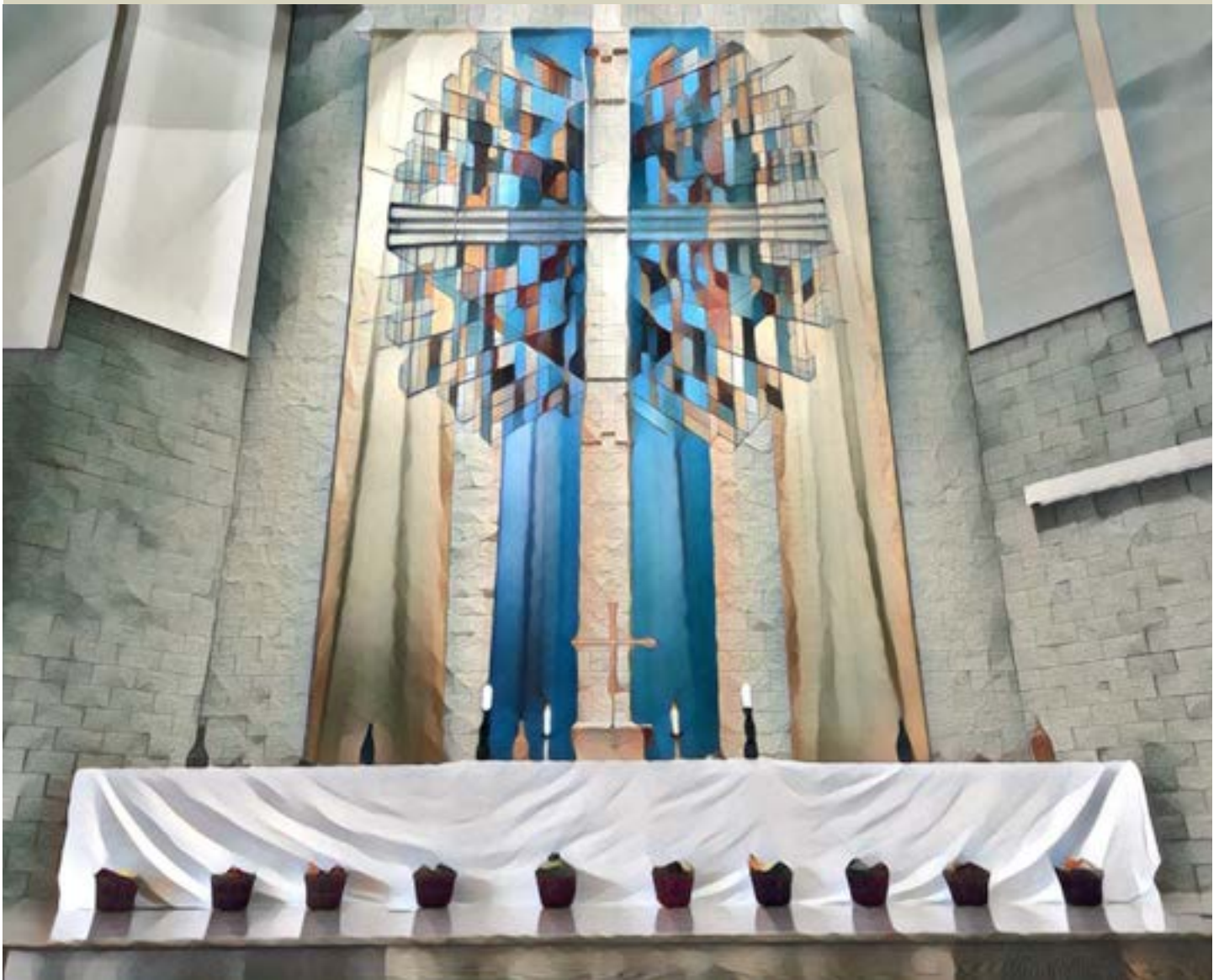


2025 ANNUAL REPORT

OF THE CONGREGATION



Saint Mark's
Evangelical Lutheran Church

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St. Mark's Evangelical Lutheran Church
2025 Annual Report

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Annual Report from Patricia Lull: Bishop, Saint Paul Area Synod

2025 Annual Report

*But go, tell his disciples and Peter that Jesus is going ahead of you to Galilee;
there you will see him, just as he told you. Mark 16:7*

At Easter, when the three women come to the empty tomb in Mark's Gospel, an angel gives them a surprising assignment. They are instructed to tell the others that the Risen Christ has gone before them into Galilee. I continue to ponder what the message of a God "who goes before us" means for us as a synod in this first quarter of the 21st century. Like those first disciples, we have been entrusted with a message of surprising, good news to share with others in our day.

We have found a variety of ways to join the congregations and baptized members of this synod in doing just that, being especially mindful of our mission statement and care values:

**As followers of Jesus, we are called to accompany faith communities
and equip leaders for God's mission in the world.**

Our core values are – authenticity, connection, compassion, and curiosity.

Through The Planting Hope Campaign in 2025, we were able to address the seminary debt load of 16 pastors and deacons, fully retiring the debt of six and greatly reducing the debt of 10 others. We invested an additional \$100,000 in congregational vitality, complementing the funding already in our budget. We hosted 11 summer interns at a variety of work sites, offering young adults an opportunity to explore their own vocation while being immersed in a ministry site. We offered financial assistance to enable 16 youth and young adults to travel with their congregations to our global mission partners in Guatemala and Tanzania. Thank you for contributing to this common work.

As a synod, we equip leaders through training events for lay leaders, a theological conference and gatherings of the ministerium for rostered ministers, and through Zoom events on timely topics like Minnesota's new Paid Family & Medical Leave and the ELCA's Social Statement on Faith and Civic Life. This included six day-long workshops, sponsored by the Congregational Vitality team and two cohorts of pastors and lay leaders, working on increased skills for stewardship and congregational renewal. The synod also received an ELCA grant for worship renewal and hosted a day-long seminar on "Worship in an Inviting Church" in April. We know that we are all stronger when we work together on matters that impact all 106 congregations and mission starts in the synod.

Not every congregation was in transition in 2025, but the synod staff worked with 17 call processes for pastors and deacons and supplied interim pastors during those times of transition. We also supported the discernment and candidacy process for 22 individuals. We received two of those candidates back into our synod for their first call. Ordained in 2025 were Pastor Katie Hendrikson (called to Abiding Savior, Mounds View) and Pastor Lauren Mildahl (called to St. Mark in Circle Pines).

As always, I am particularly grateful for those who serve on synod committees and on Synod Council. They are the key guarantors of continuity and stability in our work. In 2025 we welcomed Matt Smith as our new synod treasurer and sent 21 voting members to the Churchwide Assembly in Phoenix.

Throughout these months, God continued to bless us financially with \$1.675 million received as mission support from congregations in 2025 toward our goal of \$1.95 million by the end of January. Your contributions funded the work noted above and a portion was shared with the Churchwide Organization for global mission, ecumenical and inter-religious endeavors, advocacy, and preparation of a new generation of leaders. In addition, many of you contributed generously to the work of our global companions through our Bega Kwa Bega partnership with the Iringa Diocese in Tanzania and our work with the Igelsia Luterana Agustina de Guatemala (ILAG).

Finally, as I begin my last months as the bishop of this synod and help prepare for a new bishop to lead you starting in August 2026, I am keenly aware of the many relationships that make us a healthy, growing and thriving synod. Many of you see those signs of new life in your own congregation and neighborhood. Like me, I know you also appreciate the work of the whole synod staff, who serves alongside me. They include Rachel Holsten, Mary Smith, David Roinas, Kirsten Levorson, Rolf Lowenberg-DeBoer (through July), Justin Grimm, Krista Lind, Leslie Ortiz, Dawn Alitz (beginning September), Joe Lees (beginning September), and Terri Endres (beginning December).

Like the very first disciples, God continues to call us to go forward into the places where God awaits our coming. This includes all the messy places of mistrust and division in our world today. It is a privilege for me – as it is for each of you – to bear the good news of Christ to our many neighbors, who feel especially discouraged and beat down these days, and it is an added joy to share that news alongside all the ministry that happens in and through our lives.

Yours in God's service,

A handwritten signature in black ink, appearing to read "Patricia Lull". The signature is fluid and cursive, with the first name "Patricia" and last name "Lull" clearly distinguishable.

Bishop Patricia Lull

Pastoral Acts & Statistics
2025 Annual Report

Average weekly attendance:

Sunday Service	180
Wednesday Night Service	38

Total attendance at Holiday Worship Services:

Ash Wednesday, 6:15 (11am canceled due to weather)	93
Wednesday Lenten Services.....	284
Maundy Thursday.....	105
Good Friday	150
Easter (6:43am, 9:00am, 10:30am, in person).....	524
Thanksgiving Eve	95
Christmas Eve Services (3pm, 10pm).....	461
Christmas Day	45
 Total attendance	 10,751

Membership Statistics:

Members as of December 31, 2025

Confirmed members.....	863
Child (Baptized) members	239

Members as of December 31, 2024

Confirmed members.....	874
Child (Baptized) members	242

Baptisms 8

Confirmed.....3

Weddings..... 2

Deaths.....15

Funerals.....27

Tyler Ronsberg: Congregational President

2025 Annual Report

“Now a sack would be nice, but the key here is to hurry the quarterback and force him to make a bad throw.” – John Madden, Hall of Fame football coach and NFL broadcaster

Dear St. Mark's community,

I hope that you'll forgive me for using a quote from a football video game (Madden 2009) to describe this past year at St. Mark's. It seems fitting to me, though, in that we entered the year having adopted a significant negative \$128,000 budget. We adopted this ambitious budget because of three main factors:

- 1) A desire to continue our investment in our staff, music, and worship experience
- 2) A well-funded general fund to cover a potential shortfall at the end of the year
- 3) Most importantly, faith in God and in each other to take our offerings and multiply them

Our goal of getting a sack (that is, a balanced and sustainable budget in future years) might've felt daunting. I know that it did to me! A \$128,000 deficit is a significant one to close, especially when factoring in inflation, cost of living increases, and unforeseen projects that pop up with a building our age. So, with a “sack” most likely out of reach in 2025, we set about focusing on the steps to gradually close this deficit; to continue with the metaphor, “hurrying the quarterback.” What were the results of these faithful steps?

