



Christ Lutheran CHURCH

This Church Changes Lives!

Congregational Meeting

April 26, 2026

Christ Lutheran Church
Congregational Meeting – April 26, 2026



**Christ
Lutheran**
CHURCH

Opening Prayer

Christ Lutheran Church
Congregational Meeting – April 26, 2026



Agenda

Opening Prayer

Delegates for Synod
Assembly

Financial Report

Budget for 2026-2027

Sheltered in Grace

Closing Prayer

Delegates for Synod Assembly – June 2026

Phyllis Schroeder

Robert Lockett

Bob and Donna Neradt

Kurt Stefans

Annual Budget Calendar

Calendar Year: January thru December

Current Fiscal Year:

2025-2026 Fiscal Year: August 2025 thru July 2026

Need to Approve Budget for Next Fiscal Year:

2026-2027 Fiscal Year: August 2026 thru July 2027



Operating Results for 2025-2026 Fiscal Year
As of March 31, 2026

	Budget	Actual to 3/31/26	Actual Annualized	Difference
Unrestricted Income	\$936,029	\$657,586	\$915,433	\$20,596 under budget
Operating Expenses	\$924,629	\$605,016	\$918,660	\$5,969 under budget
Surplus	\$11,400	\$52,570	\$30,523	\$19,123 more than expected



Who Is My Neighbor? Campaign Results
For the Campaign Period May 18, 2025 – May 17, 2026

Commitments	\$561,373
Estimated based on Recurring donations	\$52,040
Estimated based on Past Giving Patterns	\$223,788
Total	\$837,201

Received to Date as of April 24, 2026
\$850,444



Dare to Disciple!
Campaign Results as of April 24, 2026:

Commitments	\$493,000
Estimated based on Recurring donations	\$86,958
Estimated based on Past Giving Patterns	\$297,963
Total	\$847,921

**Our Current Reality
As of March 31, 2026**

Operating Surplus (8 months into the fiscal year, 4 months remaining)	\$52,570
Cumulative Operating Surplus (over the life of the congregation)	\$26,251
Cash borrowed from restricted to pay operating expenses	
Remaining Balance	\$37,400
Repaid to date in 2025-2026	\$7,600

Our Current Reality

Current balance in operating checking account: \$88,275

Mission Support to Synod - 1.5% \$11,500

Budget portion of the social ministry monthly emphasis has resumed at \$1,200 per month

Subscriptions to Christ in Our Home remain paused

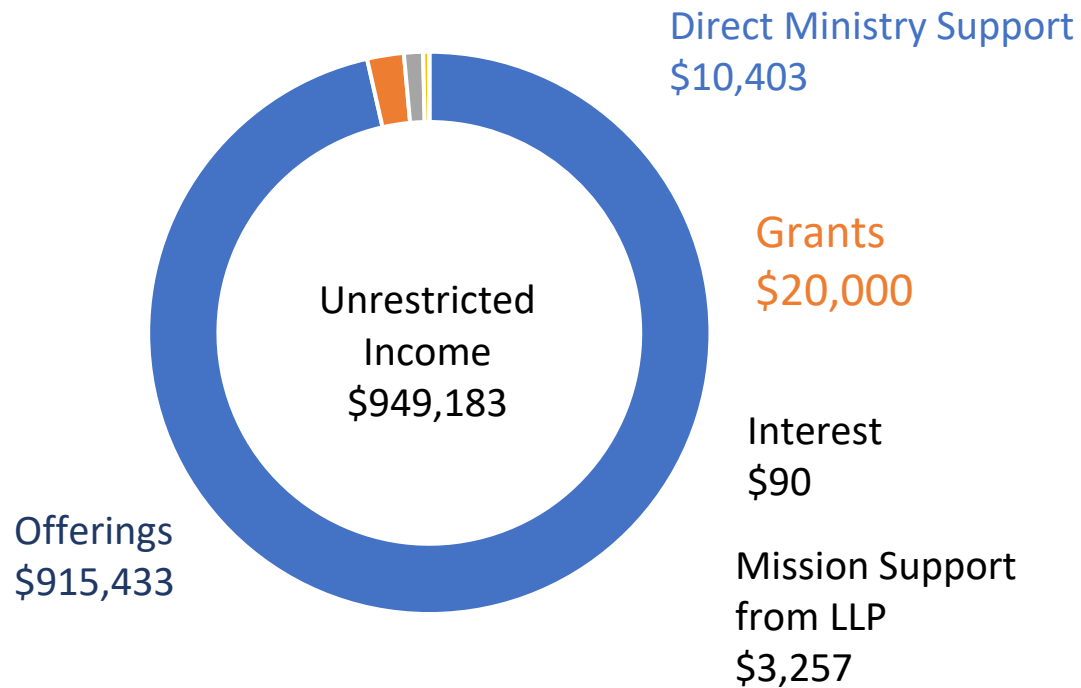
Mileage reimbursements and cell phone reimbursements remain paused



