess of the group's running expenses.
- As at the **25th of November 2010**, the Temple Fund stood at **\$97,126.26**
- Regular service donations average \$621 per month.
- The major expense of the Group is rent and that averages \$365 per month.
- This gives the Group savings of \$256 per month.
- It can be concluded that the MMG Temple Fund will grow relatively slowly if it relies only on MMG service donations.
- A strategy to grow the MMG Temple Fund is therefore required. Refer Section 10.

10. Temple Fund – Donations and Pledges

Members can help grow the MMG Temple Fund in the following ways:

- By donations made via the **Offertory** held during regular services where any surplus funds collected over and above the group's meeting expenses is deposited into the MMG Temple Fund.
- By setting-up a **Direct Debit** arrangement with their banks to credit a fixed sum on a monthly basis into the MMG bank account, which is transferred into the MMG Temple Fund term deposit account at the next maturity date.
- By **Pledging** a regular donation to the MMG Temple Fund either by cheque or by direct internet transfer to the MMG bank account.
- A **Temple Fund Pledge Form** is available to assist devotees in this way (Please refer Appendix).
- By devotees making a **Bequest** to the MMG Temple Fund in their will.

11. Temple Fund – Investment Strategy

The MMG will continue to follow the guidance and advice given by **SRF Center Department** via **Brother Sarvananda** in a letter to the MMG on 26 February 2007:

“We generally ask that our groups only invest in ‘Certificate of Deposits’ (i.e. fixed interest term deposits) or other funds that do not involve risk or other complexities. By this we mean that the devotees’ funds should not be invested in stocks or other investments whose value is not fixed.”

The Temple Fund donations will therefore continue to be invested and rolled-over in a fixed interest deposit AAA-bank account (currently with the Westpac bank) under varying maturities depending on the special rates available at the maturity of each fixed term. Whenever the fixed deposit is renewed, any excess over the current operational (cash) requirements in the MMG cheque account will continue to be added to the Temple Plan account. Increases in the Temple Plan fixed deposit bank account at each renewal therefore will consist of:

- Interest earned at maturity of the last fixed deposit term;
- Donated funds received from devotees specifically for the Temple Fund; and
- Offertory funds from regular service donations surplus to group expenses.

12. Temple Fund - Bank Account Administration

- **Withdrawals from the Temple Fund:**

It has been established through this Temple Plan that the intent of the MMG of SRF is for the Temple Fund to be strictly used only to purchase title in permanent premises, in alignment with the Group Vision for an MMG of SRF temple in Melbourne as articulated in this Temple Plan.

However, the purchase of such premises is possible only if the MMG Temple Fund can increase to meet the property price when MMG is ready to acquire its own temple.

As a result, a dedicated MMG of SRF Temple Fund will continue to operate and be regularly rolled over via a term deposit investment strategy with a AAA-bank. Temple Funds will only be withdrawn once they reach a sufficient level to purchase premises for an MMG a temple.

The Temple Fund bank account will be administered by five (5) MMG of SRF elected (and SRF Center Department endorsed) Temple Fund bank account signatories.

When the MMG of SRF determines in the future that it has sufficient funds to make a withdrawal to fully acquire suitable premises for an MMG of SRF Temple, it will purchase the premises in the name of Self-Realization Fellowship Church (i.e. SRF International Headquarters).

- **Temple Fund Bank Account Signatories:**

A Temple Plan Committee member met with the bank to establish fund security measures. The bank advised that having five (5) signatories for withdrawal of the Temple Fund will provide adequate security.

The Temple Fund fixed-term deposit bank account will therefore have:

- two (2) signatories required to rollover the funds on maturity; and
- five (5) signatories to make MMG-approved withdrawals on maturity.

It will not be necessary that the signatories sign in person. Withdrawal forms signed by the five signatories, and presented to the bank by at least one signatory, will be adequate for withdrawal. The bank will not require a copy of the Temple Plan to authorise withdrawal.

Each signatory will be elected by the MMG of SRF and each will be required to sign a pledge of commitment in this Plan to withdraw funds from the Temple Fund only in accordance with this MMG of SRF Temple Plan. Refer Appendix Two.

- **Criteria for MMG Election as a Temple Fund Bank Account Signatories:**

The criteria for MMG election as a Temple Fund bank account signatory will be as follows:

- At least one Temple Fund signatory must be a current Temple Plan Committee member (should a Temple Plan Committee exist);
- At least one Temple Fund signatory must be the currently elected Treasurer of the Melbourne Meditation Group (MMG); and

12. Temple Fund - Bank Account Administration (Cont.)

- **Criteria for MMG Election as a Temple Fund Bank Account Signatories (Cont.):**

- All five signatories must:
 - Be a practising SRF member for 10 or more years;
 - Be currently committed to attending the Melbourne Meditation Group services (i.e. attend at least 50% of the services) and have attended the group services for 10 or more years;
 - Hold or have held a Managing Council committee office-bearer position (e.g. Co-ordinator, Secretary or Treasurer);
 - Be a Kriyaban; and
 - Be approved by the SRF Center Department.