- Continued weekly Wednesday evening dinners in Rees Hall (a personal favorite ministry of mine, where we feed both bodies and spirits)
- A vibrant music ministry featuring a broad range of worship music styles and artists
- An ongoing partnership with Mental Health Connect and NAMI through our Mental Health Ministry
- Benevolence to the St. Paul Area synod, including a \$25,000 check to the Planting Hope campaign to relieve seminarians debt, in community with your generous contributions.
- Continued partnership with Kihasa and Mtwivila in Tanzania, and the Hope orphanage in India
- A new ukulele group, called the St. Mark's Strummers
- The hiring of a part-time Facility Coordinator (Kurt) and custodian (Brad), along with the financial capacity to troubleshoot and fix a longstanding issue with our boiler
- The formation of the St. Mark's Snowmen to help clean our entryways after snowfall

As you'll hear at our annual meeting, what was a forecasted \$128,000 deficit only ended up being \$60,000 shortfall; well within our capacity to absorb while continuing the positive momentum we've generated as a community and a congregation. Thanks be to God and thanks be to you!

Tyler Ronsberg
Council President

Reports from the *Ministry Staff*

The Rev. David Bjorklund: Lead Pastor

2025 Annual Report

Friends in Christ,

I give thanks to God for another year of ministry and life together as the people of St. Mark's. It is indeed a gift and a blessing to be part of this congregation, as you well know! Thank you for being part of this church. Thank you for loving this church. Thank you for loving one another as Christ loves you.

As I sat down to write this letter to you, I took some time to reflect on our journey together. It's been 2 years since you called me as your lead pastor, and nearly five years since I first joined you as associate pastor. In looking back, I was reminded of something a pastor friend once said to me. I don't remember his exact words but he said something to the effect of, "Congregations tend to overestimate what they can do on their own in a year's time, and tend to underestimate what they can do in five years time." These words ring true for me.

The church I served in North Dakota was on their last legs when they called me. Over the course of five years, we worked together to revitalize the church, to welcome new people into the life of the congregation, and to stabilize the church's finances. Over the course of five years we doubled attendance, and the fifth year the church's finances ended in the black for the first time in eight years.

None of that could have happened in a year, although I'd be lying if I said I didn't start out thinking a year was enough time. Many of us in that congregation overestimated what we could do in a year. And I know more than a few doubted we could turn things around in five years. This story has relevance for our congregation because we are in the midst of that work of transformation and renewal.

When you called me as your lead pastor in 2023, I held in mind the lessons of my first call and the wisdom of my friend. I would not overestimate what we could do in a year and I would not underestimate what we could do with five years.

In the past two years we have experienced a remarkable transformation. There is a vibrancy and a renewed spirit among our congregation. The seeds we planted together continue to bear fruit, and we have great momentum. We've had two years of steady and consistent growth, as old friends have come home, and as new friends find a home here. Every week we are seeing new faces. New faces are becoming familiar faces. Familiar faces are becoming the faces of friends. Our worship is drawing people in because the message we proclaim is one people long to hear; children and families find welcome; and our music is vibrant, varied, and dynamic. St. Mark's is a light on a hill and people are drawn to the light we shine!

As we look ahead to the next three years we have two key tasks before us. One, continue to grow our music ministry, and ministry to children, youth, and families. Two, stabilize our finances.

Two years ago we committed ourselves to maintaining a two person pastoral staff and a full-time music and worship director. We made this commitment because we know it is the only way to revitalize this congregation after years of transition and decline. We made this commitment knowing it would take some time before our income matched our expenses.

Financially, 2025 ended the same as 2024 with a deficit of \$60,000. In both years we budgeted for a deficit of over \$125,000, so ending cutting that in nearly in half is something to celebrate. We were able to make up those deficits because of some onetime COVID era relief funds that are not available going forward. We have savings that will enable us to cover similar deficits for a few years but we cannot rely on those savings indefinitely.

Our goal in the next three years must be to stabilize our finances. It is my hope that by the end of 2028 this congregation will not only have a balanced budget, but a surplus that will allow us to further invest in ministry here at St. Mark's and in our community; to support the work of our ministry partners nationally and globally; and to improve our facilities to meet the needs of congregation.

This is our task and I know we are up to it. We will not underestimate what we can do together. May every one of us commit ourselves to this work. May each of us use the gifts God has given us to build up this congregation so that our light may shine for generations to come.

Your Servant in Christ,
Pastor David Bjorklund

Deacon Kate Bentley: Associate

2025 Annual Report

“Let the little children come to me, and do not stop them; for it is to such as these that the kingdom of heaven belongs” Matthew 19:14

This past year Children, Youth, and Family Ministry has been full of meaningful moments, faithful service, and signs of God at work among us. I am deeply grateful for the many ways our congregation continues to support and invest in the faith lives of our children, youth, and families.

We began the year preparing for Lent with a new Wednesday night series that invited children and youth into the rhythms of the season. Each week, their education reflected the theme and Biblical character being explored in worship, helping them feel connected to the larger story of the church. Holy Week was especially powerful. Walking together through Palm Sunday, Maundy Thursday, Good Friday, and Easter Sunday was a gift, and it was wonderful to see both familiar faces and new ones joining us throughout the week.

Summer planning was well underway early in the year. We partnered with Camp Wapo to offer a week-long camp experience for youth in grades 4–9, and we worked hard to make camp accessible for families. Our Palm Sunday Pancake Breakfast was a successful fundraiser, raising about \$1,500 to support camp scholarships and future youth gathering opportunities. Thanks to generous grants from the Foundation, fundraising, and scholarship support, four youth were able to attend camp with nearly all costs covered, which was a goal of ours and a true blessing for our families.

Vacation Bible School was another highlight of the year. VBS took place August 5–7 from 9:00 a.m. to noon using the ELCA World Hunger curriculum *A Place at the Table*. Planning meetings were held in May and June, and I was incredibly thankful for the strong volunteer response with this happening while I was away on maternity leave. With nine volunteers committed early, a full daily schedule developed, and teachers assigned to each station, VBS came together wonderfully.

Throughout the year, Pastor David and I worked closely to plan for the fall program year, including Sunday School, Wednesday night education, and nursery care. We shared both our hopes and our needs with the congregation.

We wrapped up another program year with many thanks for our dedicated teachers and volunteers: Gracie Papenguth, Hannelie Slabber, Millie Slabber, Hannah Besmer, and Vicki Smith. We were also excited to welcome Maggie Law this fall as a new Sunday School teacher and Wednesday night leader for PreK–6th grade. Her experience and enthusiasm have already been a wonderful gift to our CYF ministry.

I am incredibly thankful for the congregation’s support during my maternity leave following the birth of my daughter, Caroline, in July. During that time, bible study plans were prepared in advance, and Pastor David graciously led the group. Returning to work, I have been grateful to rejoin Tuesday morning Bible study and reconnect more fully with our CYF families.

This fall, KidsFest on October 10 was a joyful celebration of community. Thanks to the generous Foundation support, the event was a great success with strong attendance and lots of neighborhood kids running around. As we moved into Advent, we continued to invite families into worship through Advent wreath lighting and gathering children for our Advent Afternoon where we spent the afternoon together in a time of fellowship for our little ones.

Thank you for your prayers, generosity, and willingness to serve. Together, we are creating a ministry where children and youth know they are loved, welcomed, and truly have a place at the table.

In Christ,
Deacon Kate Bentley

Tom Paulson: Director of Music & Worship

2025 Annual Report

In a world full of hate, be a light. When you do somebody wrong, make it right.
Don't hide in the dark; you we're born to shine. In a world full of hate, be a light. (Thomas Rhett)

About 15 years ago I took a Strength Finders assessment from the Gallop organization. While it wasn't definitive, it did help me understand what personal characteristics or gifts I exhibit, specifically in the workplace. One of my personal characteristics that was very clear is learning. I love to learn new and interesting things and how to apply them, even if they challenge or change what I think I already know.

This has been helpful to St. Mark's. It reinforced my conviction that music is ministry, but refined my approach. First, there really is no traditional or contemporary worship; there's just good worship, worship that reminds us who we are, whose we are, and who we're called to be in this world. Second, worship music needs to give us much more than platitudes, or even time-tested songs; music needs to contribute to good worship by giving us the strength and courage to live from day to day, week to week, and year to year. "Praise to the Lord, the Almighty" is great; God deserves our praise. But "In a world full of hate, be a light" gives us the strength and courage of our core conviction - Love God, Love Neighbor - and then sends us out to do just that. That's not traditional or contemporary, that's worship that warms our souls, and sends our spirits soaring.

So I invite you to join me in thinking and discussing our music in thoughtful and helpful ways. How do these songs help us to worship? What do they teach us about God? About Jesus? About how to live in this world? Does this song have great spiritual depth, or is it just fun to sing? (That's not necessarily a bad thing!) If I sing this song 20 more times, will I still like it as much? If this one is hard to sing, why? Is it telling me something I don't want to hear? What if the song I don't like is exactly what someone else needs to sing today? Is it loving my neighbor to help them sing it? Now you know why Gallop thinks that learning is one of my strengths.

SPECIAL KUDOS to our core music ministries - The Choir of St. Mark's, The Worship Band, and The Jubilee Handbell Choir. Their steady, consistent, leadership and musicianship helps our worship to thrive and grow, and fills us with the Spirit. We are always welcoming new members. See me or a choir member for more information.

KUDOS to Susan Borowick for envisioning, initiating and leading our newest musical ensemble, The St. Mark's Strummers. These Ukulele players, from beginners to very accomplished, get together each Tuesday evening for fun, fellowship and learning. They played twice in the fall of 2025, and are planning to play about once a month going forward. KUDOS to Cory Engwer, Kim Engwer-Moylin, Richard Mead, Dorothea Jirsa, Bonnie Meyers, Carol Perrault, Corinna Petersen, Tyler Ronsberg, and Brad Willerton.

KUDOS to Diane Sell for writing and directing our Gospel Storytelling. Six times in 2025, instead of reading the gospel, a member of the congregation became a part of the story and told it from their perspective, i.e. the women bent over, healed. KUDOS to our actors - Mark Ebner, Amy Reddy, Tim Reddy, Diane Sell, and Betty Wolf. More to come in 2026.

While our music ministry choirs took a much deserved summer rest like the rest of Minnesota, we still had a marvelous summer of music ministry led by many of our own community members in various solos and ensembles: KUDOS to Miranda Hirsch, Joe Walton, Lauren Lammers, Corinna Petersen, Jennifer Arsenault, Anna Bjorklund, Susy Lenz, Missy Lillie, Tyler Ronsberg, Tom Michel, Mackenzie Lyons, Laurel Lammers. We were also lead in worship by many friends of St. Mark's: Zach Spirov, Billy Johnson, Coda, Karin Holmberg, and Suzanne Benson.

KUDOS to our Worship Band! They did not take the summer off, but lead us in 3 outdoor worship services, and paying homage to the beautiful summer days in Minnesota.

KUDOS and many thanks to the St. Mark's Foundation, whose generous gifts enable us to have a brass quintet for Easter Sunday Worship services, and a String Quartet for Christmas Eve Worship. Their generous support leads our worship to a whole new level!