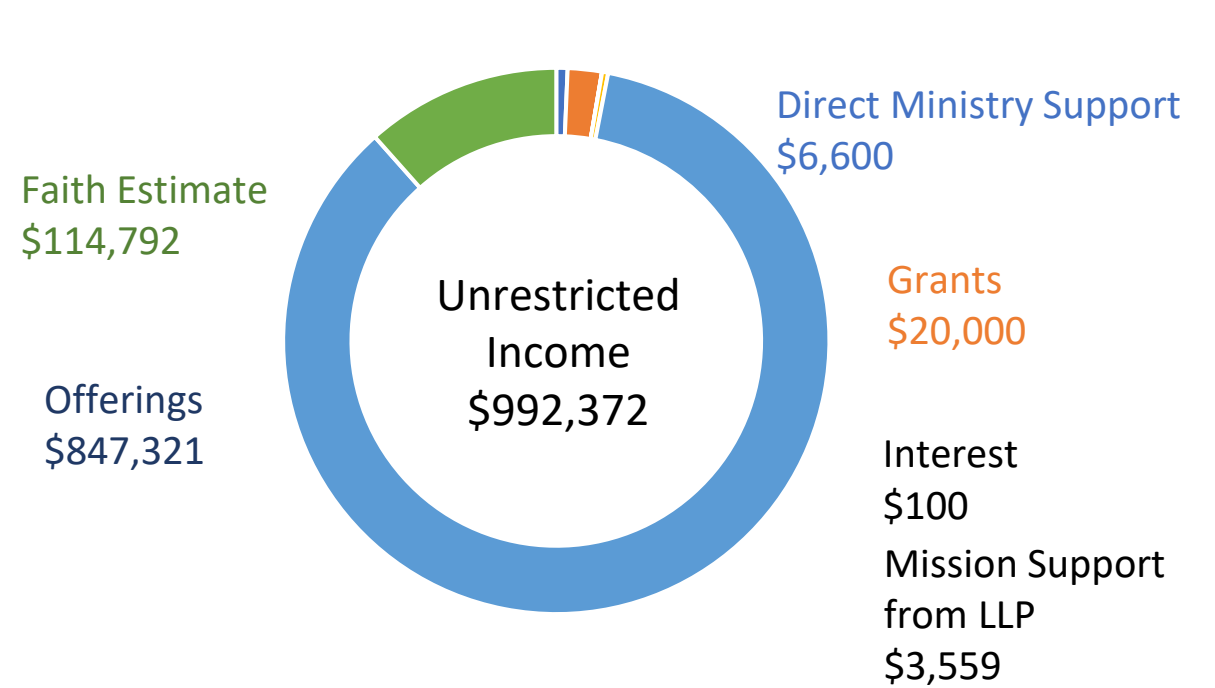
**Getting Back on Track
Progress in 2025-2026**