MELBOURNE MEDITATION GROUP OF SELF REALIZATION FELLOWSHIP

MELBOURNE TEMPLE FUND
DONATIONS & PLEDGES

Background and Purpose:

A Temple Fund of the Melbourne Meditation Group of Self-Realization Fellowship has been established, in the form of a Term Deposit bank account, to save for the acquisition of a permanent temple for the Group some time in the future. The Temple Fund will eventually be used to purchase and establish a permanent and dedicated place of worship that is conducive to meditation and spiritual fellowship as taught by Paramahansa Yogananda and easily accessible to SRF devotees in and around Melbourne.

All donations to the Melbourne Temple Fund are gratefully received from devotees who wish to assist the manifestation of this Group's vision and plan for a future SRF Temple in Melbourne.

Cheques:

If donating by cheque, please make all cheques out to: *Melbourne Meditation Group*.

Direct Debit (Internet Funds Transfer):

Direct Debit donations may be securely arranged through your bank or through Internet Funds Transfer to the bank account of the Melbourne Meditation Group of Self-Realization Fellowship with the following description, denoting the Melbourne Temple Fund: *MTF from _____ (your name)*.

Bank account details are as specified below:

Account name: Melbourne Meditation Group **BSB:** _____
Account No: _____

Service Offertory and Temple Donation Box:

Please note that the donations received during our regular services also help to grow the Group's Temple Fund as any excess funds to the group's operational expenses are transferred to the Temple Fund. A dedicated 'Future Melbourne Temple' donation box is also provided at services for such contributions.

Pledge Forms:

If you would like to regularly pledge your financial support to the Melbourne Meditation Group of Self-Realization Fellowship "Temple Fund", please complete the Pledge Form below.

Completed Pledge Forms for the Temple Fund may be placed in the Group's offertory bag or Future Melbourne Temple Donation Box at any time during attendance at any of the MMG regular services.

Alternatively, you may wish to send a Pledge Form by post:

Melbourne Meditation Group of Self-Realization Fellowship
C/- The Treasurer
(Address to be completed)



MELBOURNE MEDITATION GROUP OF SELF REALIZATION FELLOWSHIP

TEMPLE FUND PLEDGE FORM

Pledge Donor Information:

Name	
Street Address	
Suburb / Town	
State and Postcode	
Telephone	
E-mail	

Pledge Amount:

I (we) would like to contribute financially to the Melbourne Meditation Group of Self-Realization Fellowship 'Temple Fund' to enable the Group to have its own temple in Melbourne, by pledging:

\$_____ every month

\$_____ bi-monthly

\$_____ every week

\$_____ other (please state) _____

Pledge Contribution Method:

I (we) plan to make this financial contribution to the Melbourne Temple Fund in the form of (*tick*):

___ Cash ___ Cheque ___ Direct Debit ___ Service Offertory or Temple Donation Box

Pledge Term:

This pledge will be from _____ (*date*) to _____ (*date*). I understand that this pledge is completely voluntary and may be changed at any time.

Comments:

Acknowledgement Information:

Please use the following name(s) in all acknowledgements: _____

OR; (please tick) I (we) wish to have our gift remain anonymous.

Pledge Signature:

Signature(s)	Date:
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Thank you for your generous support.

MELBOURNE MEDITATION GROUP OF SELF REALIZATION FELLOWSHIP

MELBOURNE TEMPLE FUND

AUTHORISED SIGNATORY - WITHDRAWAL PLEDGE

(to be signed prior to any MMG-authorized withdrawals)

I, _____ (name), **acknowledge** that a Temple Fund of the Melbourne Meditation Group of Self-Realization Fellowship has been established, in the form of a Term Deposit bank account, to save for the acquisition of a permanent temple for the MMG of SRF, in the name of 'Self-Realization Fellowship Church'.

And

As an authorised signatory to the MMG of SRF Temple Fund Bank Account, **I hereby pledge** that my signed authorisation of this withdrawal from the MMG Temple Fund (refer copy of ***Bank Withdrawal Form*** attached, ***dated*** _____) has been:

- Approved by the MMG of SRF through a written resolution of an MMG of SRF General Meeting (refer ***Copy of General Meeting Minutes*** attached, ***dated*** _____);

AND

- That the use of the all fund withdrawn will be used to purchase and establish a permanent and dedicated place of worship that is conducive to meditation and spiritual fellowship as taught by Paramahansa Yogananda and easily accessible to SRF devotees in and around Melbourne (in accordance with this Temple Plan as approved by the MMG and by SRF).

Signed: _____

Date: _____ (*date*)