I hope you know, that from my perspective, the community of St. Mark's sings splendidly in worship, whether the song is an old chestnut, or new learning opportunity. We sing with gusto when a familiar song is on the screen, and we're always willing to pull out the red hymnal in front of us and follow the little black dots up and down for a new one. Sometimes we can only learn the words, but next time we'll learn the notes, too. In so doing, God is worshipped, we grow in grace and faith, and we "be a light."

May God bless us in 2026, that St. Mark's Music Ministry continues to thrive and grow, and may we always be true to our calling to love God, love neighbor.

Respectfully submitted,
Tom Paulson
Director of Music and Worship

Congregational *Ministry Reports*

Caring Ministry

2025 Annual Report

The Caring Ministry team visits members who are unable to attend worship and events in person, who otherwise may feel disconnected from their faith family, by bringing St. Mark's Church to them. Caring Ministry allows us to have meaningful visits with the many wonderfully diverse folks – whether homebound in their own homes or in facilities, we talk with them and learn about them and their lives. And, what interesting lives they have had! We often share Holy Communion, brought after it has been blessed here at St. Mark's during a church service. Those we visit love to hear about what's new at St. Mark's and some do watch the services on YouTube or livestream. When visiting people in memory care, it is remarkable that the words and music they learned as a child are still there as they join in a familiar hymn or say the Lord's Prayer with us. Even if they are nonverbal, the smiles on their faces as we greet them makes the visit worthwhile.

In addition to those visits, the Caring Ministry group leads a worship service at Polar Ridge where once a month all residents are welcome to attend. We give thanks to Bob and Sue Engwer for their faithfulness to the Polar Ridge service, as well as Bonnie Pottratz for helping to lead the singing, and Dorothea Jirsa and Barbara McNeely as the pianists.

In times of need, the committee members have helped deliver meals along with other groups from St. Mark's. The team hosts a "Homecoming Luncheon" in the spring and this year we hosted homebound people, their caregivers/drivers, and friends from church. In addition to the guests, staff members, committee members and volunteers all enjoyed a lovely worship service, a delicious luncheon provided by Liz Elicerio-Nelson and Bonnie Pottratz, kitchen leadership team and their crew, and lots of fun visiting and catching up on news.

A thank you to all the volunteers who helped with the luncheon and helped with our guests throughout the event: Virginia Collier, Joanne Wegwerth, Jim Allen, Steve Nelson, Rhonda Blattner, Danette Luong, John Pottratz, Kay Green, Kevin Green, Wanda Hurtgen and Carl Hurtgen.

Caring Ministry is open to anyone who has a desire to visit people and share their love of God. We would love to have you join us or if there is someone you know who could benefit from a visit, please let one of the team members know!

Caring Ministries Team: George Blattner, Rhonda Blattner, Bob Engwer, Sue Engwer, Nancy Helm, Diane Hofacker, Joe Hofacker, Linda Kapaun, Terry Kapaun, Miland Meek, Myrna Meek, Barb Michel, Liz Elicerio-Nelson, Pastor David Bjorklund, Deacon Kate Bentley.

Submitted on behalf of the committee by Barb Michel & Deacon Kate Bentley

Columbarium & Memorial Garden Committee

2025 Annual Report

The Memorial Garden with Columbarium is in maintenance mode. There were five congregation members inurned in our Columbarium this year: Don Tufte, Maryls Schaumburg, George Miller, Judy Elert and Newt Payne.

The Committee would like to thank the Payne Family for providing beautiful seasonal plantings the entire year.

Operational expenses were as follows:

- The irrigation system was started in the spring and blown out in the fall before frost.
- The grounds were professionally cleaned and trash hauled away.
- The Columbarium was professionally cleaned.
- The niche fronts are shipped to and from Crookston, MN for engraving.
- Twelve urns were purchased for inventory.

Financials

1/1/25	Beginning Balance:	\$6,373.24
Revenue:		
	+ Niche Purchases (5):	15,950.00
	+ Niche Openings (4):	1,200.00
	+ Memorials (3):	135.00
	+ Miscellaneous (2):	53.82
	Total Revenue:	17,338.82
Expenses:		
	+ Inscriptions/freight:	1,191.85
	+ Landscaping:	1,028.00
	+ Irrigation:	564.99
	+ Columbarium cleaning:	950.00
	+ Urn Purchase (12):	1,169.70
	+ Niche Surrender (1):	2,250.00
	+ Miscellaneous:	334.00
	Total Expenses:	7,488.54
12/31/25	Ending Balance:	\$16,223.52

Committee Members: Viki Ailport, Bob Engwer, Gary Hook, Terry Kapaun, Heidi McKenzie, and Miland Meek, Chairman

If you would like to purchase a niche, a Memorial Wall inscription or make a contribution to the ongoing maintenance of the Memorial Garden, please contact
Heidi McKenzie – heidimc@stmarks-nsp.org or 651-777-7451

Finance Committee

2025 Annual Report

This past year we achieved our financial operational goals! This success was only possible with ongoing support from our entire congregation.

The ongoing journey to financially support the ministries here at St. Mark's is challenging. Our staff and committees continue to be efficient in keeping expenses favorable to the annual expense plan. As a reminder, our operational plan for 2025 was to end the year with a net negative (\$128k) operating balance. The actual 2025 year end was a net negative (\$8k) operating balance. There was one-time unplanned income that made this outcome possible.

Our congregation's ability to financially sustain our current ministry programs and grow in future years is dependent on continuing to increase our overall pledged contributions and other income to achieve a balanced operational plan. This will become more urgent in the next few years.

Thank you for your ongoing pledged support of St. Marks!

Thank you to Helene for providing this committee with awesome reporting and insight!

*Please also review our 2025 General Operation statement and Proposed 2026 Budget Plan.

In this journey together,

Finance Committee

Art Arsenault
Betty Beane
Bob Engwer
Sue Fletcher
John Haley
Dave Sell
Helene Doran (staff)

Gifts & Memorials

2025 Annual Report

The Gifts & Memorials committee oversees the undesignated gifts and the interest earned in the Gifts and Memorials fund. They distribute these funds on a request basis, ensuring appropriate use and verifying that there's no alternative funding source.

During 2025, two projects were funded through the undesignated/interest Gifts & Memorials.

- The fireplace insert in the Fireside Room was replaced.
- New red tablecloths were purchased for the round tables in Rees Hall in time for the Progressive Dinner.

Thanks to St. Mark's members, their friends, and families for their generosity in the Gifts and Memorial fund.

Respectfully submitted,
Alan Wyman

Global Ministries: Tanzania & India

2025 Annual Report

Below is a summary of the Mission Committee's activities and accomplishments of 2025:

Tanzania Secondary Student Sponsorships – In 2026, St. Mark's individuals or families will sponsor 20 Kihasa and 11 Mtwivila secondary students at a rate of \$450 per year for room, board and tuition. \$13,950 in new funds were donated in late 2025 for these secondary school sponsorships. Included in these funds was \$1,350 from the St. Mark's Foundation.

Other Kihasa and Mtwivila Project Support – In addition to the student sponsorship support, St. Mark's will donate around \$4,000 for other general projects yet to be named by Kihasa and Mtwivila. These funds will come from the Craft Fair that was held in December 2025, which raised \$2,271, and Soup Sunday/Bake Sale proceeds from the January 2026 Annual Meeting. In 2025, Mtwivila used these general support funds to buy materials to help construct their new church building. Kihasa used these funds to help build a multi-purpose hall building for church and community events.

Life Skills Center – Funds from the Inez Oehlke Endowment Fund provided a net amount of \$12,729 for the Kihasa Life Skills Center in 2025. The Kihasa pastors and partnership committee have developed a plan to strengthen existing and develop new programs at the Life Skills Center. Around \$14,000 was spent on planned renovation activities in the past two years. To date in 2025, they have accomplished work on seven out of the eight priority renovation areas. These completed areas include: the computer skills classroom along with additional equipment, the sewing and production classroom, renovation of the extended external washrooms, procurement of items for the bedrooms (such as beds, bed linens, metal curtain rods, and mosquito nets), painting, electrical renovations, and installation of a fence for the linen drying area. Work is continuing to complete a rainwater harvesting project. Computer skills classes continued in 2025 with 11 students participating in mid-2025. Overall, the computer skills training continues to show promising outcomes. The sewing and production class is making progress. The current (third) cohort consists of only three participants. Efforts are being made to increase the attendance in this program.

Other Funding Sources – In addition to the donations from members and friends for Tanzania, our Tanzania Mission received \$1,000 from St. Mark's general budget funds in 2025.

Travel to Tanzania – No one from St. Mark's traveled to Tanzania in 2025.

Submitted by Jim Wolf, Chair

India Mission Update from Pete Mogren

Hope Orphanage/Home and School in Bapatla Southern India has 40 children living there and 61 more that come to school from the surrounding slums. On our previous trips we saw that the children are well cared for, happy and the building was clean and the facility is well run. The people who are running Hope are full of love for the children and it shows. St Mark's sponsors the 35 children living there fulltime. They are a mix of truly orphaned and semi orphaned children. "semi orphans" are children without a father whose mothers cannot care for them financially. Thank you and blessings to those families of St Mark's who have committed to sponsor children. Angel and I are praying for 5 five more sponsors or onetime donations to help care for the rest of the children that come from the slums for free education and a hot meal. We look forward to helping these children for many years to come with your help and God's blessings. Please contact me for sponsorship information or to learn more about Hope Orphanage Home and School

Submitted by Pete and Angel Mogren (pmogren@comcast.net ph: 612-581-2776)

Global Missions Committee Members:

Jim & Betty Wolf, Pete and Angel Mogren, Betty Beane

Hospitality Committee

2025 Annual Report

Hospitality is an important part of our church. It is a chance for us to show love and care for each other and for our community. With all the opportunities offered at St. Mark's we try to partner up and support other groups or host individual events.

- We brought back the traditional **church "potluck"** in March which was a feast of Lutheran favorites.
- There was a fun evening in May for the **"adult prom"** where 40 of us relived the glory days.
- We enjoyed **three outdoor services** this past summer which included a picnic where the community could participate.
- We also hosted a very successful **"Welcome Back Breakfast"** in late August for the staff of North High School.
- **God's Work Our Hands** day of service in September split 30 of our members into groups supporting the work of the church and helping out our community. We prepped items for the parade, polished the pews in the Sanctuary, prepared materials for Christian education, weeded and landscaped at church, and picked up trash at neighborhood parks.
- We were able to participate (BARELY) in the **North St. Paul Fall Roundup Parade**. Sixteen of us were troopers either walking or riding on the float. We were soaked by the end but happy they didn't cancel the parade again.
- This was our fifth year of the joint **Trunk or Treat** event with the local Girl Scouts and had around 800 children visit. We had 20 trunks hosted by repeat participants and new people from St. Mark's and Girl Scouts. The event included a photo spot for selfies. New this year was a hot dog community dinner hosted by St. Mark's and s'mores hosted by the Girl Scouts. We are always looking for more to share the joy of the Lord with the area children.
- Many people enjoyed the **Thanksgiving Eve pie social** after the Wednesday night service.
- The **Progressive Dinner** in early December was a great way to kick off the holiday season with appetizers at homes then dinner and entertainment at church with Bend in the River Big Band back again due to overwhelming demand. This was a fun event to invite the new members and to mingle with others we may not have known as well. It was attended by 55 people and there's always room for more!