Moving Forward in Discipleship

Annualized Estimate Fiscal Year 2025-2026

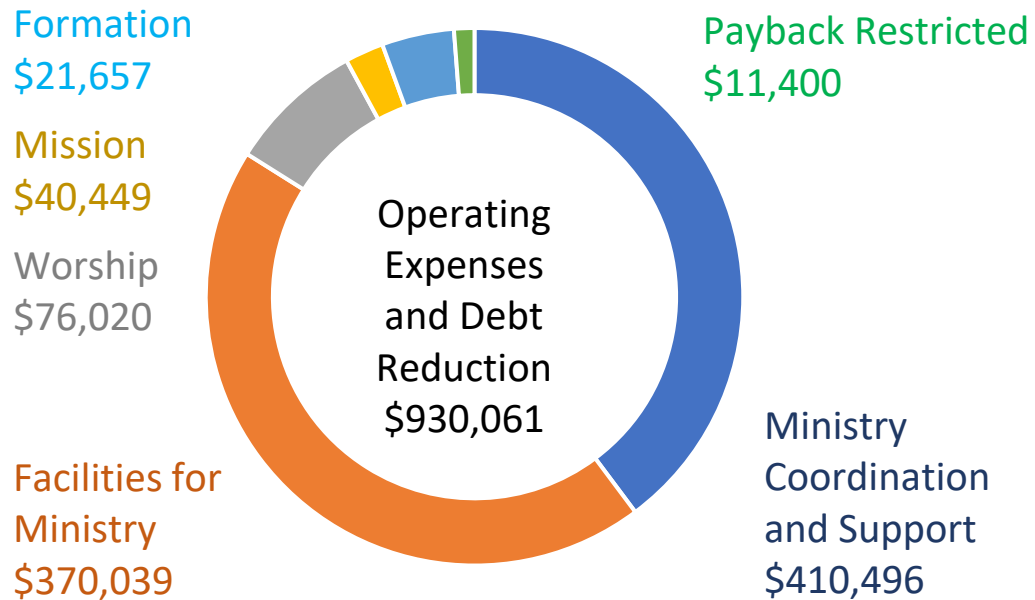


Proposed Fiscal Year Budget 2026-2027

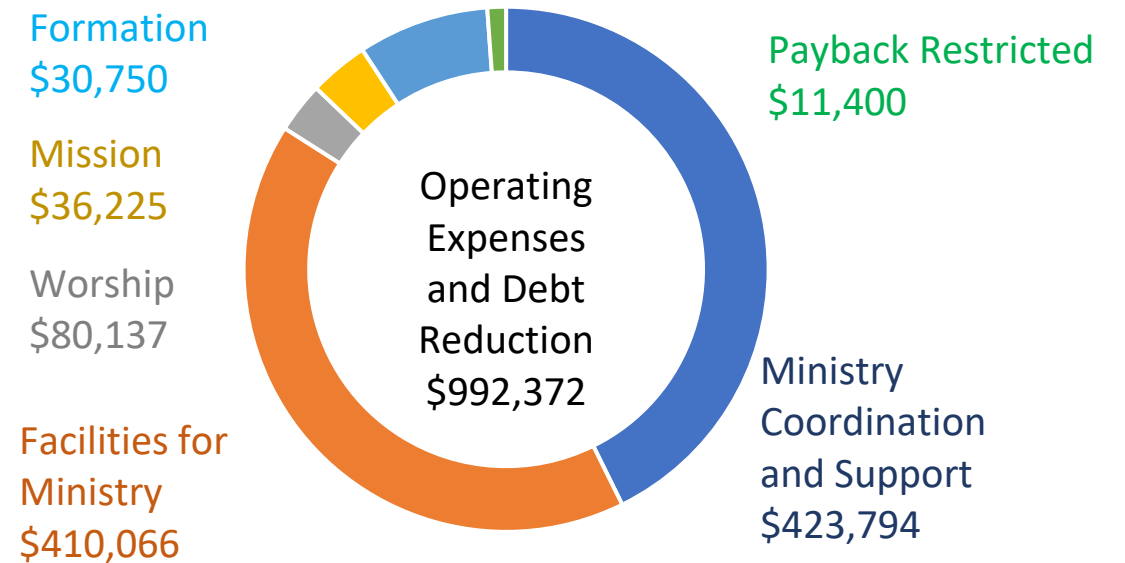


Moving Forward in Discipleship

Annualized Estimate Fiscal Year 2025-2026



Proposed Fiscal Year Budget 2026-2027

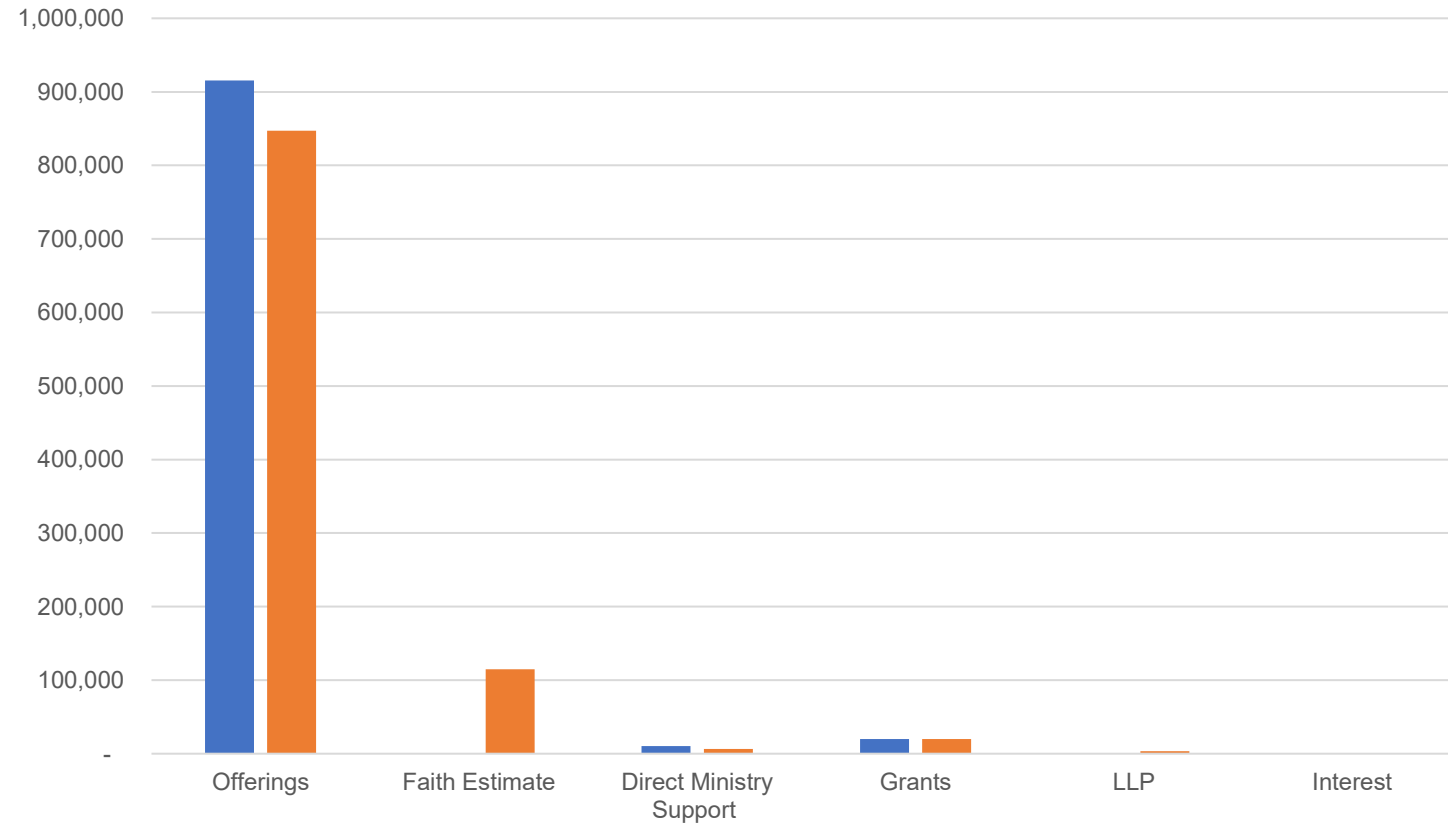


Includes salary increases at 3%

Moving Forward in Discipleship

Unrestricted Income

Annualized
Estimate Fiscal
Year 2025-2026
Next Fiscal Year
Budget 2026-2027