Thanks to everyone who participated in one way or another to help make these events successful. It was greatly appreciated! Watch for information on upcoming events! (The next one is a chili cook-off in February) Other event ideas are always welcome to keep our church a vibrant and relevant part of our community.

Hospitality team: Virginia Coller, Suzanne Ericson, Kelly Hemme, Wanda Hurtgen, Judy Larkins, JoAnn Nelson, Amy Reddy, Tim Reddy (council), Julie Urban, and various volunteers specific to the year's events.

Respectfully submitted,
Suzanne Ericson

Mental Health Ministry

2025 Annual Report

The St. Mark's Mental Health Ministry (MHM) seeks to be a caring community of open ears and gentle hearts where we strive to eliminate the stigma of mental illness through educational opportunities while providing connections to resources for our congregation and community. We share information through various channels, including the weekly bulletin, newsletter, posters, the MHM web page, and the bulletin boards.

We gratefully acknowledge and thank the St. Mark's Foundation for its ongoing generous support of this important ministry.

Here are some highlights from 2025:

- We continued to grow our relationship with Mental Health Connect, a coalition of about 40 faith organizations in the Twin Cities and surrounding areas. Three of our MHM team members are ambassadors, bringing Mental Health Connect information back to St. Mark's. They attended training in January. Also in January, two people whose church has been involved in Mental Health Connect, came to St. Mark's and provided information, guidance, and advice for us by reviewing our current activities and helping us plan for the growth of this ministry.
- The MHM book club read and discussed "The Anxious Generation – How the Great Rewiring of Childhood is Causing an Epidemic of Mental Illness" by Jonathan Haidt.
- In May, the children and youth of St. Mark's had age-appropriate mental health discussions about what it might feel like to not have a home to live in. They chatted while they decorated and packed snack bags for kids at Solid Ground (a local organization that helps families build strong foundations after experiencing homelessness).
- Pastor David emceed Mental Health Connect's Annual Stories of Hope Fundraiser, sharing his own story of hope. St. Mark's had a full table at the fundraiser.
- Also in May, we had a mental health temple talk and a resource table during coffee hour.
- In September, we had two NAMI presentations.
 - Anxiety, stress and coping (for middle school and high school age)
 - Self-care and mindfulness for all ages
- In December, we shared the Holiday Wellness Toolkit information from Mental Health Connect.
- Throughout the year, MHM team members attended a variety of Mental Health Connect events, and a Mental Health Faith Forum at Trinity Lutheran in Stillwater.

St. Mark's Mental Health Ministry Team includes: Carla Anderson, Liz Elicerio-Nelson, Kathy Hanon, Asher Horning, Nikki Horning, Pam Lande, Judy Larkins, Rod Larkins, Amy Reddy, Anne Williston, and co-chairs Shari Hamilton and Bonnie Meyers.

Personnel Committee

2025 Annual Report

The Personnel Team is an Advisory Team. The responsibilities include:

- Develop personnel policies
- Provide oversight on Personnel matters
- Develop and update employee job descriptions
- Provide an annual budget

Here at St. Marks, we are blessed with a wonderful group of very dedicated staff members. They consistently give 100% to ensure St. Marks is running smoothly and professionally. As a Personnel Team, our role is straightforward, because we work with an outstanding group of staff members.

This past year, the Personnel Team has been involved in the following:

- The job descriptions were updated for all employees
- Developed a job description for Facilities Coordinator
- Ensured that Facilities Coordinator and Custodian vacancies were filled
- Reorganized facility staffing needs, splitting hours between Facilities Coordinator and Custodial
- Organized Pastor/Deacon recognition activities and treats
- Created Earned Sick and Safe Time policy per state requirements and established procedures to ensure ongoing legal compliances. This policy was also prepared in compliance with the St. Paul Area Synod guidelines.
- Organized volunteer appreciation for members of St. Mark's
- Developed annual budget for Personnel. Insurance expenses were exceptionally high this year. This cost is reflected in the budget. Any questions, please ask one of the Personnel Team members.
- Copies of the Personnel Handbook are available for viewing in the church office.

In closing, we again, express our gratitude, to all our staff here at St. Marks. Our church community greatly appreciates the dedication and hard work of all employees and volunteers who contribute to fostering a welcoming, caring, and sustainable environment within our church.

The Personnel Team includes Suzanne Ericson, Bonnie Meyers, Lynn Wyman, and Julie Urban

Report Submitted by Julie Urban (Chair Personnel)

Property Committee

2025 Annual Report

The Property Committee has a commitment to provide a safe, welcoming and functional environment for our congregation. This report will provide a snapshot of where things stand with the church building and grounds, any work that's been done recently, and what's coming up in the future.

Project highlights from 2025:

- Sanctuary Roof Repairs: We have been working closely with various contractors to identify the sources of roof leaks. One contractor has been engaged to repair the high skylights at the front of the church. This repair is scheduled to take place in 2026.
- Tree and Stump Removal: Several additional trees were removed due to disease, along with multiple stumps throughout the property.
- Heating System: Over the past year, we completed several repairs to the boiler heating system, resulting in improved performance and reduced repair costs. This work included pipe and valve repairs and replacements, feed water pipe repairs, and resetting burner specifications. Cameras were also installed in the boiler room, allowing for visual inspection when no one is on the property.
- Additional Security Improvements: Alarms were installed on some of the emergency exit doors.
- Rees Hall Kitchen Repairs: Repairs included updates to plumbing supply lines and drains, as well as some electrical improvements.
- Restroom Repairs: Plumbing repairs were made to restroom flush valves and drains.
- Fireside Room Fireplace: The fireplace was replaced in the Fireside Room, making it a cozy space for meetings during the colder months.

The majority of the projects listed above were planned and completed by volunteers. A heartfelt thank you to everyone who has cut grass, shoveled snow, repaired toilets, removed trees, washed windows, cleaned the baptismal font, wiped down light switches, installed alarms, painted doors, replaced lights, fixed appliances, put up tile, and taken on so many other projects—both large and small. **Because of your generous gifts of time and talent, almost \$40,000 was saved in our church budget.** Your dedication and willingness to serve make a tremendous difference, and we are deeply grateful for all that you do.

Potential Projects in 2026:

- Evaluate areas of the church where carpeting has experienced significant wear over time.
- Repaint exterior building railings and select doors, with the possibility of including the railings in Rees Hall.
- Transition to more energy-efficient lighting in parts of the building to help lower energy consumption and costs over time.
- Additional security components will be added in key areas of the church to improve overall safety while maintaining a welcoming environment.

We invite all members of our congregation to join **Saturday Stewards**, our monthly volunteer group. The group meets on the first Saturday of each month and offers a variety of tasks and projects suitable for all skill levels. It's a wonderful opportunity to help care for our church and strengthen our sense of community.

Committee members:

Mike Clasen, Chair	Gary Hook
Mark McKenzie	Doug Ronsberg
Brian Larson	Rod Larkins
Virgil Christoffersen	Kurt Biedermann (staff)
Heidi McKenzie (staff)	

Social Ministry

2025 Annual Report

St. Marks has a history of providing aid to our neighbors in need. This past year was no exception. When asked, St. Marks members rose up and helped in the following ways.

- Provide funding either through St. Mark's Foundation, or from individual members, for the **North High Pantry**. This program allows families from the school district to receive food when needed. St. Marks has partnered with the pantry and is a big part of the program's success.
- **Thanksgiving meals** were provided for families in need. These families were from St. Mark's and North High school.
- The **Annual Teacher/Staff Appreciation Breakfast** was served this year to staff at North High. We welcomed 90 staff members. It is one of the highlights of the year, according to teachers who look forward to the beginning of their year.
- Area **Police and Fire Departments** come on a regular basis to enjoy snacks and meals provided to them. The snacks are provided by members and the St. Mark's Foundation.
- **Community Dinner** is served by a wonderful group of dedicated volunteers each Wednesday night. On average we are serving 90 meals weekly. A homemade meal is prepared with love, from the following members: Jim Allen, Candy Peterson, Shannon Young, Kay and Kevin Green, Rose Nelson, Carol Perrault, Steve and Liz Nelson, Sandy Leach, Joanne Nelson and Mike Clasen.
- **Holiday Gift Cards** were provided to community members in need for the holidays. Again, this was accomplished with the help of the Foundation.
- **Produce Giveaway** was distributed three times during the summer. Over 1000 people attended. This is a partnership with Second Harvest.
- **Gift Goes On**, a program that provides gifts to Children and Seniors during Christmas. This past year, families and seniors were given gifts. This was organized by Karyn Mikel. Thanks to the generosity of St. Mark's members and friends. Thirty-five Head Start students received gifts of clothing, toys, and food gift cards. Twenty-five students were sponsored by St. Mark's members and friends and with a grant from the St. Marks Foundation, the youth of the congregation shopped for an additional 10 Head Start students. The staff expressed gratitude on behalf of the families – we truly made a difference to these families to make their Christmas brighter! This year we also served as a collection point for the local organization Gifts for Seniors. Lists of requested items were provided and the response was wonderful! Thirteen bags of towels, kitchen items, personal hygiene items, activity books readers, stuffed animals and more were distributed to seniors via various social service agencies. Thank you to all who donated items, money and gift cards.

St. Mark's will continue to be a place to help our neighbors in need. Thank you to our dedicated staff and members, who keep Social Ministry programs going and GROWING!

Respectfully Submitted:

Julie Urban

Karyn Mikel

Stewardship for All Seasons

2025 Annual Report

The work of the Stewardship for All Seasons (SAS) committee reflects the belief that stewardship is a broad and encompassing term. We seek to encourage generous financial support of the congregation's budget. We also seek to support the congregation's mission and ministry by encouraging individuals to participate in the daily life of the church.

This year's theme for our Stewardship Campaign was Through the Word Inviting. The campaign raised up the ways God invites us to share in the work God is up to in the world.



Through the Word Inviting sought to invite members, friends, and guests of St. Mark's to grow spiritually by listening to God through worship, prayer and study; share in ministry through service, and increase their generosity.