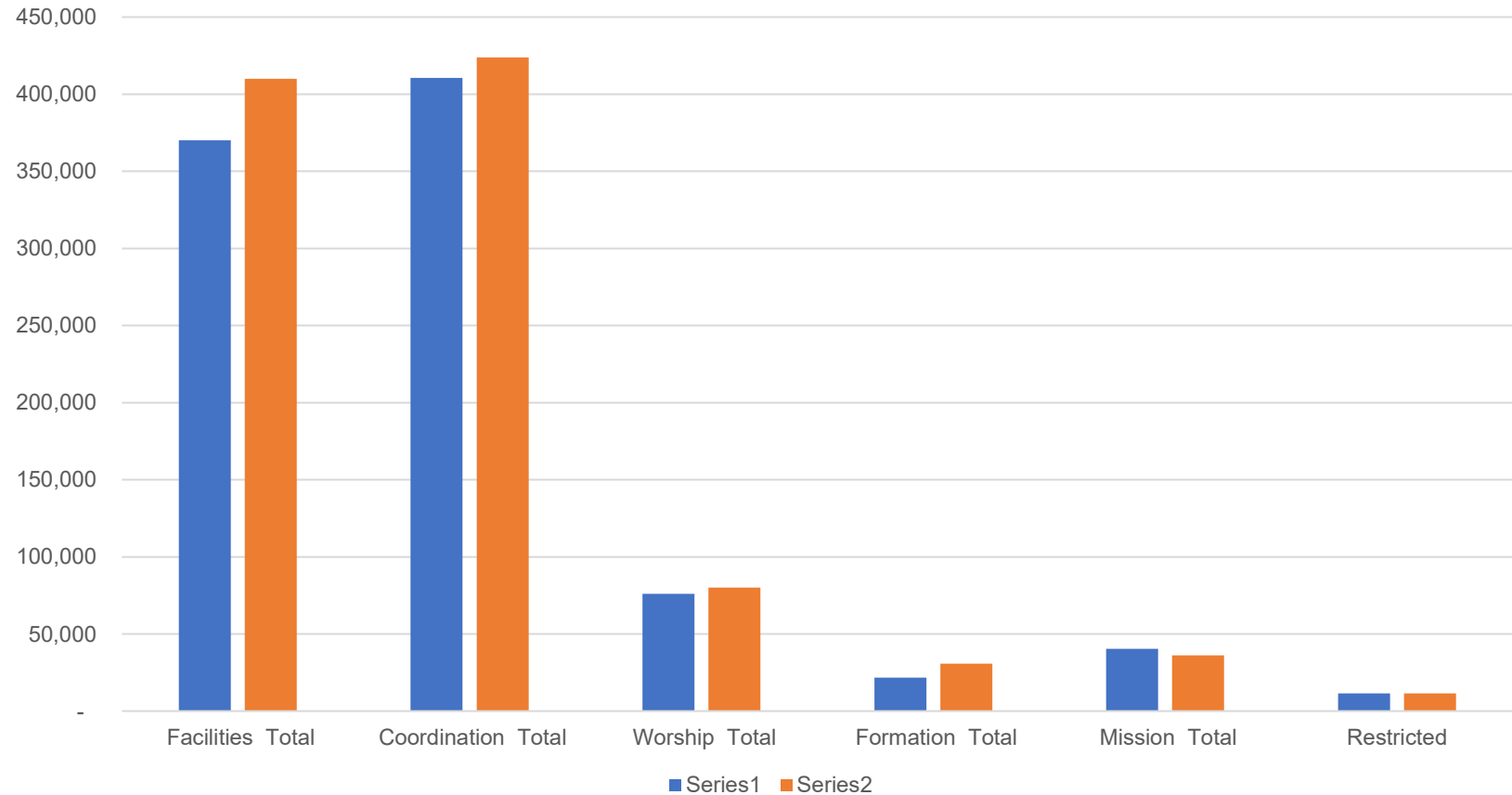


Moving Forward in Discipleship

Operating Expenses

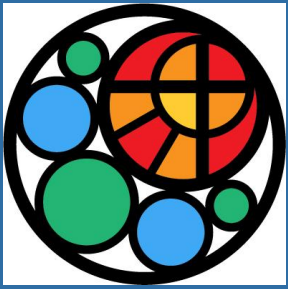
Annualized
Estimate Fiscal
Year 2025-2026

Next Fiscal Year
Budget 2026-2027



Proposed Amendments to Budget:

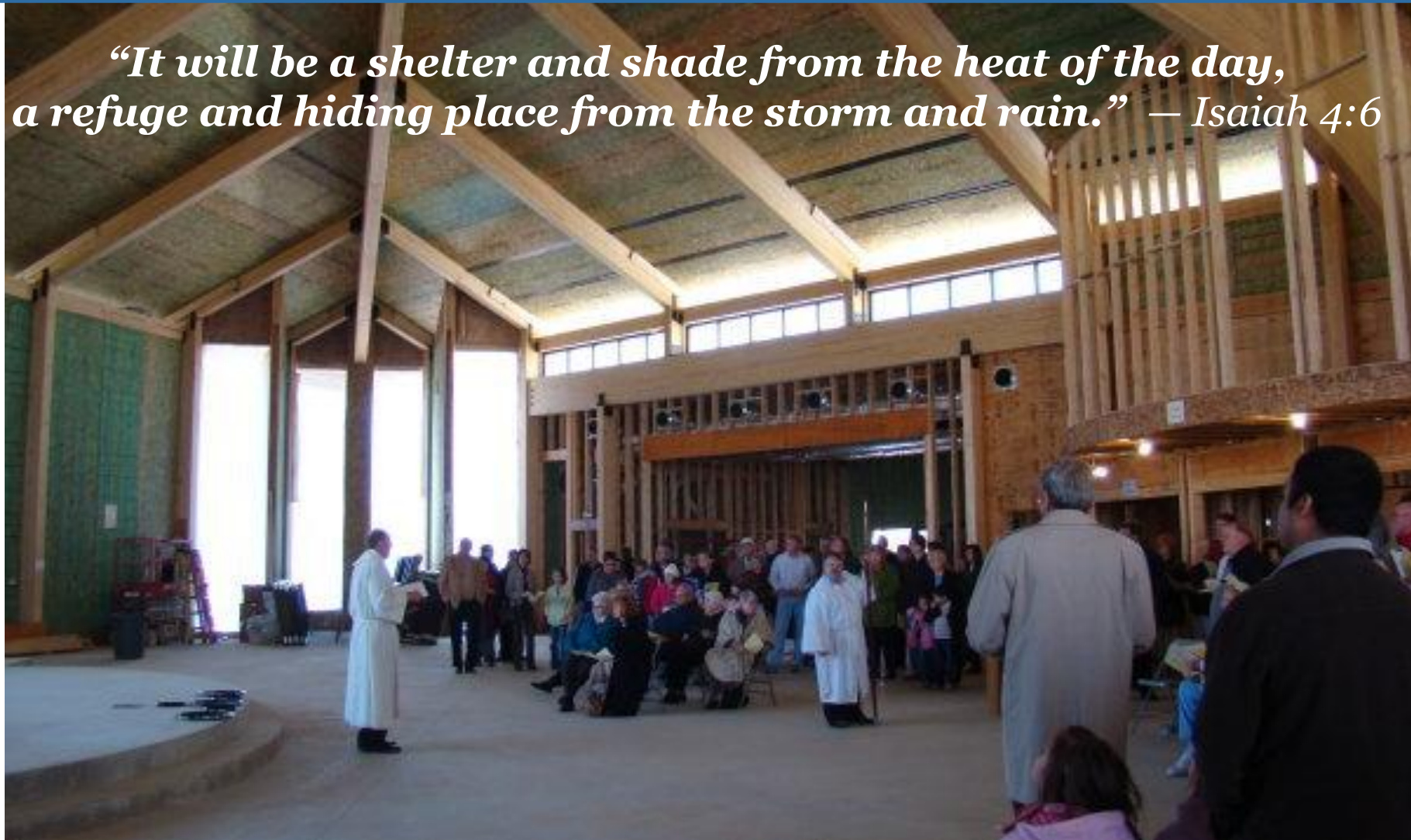
Restore cell phone reimbursements to both Pastors and Youth Director (\$840 annually for each)	\$2,520
Restore mileage reimbursements to Senior Pastor (\$1,000), Pastor (\$500), and Youth Director (\$300)	\$1,800
Restore Christ in Our Home (\$155 per quarter)	\$620
Add line item for Best Practices Review (in place of a more expensive audit)	\$500
Total Proposed Amendments	\$5,440



Sheltered in Grace

A Special Giving Appeal

*“It will be a shelter and shade from the heat of the day,
a refuge and hiding place from the storm and rain.” — Isaiah 4:6*



Design Principals

Iconic Presence

Attractive, inspiring, and memorable — celebrates its meaning and purpose and draws people to Christ.

Multi-Generational Focus

Meets changing physical and spiritual needs across all ages, furthers lifelong faith formation, and encourages the sharing of gifts across generations.

Enhances Worship

Tradition and innovation seamlessly blend; technology is discretely accommodated; the liturgical arts are continually refreshed.

Stewardship & Purpose

Promotes responsible, sustainable use of resources and supports a healthy relationship between the building's users and their environment.

Nurtures Community

Visually and physically accessible campus, simplified wayfinding, and hospitable gathering spaces that encourage people to linger.

We Didn't Build It Alone



Eighteen years ago, the Mission Builders came to us.

A team of retired construction professionals who parked their RVs in our parking lot and gave us their skills, their time, and ultimately their friendship.

They handled the work that required trained hands. They coached us to do what we could. Our members were up on scissor lifts alongside them — taping, staining, helping every way we could.

What began as a construction project became something more: a community deepened by shared work and grace.

WE BUILT THIS TOGETHER

Written on the Walls





Now the Roof Needs Our Shelter

Premature Failure

Our shingles failed due to a manufacturer defect — not deferred maintenance. We pursued a warranty claim. The prorated settlement: \$3,000.

Good News

Our infrared scan found no structural damage to the SIP panels yet. We are in the window where action prevents catastrophe rather than responding to it.

This Summer

Shingles are warping and buckling. Rusted nails tell us water is reaching the fasteners. That window will not stay open. Replacement cost: \$120,000.

More Than a Repair

The roof is the occasion.

The opportunity is to make this building more fully our own.

Every dollar beyond actual roof costs goes directly to reducing our mortgage principal — currently \$1.486 million.

We can then request a **reamortization**: our lender recalculates our payments based on the reduced balance, at the same rate, for the remaining term.