We set goals of receiving 26 new pledges for 2026, and for a \$75,000 increase in pledged dollars. We received 20 new pledges, and \$35,000 increase in pledged dollars. While we didn't quite meet our goals the committee is pleased with the congregation's progress.

As of January 15, 2026, we have received 141 pledges for 2026 and the amount of those pledges are 9% higher than in 2025.

- 52 units increased their 2026 pledges compared to 2025
- 20 units pledged in 2026 that did not pledge in 2025
- 59 units pledged to sustain their support at current levels
- 10 units decreased their 2026 pledge compared to 2025
- 16 units who pledged in 2025 have not yet submitted a pledge for 2026

The SAS committee would like to thank all those who have pledged their intent to sustain our ministry in 2026. We would like to invite those who have not yet pledged their intent to do so. We also want to thank everyone for their generous support of our life together in 2025. The financial support the congregation received in 2025 and the commitments we've received for 2026 are helping us to close the gap in our budget and our putting us on the path to long-term sustainability.

Respectfully submitted on behalf of the Stewardship for All Season Committee:

Pastor David Bjorklund

Susan Borowick

Candy Petersen

Mike Ericson

Kathy Hanon

Rod Larkins

Ann Mott (staff)

About Stewardship for All Seasons

The Stewardship for All Seasons committee meets throughout the year to consider opportunities to encourage sharing the blessings received by the St. Mark's community to support the work God calls us to in this place and time. A specific task for the group is to develop and manage the annual fall stewardship campaign, during which all congregants are asked to provide their intent to support St. Mark's through giving and prayer. The SAS committee identifies initiatives and goals for the campaign, explains and promotes those initiatives and goals, and assists pastors and staff in preparing materials and securing volunteers to present temple talks. We are seeking additional members – please let us know if you would like to learn more about this work!

St. Mark's Evangelical Lutheran Church Foundation

2024 Annual Report

The St. Mark's Evangelical Lutheran Church Foundation continues its mission of conveying the Christian message to people through excellence in worship, education and the building of relationships, both within the church and out into the community.



The Foundation, chartered in 1985, celebrated its 40th year of carrying God's word forward. The Foundation board members had a busy year during 2025 serving the church and community by dispensing many grants, highlighting our anniversary, and continued work on making sure our financial status remains stable.

The Foundation grants committee continued its partnership with church committees and staff to develop grants to support the focus areas of mental health ministry, music ministry, and drama ministry. These ministries put to work the grants given to them in various ways.

From Tom Paulson, music director, "The Foundation's support for Christmas 2024/2025, and Easter 2024/2025 was crucial in creating a beautiful worship experience. The congregation was very appreciative, loved the brass quintet and strong quartet, and gave me lots of kudos for incorporating them into worship – i.e. accompanying the choirs and the congregational singing – creating a very worshipful atmosphere. We see very high attendance at the holidays, so it is smart for us to bring all our resources to bear in a well thought out way."

The mental health group uses its money to encourage mental health wellness within our church and greater community, to help end mental health stigma, and to support mental health education. In addition, the Foundation support was used to sponsor a book cart in the narthex and to purchase items for snack bags (assembled by our youth) for a local shelter.

The Foundation continued to work with church staff, the congregation and stake holders in the community to find ways to help those in need. The Foundation continued to carry its mission forward by endowing grants for more than \$22,000 during 2025:

- A St. Mark's youth Christmas shopping trip was sponsored by the Foundation so the youth could purchase gifts for the "Gift Goes On" an ongoing outreach by St. Mark's congregation.
- Needing to raise their own food, the Seeds for Ukraine group used grant funds to purchase vegetable seeds and distribute them to various villages who will plant, nurture and harvest the needed food.
- The St. Mark's Quilters, who have had quilt batting donated for years, received support to purchase needed batting for the upcoming year.
- Survivor Resources, a support group for those who have lost loved ones to homicide, suicide, accident or overdose, received support for their fund-raising event.
- KidsFest 2025 hosted in October invited everyone at no cost to attendees.
- The North High School band program helped continue one-to-one or small group lessons at North on specified instruments with highly qualified professional teachers and musicians.
- Hope for The Brave, housing assistance for victims of domestic violence, received two grants to help for rental needs for families.
- Meals from the Heart received two grants during 2025 to help supply their meal packing program of providing respectful meals to neighbors in need, including help for military families.
- The Foundation helped the congregation meet its pledge for the Saint Paul Area Synod Planting Hope Campaign, a campaign helping ministers reduce their seminarian debt.
- Helping North High School families, a grant was given for food gift cards during the recent holidays.

- Working with St. Mark's Church members, food was provided for student families at North High to have a Thanksgiving meal.
- The North St. Paul Area Food Shelf received several grants during the year because of the overwhelming food needs of the community and to help with the cost of replacing a much-needed freezer.
- Continued support was given for the Tanzania Secondary School Student sponsorship during 2026.
- Restocking supplies was available for the first responders who use space in Fellowship Hall for much-needed breaks for a meal or respite.

The Foundation was blessed in 2025 with financial gifts of more than \$23,000 through legacy gifts, donations, memorials, Thrivent Choice Dollars, and employee matching gifts from US Bank. The Foundation's assets are invested to continue to support the community through grants in 2025. The finance committee works to maximize the return on investments through engagement with professional financial advisors, creates the budget for the Foundation, and monitors the financial health of the assets of the Foundation.

The Foundation communication committee continued its commitment to keep the congregation informed about the Foundation's progress and activities through the Foundation website, announcements in the church weekly updates and Foundation Week. Foundation Week 2025 featured a video presentation from several grant recipients, table placards, displays highlighting 2025 grant recipients and a bulletin insert with general information about the Foundation.

Thank you to the following members who are leaving the board of trustees after years of faithful service to the Foundation: Craig Sterling, Linda Kapaun, and Terry Kapaun. Their dedication and contributions will be greatly missed.

The 2025 Foundation Board of Trustees included: President Terry Kapaun, Vice President Barb Michel, Treasurer Tom Michel, Secretary Karyn Mikel, Mike Ericson, Kathy Hanon, Ken Indrelie, Linda Kapaun, Jason Lamers, Rod Larkins, Steve Linder, Carolyn Newell, Craig Sterling, Pastor David Bjorklund and legal advisor Bill Baumeister.

For more information about the Foundation, please browse the St. Mark's Foundation website at www.stmarksnspfoundation.com.

Women of St. Mark's

2025 Annual Report

Ministry Vision: As an organization of Christian women, we encourage all women to grow in their faith, be of service to others and engage in fellowship with other women.

The Women of St. Mark's have four Bible Study Groups. We are a part of the St. Paul Area Synodical Women's Organization and the Women of the ELCA. The groups gather for Bible Study and fellowship. We remember St. Mark's members on the caring ministry list with cards and small gifts throughout the year. The Prayer Shawl Ministry knits/crochets 25-30 comforting shawls each year for those in need. Monetary support is given to the North St. Paul Food Shelf, Second Harvest Heartland, Polar Food Pantry, Shobi's Table, Feed My Starving Children, Kihasa Student Support in Tanzania, Tanzania Water Project, Hope Orphanage in India, Global Refugee, Radio Furaha (Iringa Diocese) and Lutheran Disaster Response.

In addition, we plan the following events. All women of the church are welcome and encouraged to attend.

- **January-March** – Quilting Ministry. 82 quilts were completed and blessed. They were sent to Lutheran World Relief and some were kept for local use – Head Start, Hospice and Hope for the Brave. Thank you quilters.
- **January** – “Cabin Fever” Game Day. 11 people attended and enjoyed games, snacks and fellowship.
- **May** – Deacon Kate's Baby Shower. Games, Gifts, Food, Fellowship and Fun! 48 women attended.
- **May** – Rachel's Day was observed to remember children who are victims of violence and abuse.
- **June** – St. Mark's hosted the Women's Synodical Salad Supper. Pastor Tim McNee spoke on Racial Justice.
- **July** – Summer Bible Study “Healthy Relationships” from the Gather magazine led by Emily Ronsberg. 12 women attended.
- **September** – St. Mark's hosted the Synodical Women's “Introduction to the 2025-26 Gather Bible Study.” Pastor Carrie Stiles was our Bible Study leader. 32 women attended.

The St. Paul Area Synodical Women participated in our local convention and cluster meetings giving us opportunities for learning, giving and fellowship.

The Collection Cupboard is located in Rees Hall. Items collected include pop tabs for the Ronald McDonald House, eyeglasses for the Lions International sight projects around the world, and kits/projects for the women's organization. Bar soap and Boxtops for Education are no longer being accepted.

Committee Members: Sherry Berry, Sue Fletcher, Linda Haley and Bible Study Group representatives.

Respectfully submitted,
Virginia Collier (Chairperson)

Women of St. Mark's Financial Report

2025 Annual Report

Prepared by Sue Fletcher

CASH ON HAND 12-31-2024 \$ 5,084.92

RECEIPTS

CIRCLE OFFERING	\$ 2,339.00
GIFTS AND MEMORIALS (QUILTER'S \$175.00, GENERAL \$25)	\$ 200.00
QUILTERS FOUNDATION DONATION	\$ 1,000.00
SHOWER	\$ 871.00
BIBLE STUDY	\$ 165.00
PRAYER SHAWL DONATION	\$ 60.00
TOTAL RECEIPTS FOR 2025	\$ 4,635.00

DISBURSEMENTS

WELCA OFFERING	\$ 550.00
WELCA CONVENTION, DELEGATE-RESOLUTIONS	\$ 245.00
NORTH ST. PAUL FOOD SHELF	\$ 125.00
ST. PAUL PARTNERS	\$ 125.00
FEED MY STARVING CHILDREN	\$ 125.00
LUTHERAN DISASTER RELIEF (Texas, Jamaica, California)	\$ 300.00
SHOBI'S TABLE	\$ 100.00
ST. MARKS LUTHERAN CHURCH (office expense donation)	\$ 175.00
2nd HAVEST HEARTLAND	\$ 225.00
TANZANIA STUDENT SPONSORSHIP	\$ 125.00
HOPE ORPHANAGE	\$ 125.00
PLANTING HOPE	\$ 100.00
NORTH HIGH POLAR PANTRY	\$ 125.00
BIBLE STUDY	\$ 184.50
SHOWER	\$ 820.76
QUILTING	\$ 585.82
MISC EXPENSE	\$ 48.90
TOTAL EXPENSE 2025	\$ 4,084.98