**Lower principal = lower payments =
more resources for ministry.**

Foundation Goal

\$120,000

Sanctuary roof replacement

Hallelujah Goal

\$250,000+

Roof + mortgage principal reduction

What Principal Reduction Means

Current balance: \$1.486M • Rate: 5.75% • ~10 years remaining • After principal reduction, we request reamortization

Scenario	New Balance	Monthly Payment	Annual Payment	Annual Savings
Current situation	\$1,486,000	\$16,518	\$198,218	—
\$100k reduction	\$1,386,000	\$15,407	\$184,879	\$13,339 / yr
\$200k reduction	\$1,286,000	\$14,295	\$171,540	\$26,678 / yr
\$300k reduction	\$1,186,000	\$13,183	\$158,201	\$40,017 / yr
\$400k reduction	\$1,086,000	\$12,072	\$144,862	\$53,356 / yr
\$500k reduction	\$986,000	\$10,960	\$131,523	\$66,695 / yr

WHERE WE ARE

We're Already Moving

\$54,765

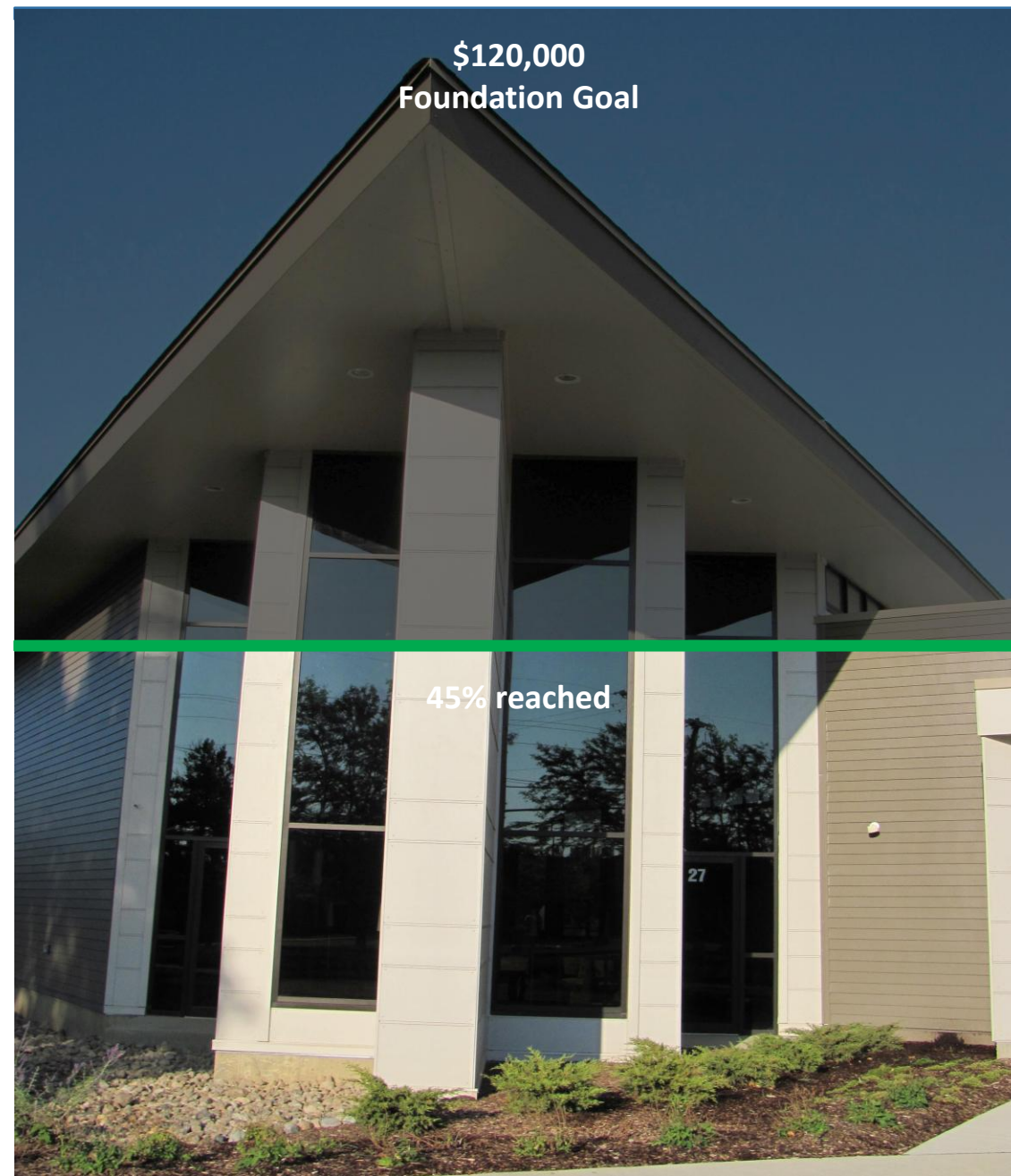
committed toward the \$120,000 Foundation Goal

\$65,235 still needed

to reach the Foundation Goal

Every gift moves us forward.

Commitment date: June 1 • Gifts received by: August 1



Your Leadership Has Already Given

100%

of Church Council
have committed

100%

of Property Committee
have committed

\$54,765

already committed
before today

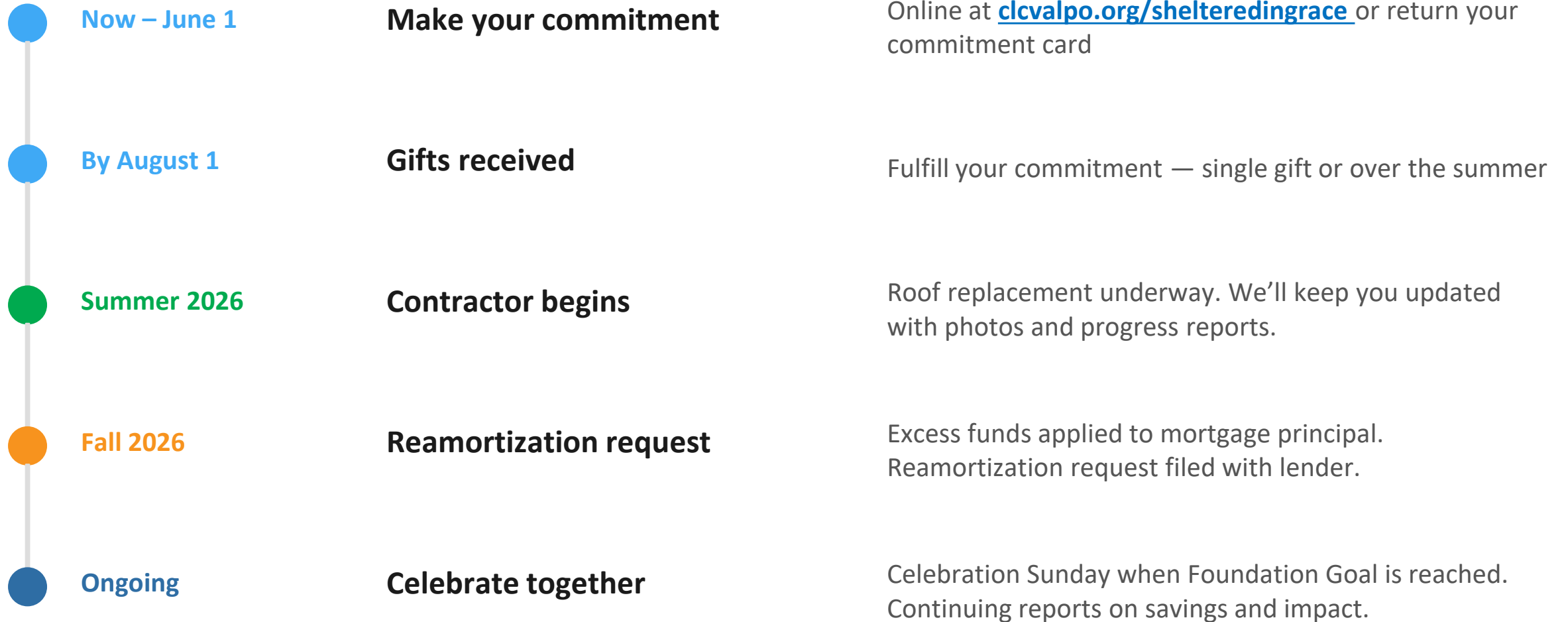
***The Property Committee started this effort.
They gave first so we could invite you to join them.***

Every Gift Matters

We are not asking for equal gifts — we are asking for gifts commensurate with ability.

Tier	# Gifts	Amount	Cumulative
Leadership	1	\$15,000+	\$15,000
Leadership	1	\$10,000	\$25,000
Leadership	1	\$8,000	\$33,000
Major	3	\$5,000	\$48,000
Major	4	\$3,000	\$60,000
Major	6	\$2,000	\$72,000
Sustaining	10	\$1,000	\$82,000
Sustaining	15	\$500	\$89,500
Community	Many	Any amount	\$120,000

The Road Ahead





Sheltered in Grace — Make Your Commitment



Scan to commit online

clcvalpo.org/shelteredingrace

Commitment date: June 1, 2026

Gifts received by: August 1, 2026

By check: Payable to Christ Lutheran Church
memo “Sheltered in Grace”

Cards available: Pick one up today and return it
in the offering plate or by mail

Tax refunds, appreciated securities, IRA rollovers welcome.
Check the box on your card and Heather Budnik will follow up.