BALANCE 12-31-2025 **\$ 5,634.99**

SPECIAL ACCOUNTS

QUILTING	\$ 2,647.29
PRAYER SHAWLS	\$ 310.58
CRAFT DAY	\$ 87.75
TRIENNIAL 24 & 25 set aside	\$ 150.00
CAPITAL FUND RESERVE	\$ 325.00
TOTAL DESIGNATED FUNDS	\$ 3,520.62
BALANCE AFTER SPECIAL ACCOUNTS	\$ 2,114.37

St. Mark's Annual Congregational Meeting Minutes **Sunday, January 26, 2025**

Agenda Topic	Discussion	Action
Establish Quorum / Call to Order	Quorum of 111 congregants obtained at 11:08 a.m.	Called to order at 11:08 a.m. by Tyler Ronsberg
Opening Prayer		Pastor David Bjorklund
Review of 2024 and What's Next	<ul style="list-style-type: none"> 2024 marked the first time since 2019 in which there was no turn-over in ministry staff. Results of congregational surveys placed emphasis on music ministry and children, youth & families. Recognized Tom Paulson and the music ministry. <ul style="list-style-type: none"> Hired on a full-time basis, Tom Paulson has led the music ministry since August 2023. Music ministry includes a variety of music styles. Groups in the music ministry include the choir, the bell choir, the band and visiting musicians. The Children, Youth and Family (CYF) program is led by Deacon Kate Bentley. <ul style="list-style-type: none"> She brings a commitment to the youth of St. Mark's with her strengths, gifts and training. Ten kids went to the youth gathering in New Orleans this past summer. St. Mark's will partner with Camp Wapo in 2025. The St. Mark's Foundation provides financial support to CYF outside of the St. Mark's budget. Vacation Bible School will change to a week-long program. Deacon Kate Bentley is pregnant and the baby is due in July. CYF will need volunteers to support CYF during this time. Facility updates <ul style="list-style-type: none"> New chairs were purchased for Rees Hall. 	Pastor David Bjorklund presented the 2024 review and a look into the future.

St. Mark's Annual Congregational Meeting Minutes **Sunday, January 26, 2025**

	<ul style="list-style-type: none"> ○ New stoves were purchased and installed in the Rees Hall kitchen. ○ New technology was installed in the sanctuary. ○ The baffles outside of the sanctuary were repaired. ● Low estate gift <ul style="list-style-type: none"> ○ The estate gift allows for improvements in the building. ○ \$130K of the estate gift was spent on facility improvements in 2024. ○ The estate gift is not to be used for general operating expenses. General operating expenses are dependent on congregational giving. ● What's Next <ul style="list-style-type: none"> ○ Change to St. Mark's will not come overnight. We need to revitalize life as a church. We're not there yet as we're going on a journey. Our focus needs to be on the core to be able to draw new people in. 	
Annual Business	<ul style="list-style-type: none"> ● Approval of the 2024 Meeting Minutes <ul style="list-style-type: none"> ○ January 28 Annual Meeting ● Nominating Committee Report: Nominations were as follows. <ul style="list-style-type: none"> ○ Election of Church Council members: <ul style="list-style-type: none"> ■ Art Arseneault, Susan Borowick, Joanie Henriksen ■ Mark McKenzie (self-nominated from the floor) 	<p>Tyler Ronsberg (Council President) conducted Annual Business.</p> <p>Motion by Mike Ericson to approve the January 28 Annual Meeting Minutes. Seconded by Kathy Ader. All were in favor. Minutes were approved.</p> <p>Motion by Kathy Hanon to elect Council nominations by acclamation. Seconded</p>

St. Mark's Annual Congregational Meeting Minutes **Sunday, January 26, 2025**

	<ul style="list-style-type: none"> ■ Dave Lande (i) ○ Election of Nominating Committee members <ul style="list-style-type: none"> ■ Candy Petersen and Mike Ericson ○ Election of Synod Assembly voting members <ul style="list-style-type: none"> ■ St. Mark's can send three-four representatives to the Synod Assembly to see what the larger church is doing. ■ Karyn Mikel ■ Jim Wolf, Mike Ericson and Sherry Berry (self-nominated from the floor) ● Treasurer and Auditor <ul style="list-style-type: none"> ○ Treasurer <ul style="list-style-type: none"> ■ The treasurer has a term of two years. ■ Dave Sell was elected by the Church Council in 2024 to serve as Treasurer. ○ Auditor <ul style="list-style-type: none"> ■ The audit in 2024 gave the church a clean bill of health. ■ The auditor has a term of three years. ■ Kathy Ronsberg and Dave Benck are serving as co-auditors. 	<p>by Sherry Berry. All were in favor and nominations were approved.</p> <p>Motion by Sherry Berry to elect Nominating Committee members by acclamation. Seconded by Terry Borowick. All in favor and nominations were approved.</p> <p>Motion by Shirley Pickett to elect Synod Assembly nominations by acclamation. Seconded by Tim Reddy. All were in favor and nominations were approved.</p> <p>Tyler Ronsberg (Council President) provided the overview of the Treasurer and Auditor.</p>
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St. Mark's Annual Congregational Meeting Minutes

Sunday, January 26, 2025

	<ul style="list-style-type: none"> • Thank you for your service <ul style="list-style-type: none"> ◦ Recognized were four outgoing members of the Church Council whose terms are complete. <ul style="list-style-type: none"> ■ Bob Engwer - Served six years on the Finance Committee ■ Josh Hirman - Served as Council Secretary and Vice-President ■ Gary Hook - Served on the Property Committee ■ Brian Larson - Served on the Property Committee • Sexual Harassment Policy <ul style="list-style-type: none"> ◦ The updated policy is on file in the church office and available to view on-line. ◦ There were no sexual harassment reports in 2024. ◦ The church has been in compliance with its sexual harassment policy under state and federal laws for 10 years. • Personnel Committee <ul style="list-style-type: none"> ◦ The Personnel Committee meets quarterly. ◦ The church has a great staff. • Review of 2024 Finances <ul style="list-style-type: none"> ◦ St. Mark's met its 2024 financial goals. ◦ The operational plan was to end the year with a (\$126k) net negative. ◦ The actual year end was a (\$9.7k) net negative. ◦ The church's diligent staff made significant contributions to this improvement in the net negative. 	<p>Tyler Ronsberg provided the recognition of the outgoing council members for their many years of service to the church.</p> <p>Julie Urban presented the annual notification of St. Mark's sexual harassment policy and compliance.</p> <p>Julie Urban reported on the Personnel Committee.</p> <p>Dave Sell provided the report on the 2024 finances.</p>
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St. Mark's Annual Congregational Meeting Minutes

Sunday, January 26, 2025

	<ul style="list-style-type: none"> • Discussion and Adoption of 2025 Budget <ul style="list-style-type: none"> ○ The 2025 budget is on the last page of the 2024 Annual Report of the Congregation. Total income is projected to be \$584k. Total expenses are projected to be \$713k. A negative operating budget is projected. ○ A foundational level for staffing is the rationale for the budget. ○ Within the budget are what's needed for the sub-committee budgets. ○ A 2024 year-end cash balance of \$294k is the reason the church can project a negative operating budget in 2025. ○ Kathy Hanon pointed out that projecting an annual negative operating budget is not sustainable. Church finances need to improve. ○ Gary Hook stated that in both 2023 and 2024, significant negative operating budgets were projected but that the actual year-end operating budgets were (\$3k) and (\$9k) respectively. ○ Toni Christofferson pointed out that budget inconsistencies were unfavorable. ○ Dave Sell explained that one-time revenue items help with the budget and that the staff and committees do an excellent job in managing the budget. ○ Brian Larson said that budget improvements are made by trimming 'extras', add giving units or increase giving per giving unit. The council does a good job of not over-estimating giving. ○ Toni Christofferson asked if giving has changed. ○ Pastor David Bjorklund provided the following regarding the recent stewardship campaign. <ul style="list-style-type: none"> ■ 47 giving units increased their pledges. 	<p>Dave Sell led the discussion on the 2025 budget.</p>
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St. Mark's Annual Congregational Meeting Minutes

Sunday, January 26, 2025

	<ul style="list-style-type: none"> ■ There are an additional 24 new giving units. ■ Some giving units did not change their giving amount. ■ There was a 4% increase in year-to-year pledges. ■ The capacity for giving typically comes later in life. <ul style="list-style-type: none"> ○ Toni Christofferson suggested that the church beef up its stewardship campaign. ○ Dave Sell explained that the ERTC was applied for during the Covid pandemic. The church received a good portion of it (approximately \$50k) at the end of 2024. The ERTC is not included in the operational plan. 	<p>Motion made by Mike Ericson to approve the 2025 proposed budget</p> <p>Seconded by Kathy Hanon.</p> <p>All in favor and motion approved.</p>
	<ul style="list-style-type: none"> ● New Business <ul style="list-style-type: none"> ○ Jim Wolfe stated that the bake sale held during this annual meeting raised \$1,522 for the missions in Tanzania and India. ○ Mark McKenzie said that Helene Doran, Finance Associate, continues to do a great job for the church. ○ Mark McKenzie explained that the church saves a lot of money by doing work ourselves. The 'Saturday Stewards' meet the first Saturday of every month at 9:00 a.m. to do work in and around the church. ○ Sherry Berry said that the garden crew is in need of several new helpers. ○ Pastor David Bjorklund said that Jeanette Perrault (a member 	<p>Tyler Ronsberg (Council President) asked if there was any new business from the congregation.</p>

St. Mark's Annual Congregational Meeting Minutes **Sunday, January 26, 2025**

Closing Prayer and adjournment	<p>of the congregation) is being ordained at St. Mark's on February 22 and has been called to a church in Iowa.</p> <p>Closing prayer by Pastor David Bjorklund.</p>	<p>Motion by Gary Hook and seconded by Virgil Christoffersen to adjourn at 12:04 p.m. All in favor and motion approved...</p>

Respectfully submitted by Dave Lande, Council secretary

2025 Financial Report & 2026 Proposed Budget

Saint Mark's Evangelical Lutheran Church
Analysis of Revenues & Expenses
General Operations Fund
2025 Fiscal Year End

Accounts	2025	2025 Budget	Total Act. 2024
INCOME			
CONTRIBUTIONS			
GENERAL CONTRIBUTIONS			
Tithes & Offerings	\$501,178.66	\$516,750.00	\$504,352.22
Bequests	\$34,874.20	\$0.00	\$0.00
Initial Offerings	\$209.00	\$100.00	\$270.00
Holiday Contributions	\$21,917.27	\$20,000.00	\$22,313.00
Total GENERAL CONTRIBUTIONS	\$558,179.13	\$536,850.00	\$526,935.22
OTHER INCOME			
Building Use	\$42,950.29	\$41,150.00	\$35,215.93
Miscellaneous Receipts	\$57,371.26	\$6,850.00	\$60,344.63
Total OTHER INCOME	\$100,321.55	\$48,000.00	\$95,560.56
Total INCOME	\$658,500.68	\$584,850.00	\$622,495.78
EXPENSES			
NOAH TEAM			
PERSONNEL	\$429,552.79	\$460,766.00	\$404,909.47
COMMUNICATIONS	\$6,404.59	\$6,900.00	\$6,181.43
OFFICE OPERATIONS	\$15,707.03	\$16,175.00	\$15,473.93
TECHNOLOGY	\$2,250.00	\$2,250.00	\$2,000.00
PROPERTY	\$150,267.08	\$146,560.00	\$141,469.25
STEWARDSHIP	\$5,308.14	\$5,750.00	\$5,692.08
OTHER PROGRAMS	\$560.00	\$2,250.00	\$314.45
Total NOAH TEAM	\$610,049.63	\$640,651.00	\$576,040.61
PETER TEAM			
BENEVOLENCE	\$25,097.06	\$26,000.00	\$24,500.50
SOCIAL MINISTRY	\$411.48	\$2,000.00	\$728.21
WORSHIP & MUSIC	\$23,169.07	\$29,000.00	\$23,993.72
HOSPITALITY	\$2,046.01	\$4,200.00	\$2,816.54
Total PETER TEAM	\$50,723.62	\$61,200.00	\$52,038.97
MOSES TEAM			
CHRISTIAN ED	\$6,092.64	\$11,500.00	\$4,143.34
Total MOSES TEAM	\$6,092.64	\$11,500.00	\$4,143.34
Total EXPENSES	\$666,865.89	\$713,351.00	\$632,222.92
Net Total	(\$8,365.21)	(\$128,501.00)	(\$9,727.14)

**Saint Mark's Evangelical Lutheran Church
Balance Sheet
2025 Fiscal Year End**

Assets

Current Assets

General Fund

1.10100 - General Fund Checking	\$109,849.32
1.10150 - Petty Cash	\$33.72
1.10200 - General Fund Premier/Reserve Acct	\$51,550.99
1.10210 - Mission Invest. Fund/Reserve Acct	\$1,056.46
1.10250 - General Fund Premier Investment	\$193,867.36
1.10901 - YrEnd - Contributions Receivable	\$0.00

Total General Fund **\$356,357.85**

Gifts & Memorials

2.10100 - G & M Checking	(\$3,287.58)
2.10110 - G & M UBS CD Purchase	\$778,385.73
2.10200 - G & M Premier	(\$55,202.18)
2.10400 - Pastoral Mission Trip CD - Premier	\$10,618.40
2.10901 - G & M Year End - Memorials Receivable	\$0.00

Total Gifts & Memorials **\$730,514.37**

Youth Fund

3.10100 - Youth Checking	\$10,457.30
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Total Youth Fund **\$10,457.30**

Drama

5.10100 - Drama Checking	\$10,209.33
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Total Drama **\$10,209.33**

Total Current Assets

\$1,107,538.85

Fixed Assets

1.11101 - Land & Bldg	\$2,500,000.00
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Total Fixed Assets

\$2,500,000.00

Total Assets

\$3,607,538.85

Liabilities, Fund Principal, & Restricted Funds

Liabilities

Current Liabilities

General Fund

1.280400 - MIF Loan Payable (LT)	\$112,417.74
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Total General Fund **\$112,417.74**

Total Current Liabilities

\$112,417.74

Long Term Liabilities

General Fund

\$0.00

\$0.00

Total Liabilities

\$112,417.74

Fund Principal and Excess Cash Received

Equity - by Fund

1.30100 - General Fund Equity Fixed Assets	\$2,489,598.14
1.30110 - General Fund Equity - Cash	\$183,358.31
5.30100 - Drama Fund Equity	\$0.00

Total Fund Principal **\$2,672,956.45**

Total Fund Principal

\$2,672,956.45

Restricted Funds

Temp Restricted General	\$70,983.66
Temp Restricted G&M	\$730,514.37
Temp Restricted Youth	\$10,457.30
Temp Restricted Drama	\$10,209.33
Total Temporarily Restricted	\$822,164.66

Total Restricted Funds

\$822,164.66

Total Liabilities, Fund Principal, & Restricted Funds

\$3,607,538.85

Total Cash Available General (Total General Cash - Restricted General Cash)

\$285,374.19

Summary of Restricted Accounts

General Fund

Fiscal Year End 2025

		Beginning Balance	Restricted Revenues	Restricted Expenses	Ending Balance
<u>TEMPORARILY RESTRICTED GNRL</u>					
1.80010	Reserve Account	\$51,378.98	\$228.47	\$0.00	\$51,607.45
1.80015	Clergy Opt. Payroll Deductions	\$2.78	\$22,732.43	\$22,735.21	\$0.00
1.80090	Genl Fund Restricted Memorial	\$70.04	\$0.00	\$46.81	\$23.23
1.80300	Garden Team	\$1,623.18	\$1,380.00	\$0.00	\$3,003.18
1.80325	Foundation Grants	\$0.00	\$1,250.00	\$1,000.00	\$250.00
1.80400	Social Ministry	\$3,489.36	\$3,154.00	\$3,651.56	\$2,991.80
1.80420	Lenten Lunches	\$127.82	\$0.00	\$127.82	\$0.00
1.80600	Scholarship Financial Peace	\$759.31	\$0.00	\$0.00	\$759.31
1.80620	Staff Gift	\$100.00	\$0.00	\$0.00	\$100.00
1.80630	Hospitality Event	\$55.70	\$375.00	\$202.09	\$228.61
1.80640	Picnic Account	\$424.97	\$1,079.50	\$905.79	\$598.68
1.80650	Progressive Dinner	\$2,041.40	\$930.00	\$1,960.00	\$1,011.40
1.80675	Adult Bible Series	\$66.48	\$0.00	\$0.00	\$66.48
1.80875	GF Pledge Pre-Payment	\$1,000.00	\$1,100.00	\$1,000.00	\$1,100.00
Total		\$61,140.02	\$32,229.40	\$31,629.28	\$61,740.14
Misc. In/Out Accounts					
1.80100	Altar Flowers	\$34.57	\$0.00	\$0.00	\$34.57
1.80110	Holiday Decorations	\$1,672.74	\$3,715.90	\$3,563.12	\$1,825.52
1.80200	North Teacher Appreciation	\$32.40	\$150.00	\$0.00	\$182.40
1.80310	Funeral Food/Costs	\$2,029.33	\$10,441.35	\$10,310.40	\$2,160.28
1.80320	Wedding Fees/Costs	\$559.11	\$150.00	\$0.00	\$709.11
1.80415	CE - WED. Family Meals	\$2,118.49	\$6,961.07	\$6,002.45	\$3,077.11
1.80430	ERTC Holding	\$0.00	\$50,747.96	\$50,747.96	\$0.00
1.80510	North St. Paul Food Shelf	\$50.00	\$584.00	\$631.00	\$3.00
1.80515	GF Other Donation to Forward	\$0.00	\$315.00	\$315.00	\$0.00
1.80520	World Hunger	\$40.00	\$100.00	\$140.00	\$0.00
1.80530	BoyScouts - Pop Machine	\$402.91	\$0.00	\$127.17	\$275.74
1.80800	In/Out Purchases	\$717.44	\$1,470.38	\$1,212.03	\$975.79
Total Misc. In/Out Accounts		\$7,656.99	\$74,635.66	\$73,049.13	\$9,243.52
Total TEMPORARILY RESTRICTED GNRL		\$68,797.01	\$106,865.06	\$104,678.41	\$70,983.66
<u>TEMPORARILY RESTRICTED YOUTH</u>					
3.80200	Youth - Pay It Forward	\$2,513.22	\$0.00	\$0.00	\$2,513.22
3.80250	Youth Memorial	\$985.00	\$0.00	\$730.30	\$254.70
3.80300	Pop Machine	\$179.89	\$260.00	\$155.00	\$284.89
3.80301	Youth Benevolence	\$25.00	\$0.00	\$0.00	\$25.00
3.80305	Youth Gathering GF Xfer	\$0.00	\$2,000.00	\$0.00	\$2,000.00
Total		\$3,703.11	\$2,260.00	\$885.30	\$5,077.81
Sr. High					
3.80420	Summer Experience Trip Registration	\$100.00	\$0.00	\$0.00	\$100.00
3.80430	Summer Experience Trip Fundraisers	\$3,347.52	\$2,480.00	\$1,700.00	\$4,127.52
3.80440	Youth Event Fees	\$571.35	\$100.00	\$149.56	\$521.79
Total Sr. High		\$4,018.87	\$2,580.00	\$1,849.56	\$4,749.31
Confirmation					
3.80510	Confirmation Reg/Expense	\$630.18	\$0.00	\$0.00	\$630.18
Total Confirmation		\$630.18	\$0.00	\$0.00	\$630.18
Total TEMPORARILY RESTRICTED YOUTH		\$8,352.16	\$4,840.00	\$2,734.86	\$10,457.30
<u>TEMPORARILY RESTRICTED DRAMA</u>					
5.80100	Drama Prior Years' Net	\$7,792.24	\$2,417.09	\$0.00	\$10,209.33

TEMPORARILY RESTRICTED G&M**Technology**

2.80380	Office Technology & Communication:	\$1,837.46	\$0.00	\$0.00	\$1,837.46
2.80385	Computer Tech - Yr End Transfer	\$4,670.26	\$1,963.51	\$0.00	\$6,633.77
2.80390	Technology: Sanctuary Visual/Audio	\$2,548.63	\$0.00	\$0.00	\$2,548.63

Total Technology		\$9,056.35	\$1,963.51	\$0.00	\$11,019.86
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Property

2.80120	Garden Team	\$427.90	\$0.00	\$0.00	\$427.90
2.80122	Recycling Grant - Ramsey County	\$305.36	\$0.00	\$0.00	\$305.36
2.80305	Building Maintenance & Improvement	\$332,028.45	\$62,025.48	\$13,592.74	\$380,461.19
2.80310	Bldg: Office Windows	\$1,120.17	\$0.00	\$0.00	\$1,120.17
2.80315	Air Conditioner Repair	\$20.00	\$0.00	\$0.00	\$20.00
2.80320	Parking Lot Repair/Maintenance	\$12,855.09	\$17,584.00	\$16,056.00	\$14,383.09
2.80325	CAPITAL FUND Balance Xfer	\$15,966.40	\$0.00	\$1,406.00	\$14,560.40

Total Property		\$362,723.37	\$79,609.48	\$31,054.74	\$411,278.11
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Other Programs

2.80000	Undesignated Memorials	\$4,710.95	\$215.00	\$0.00	\$4,925.95
2.80050	Memorials-Where Needed Most	\$6,155.98	\$575.00	\$175.00	\$6,555.98
2.80075	Pastor Initiatives	\$8,305.71	\$0.00	\$479.05	\$7,826.66
2.80140	Planting Hope Synod Campaign	\$0.00	\$20,475.00	\$20,475.00	\$0.00
2.80100	Memorials To Be Designated	\$0.00	\$0.00	\$0.00	\$0.00
2.80160	Library	\$4,241.55	\$0.00	\$0.00	\$4,241.55
2.80400	G & M Items to Forward	\$411.37	\$435.00	\$610.00	\$236.37
2.80408	Bequest to Forward	\$0.00	\$54,370.96	\$54,370.96	\$0.00
2.80415	Foundation Dollars toForward	\$0.00	\$7,403.54	\$7,403.54	\$0.00
2.80450	G & M Hospitality	\$38.32	\$50.00	\$0.00	\$88.32
2.80500	Women's Programs	\$0.00	\$150.00	\$150.00	\$0.00
2.80850	UBS - CD Interest Earned	\$62,662.20	\$30,723.53	\$0.00	\$93,385.73
2.80900	Interest on G & M	\$9,478.79	\$681.69	\$2,350.00	\$7,810.48

Total Other Programs		\$96,004.87	\$115,079.72	\$86,013.55	\$125,071.04
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Social Ministry

2.80401	Social Ministry	\$1,533.62	\$130.00	\$1,401.24	\$262.38
2.80402	Local Ministry Startup - Estate Gift	\$84,782.68	\$6,218.54	\$6,884.27	\$84,116.95
2.80404	Pastor's Discretionary Fund	\$2,401.32	\$500.00	\$1,185.96	\$1,715.36
2.80405	Pastoral Mission Trip Grant	\$10,000.00	\$1,033.49	\$375.09	\$10,658.40
2.80406	Caring/Visiting Ministry	\$901.53	\$850.00	\$154.47	\$1,597.06
2.80407	Polar Pantry	\$9,212.32	\$1,314.64	\$1,078.03	\$9,448.93
2.80490	Fellowship Fund	\$15,950.87	\$0.00	\$927.41	\$15,023.46

Total Social Ministry		\$124,782.34	\$10,046.67	\$12,006.47	\$122,822.54
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Missions

2.80420	Missions: INDIA Child	\$15,193.78	\$32,967.30	\$31,087.50	\$17,073.58
2.80440	Missions: TANZANIA Sponsorships	\$1,261.63	\$16,267.75	\$14,120.27	\$3,409.11
2.80444	Missions: TANZANIA Missions	\$2,991.23	\$3,809.33	\$4,045.49	\$2,755.07

Total Social Ministry		\$19,446.64	\$53,044.38	\$49,253.26	\$23,237.76
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Worship & Music**Worship**

2.80210	Worship: Altar Guild	\$282.87	\$0.00	\$0.00	\$282.87
2.80260	Worship: Sanctuary Banners	\$1,888.27	\$0.00	\$0.00	\$1,888.27
2.80265	Worship: Grace Space	\$2,050.98	\$0.00	\$0.00	\$2,050.98

Total Worship		\$4,222.12	\$0.00	\$0.00	\$4,222.12
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Music

2.80170	Music Ministry	\$19,140.21	\$2,175.00	\$12,999.13	\$8,316.08
2.80176	Music: Organ	\$35.37	\$0.00	\$0.00	\$35.37

Total Music		\$19,175.58	\$2,175.00	\$12,999.13	\$8,351.45
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Total Worship & Music		\$23,397.70	\$2,175.00	\$12,999.13	\$12,573.57
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Christian Education**Christian Ed-Children**

2.80180	Sunday School / Children's Ministry	\$3,028.53	\$2,112.77	\$1,823.31	\$3,317.99
2.80185	Sunday School:Emergency Help Fund	\$7.77	\$0.00	\$7.77	\$0.00

Total Christian Ed-Children		\$3,036.30	\$2,112.77	\$1,831.08	\$3,317.99
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Christian Ed -Youth

2.80200	Youth Gifts	\$290.77	\$305.00	\$0.00	\$595.77
2.80220	Youth Scholarships	\$1,826.76	\$0.00	\$150.00	\$1,676.76

Total Christian Ed - Youth		\$2,117.53	\$305.00	\$150.00	\$2,272.53
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Total Christian Education		\$5,153.83	\$2,417.77	\$1,981.08	\$5,590.52
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Drama

2.80510	Drama	\$18,943.26	\$0.00	\$22.29	\$18,920.97
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Total Drama		\$18,943.26	\$0.00	\$22.29	\$18,920.97
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Total TEMPORARILY RESTRICTED G&M		\$659,508.36	\$264,336.53	\$193,330.52	\$730,514.37
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**St. Mark's Evangelical Lutheran Church
2024 Fiscal Year End**

Cash Flow per Fund					
	General Fund	G & M Fund	Youth	Drama	All Funds
Cash @ 12/31/22	\$ 294,243.40	\$659,663.36	\$ 8,352.16	\$0.00	\$ 962,258.92
Revenue - 2023	\$657,996.68	\$264,531.53	\$4,840.00	\$2,681.33	\$930,049.54
Expenses - 2023	\$666,865.89	\$193,680.52	\$2,734.86	\$2,681.33	\$865,962.60
Net Income/(Loss)	\$ (8,869.21)	\$ 70,851.01	\$ 2,105.14	\$ -	\$ 64,086.94
Beginning Restricted Balance	\$68,797.01			\$7,792.24	\$ 76,589.25
Ending Restricted Balance	\$121,731.62			\$10,209.33	\$131,940.95
Net Gain/(Loss)	\$ 52,934.61	\$ -	\$0.00	\$ 2,417.09	\$ 55,351.70
Total Cash	\$ 407,105.81	\$730,514.37	\$ 10,457.30	\$10,209.33	\$ 1,158,286.81
Minus total Restricted Accounts	\$ 121,731.62			\$7,792.24	\$ 129,523.86
Available Cash	\$ 285,374.19	\$730,514.37	\$10,457.30	\$2,417.09	\$ 1,028,762.95

Month Cash Flow per Fund					
	General Fund	G & M Fund	Youth	Drama	All Funds
Available Cash & Inv Previous Month **	\$ 236,670.75	\$ 737,887.14	\$ 8,457.30	\$ 2,417.09	\$ 985,432.28
Revenue - Current Month	\$116,194.64			\$ 840.00	\$ 117,034.64
Expenses - Current Month	\$ 67,491.20			\$ 87.25	\$ 67,578.45
Net Gain/Loss	\$48,703.44	(\$7,372.77)	\$2,000.00	(\$2,417.09)	\$ 40,913.58
AvailableCash & Inv. @ Month End	\$ 285,374.19	\$ 730,514.37	\$ 10,457.30	\$ -	\$ 1,026,345.86

Recap of Cash & Invest. - All Funds:		Balance 12/31/2024	Balance This Month
Checking account :			
General Fund	110100	\$116,735.76	\$109,849.32
G & M	210100	-\$42,014.97	(\$3,287.58)
Youth Fund	310100	\$8,352.16	\$10,457.30
Drama	510100	\$7,792.24	\$10,209.33
Checking Account:		\$90,865.19	\$127,228.37
G&M UBS CD Purchase	210110	\$747,662.20	\$778,385.73
General Fund Petty Cash		\$54.31	\$33.72
Mission Trip CD Acct - Premier	210400	\$10,000.00	\$10,618.40
Yr End - GF Contributions Receivable		\$0.00	\$0.00
Yr End - Memorials Receivable		\$0.00	\$0.00
Genl - Premier MM Reserve	110200	\$51,326.75	\$51,550.99
Genl - MIF MM Reserve	110210	\$1,052.23	\$1,056.46
Genl - Premier MM Investment	110250	\$193,867.36	\$193,867.36
G & M - Premier MM	210200	-\$55,983.87	(\$55,202.18)
		\$190,262.47	\$191,272.63
Total Cash & Investments		\$1,028,844.17	\$1,107,538.85

General Fund - Cash Available		
	Balance 12/31/2024	Balance This Month
Total Cash	\$ 363,036.41	\$356,357.85
	\$ 363,036.41	\$ 356,357.85
Less: Restricted Funds	\$ 68,797.01	\$70,983.66
General Fund Balance (Shortage)	\$ 294,239.40	\$ 285,374.19

Saint Mark's Evangelical Lutheran Church
Proposed 2026 Budget
General Operations Fund

Accounts	2026 Proposed Budget	2025 Actual	2025 Budget	2024 Actual
INCOME				
CONTRIBUTIONS				
GENERAL CONTRIBUTIONS				
General Fund Contributions	\$527,185	\$536,262	\$516,850	\$504,622
Holiday Contributions	\$21,000	\$21,917	\$20,000	\$22,313
Total GENERAL CONTRIBUTIONS	\$548,185	\$558,179	\$536,850	\$526,935
OTHER INCOME				
Building Use	\$41,150	\$42,950	\$41,150	\$35,216
Miscellaneous Receipts	\$6,850	\$57,371	\$6,850	\$60,345
Total OTHER INCOME	\$48,000	\$100,321	\$48,000	\$95,561
Total INCOME	\$596,185	\$658,500	\$584,850	\$622,496
EXPENSES				
NOAH TEAM				
PERSONNEL	\$474,690	\$429,553	\$460,766	\$404,909
COMMUNICATIONS	\$6,000	\$6,405	\$6,900	\$6,181
OFFICE OPERATIONS	\$16,234	\$15,707	\$16,175	\$15,474
TECHNOLOGY	\$5,250	\$2,250	\$2,250	\$2,000
PROPERTY	\$144,695	\$150,267	\$146,560	\$141,469
STEWARDSHIP	\$6,000	\$5,308	\$5,750	\$5,692
OTHER PROGRAMS	\$4,350	\$560	\$2,250	\$314
Total NOAH TEAM	\$657,219	\$610,050	\$640,651	\$576,041
PETER TEAM				
BENEVOLENCE	\$27,000	\$25,097	\$26,000	\$24,501
SOCIAL MINISTRY	\$1,500	\$411	\$2,000	\$728
WORSHIP & MUSIC	\$27,100	\$23,169	\$29,000	\$23,994
HOSPITALITY	\$4,200	\$2,046	\$4,200	\$2,817
Total PETER TEAM	\$59,800	\$50,724	\$61,200	\$52,039
MOSES TEAM				
CHRISTIAN ED	\$7,500	\$6,093	\$11,500	\$4,143
Total MOSES TEAM	\$7,500	\$6,093	\$11,500	\$4,143
Total EXPENSES	\$724,519	\$666,866	\$713,351	\$632,223
Income minus Expense	(\$128,334)	(\$8,366)	(\$128,501)	(\$9,727)