

What is the Forward in Faith campaign?

A capital campaign that asks stakeholders of the ministry at Zion Lutheran Church to prayerfully consider gifts above and beyond their normal gifts and offerings to allow Zion Lutheran Church and School to faithfully move forward into the future.

What is the purpose of the capital campaign?

The purpose of the capital campaign is to raise funds to pay off the remaining debt for our beautiful new school, which was finished being built in February 2025, to stay fiscally healthy and continue moving the ministry forward in the future.

Why are we doing a capital campaign now?

As part of our mortgage terms for the school expansion, we agreed to do a debt elimination campaign within 3 years of the initial project to ensure we stayed financially healthy and able to meet the significant obligation of our loan. We have come to the end of that period and need to fulfill this obligation currently.

That said, we also believe that this is the right time for our congregation to take this step forward to secure the future financial health of our ministries.

What is the mortgage amount and terms we are looking to pay off?

What is the balance of the mortgage?

The current balance of the mortgage is \$3,185,475.38.

The initial variable/adjustable interest rate is 4.375%.

Our monthly payments are \$17,480.65.

There's a balloon payment due at the end of 20 years.

Is my campaign commitment above and beyond my regular giving?

Yes, your commitment over the three-year period will be in addition to your regular financial support of our congregation.

What if my income fluctuates and I need to cut back on my pledge?

If unforeseen circumstances impact the commitment that you make as part of this Forward in Faith campaign, we will simply ask that you contact the treasurer as soon as possible so we can account for the adjustment and plan accordingly.

There will be annual opportunities to evaluate your commitment to make changes for an increase or decrease in commitment, or to stay the same.

FREQUENTLY ASKED QUESTIONS



I have been trying to increase my giving annually.

Should I put that towards my commitment or continue to increase my giving?

This is a deeply personal question that will vary by circumstances. We are planning our budget with projected changes typical of our trend going on over several years of increases in congregational giving.

A one-on-one conversation with pastor or one of the members of our campaign leadership team can help you walk through personal considerations.

Who is LCEF? Why are we doing the campaign with them?

The Lutheran Church Extension Fund (LCEF) is a Recognized Service Organization (RSO) of the Lutheran Church - Missouri Synod. They specialize in assisting churches with projects such as ours. The loans we have now are all held through LCEF, and they have been very helpful in assisting us with issues like refinancing.

The combination of LCEF's expertise and trustworthiness makes them the best partner for us to consider in a capital campaign.

How will we be kept up-to-date concerning progress on the capital campaign?

A campaign team is recruited and is working out a plan with LCEF that will ensure communication and information is going out to the congregation related to the campaign on a timely basis.

Is this capital campaign just for debt elimination, or will the funds be used for other purposes?

This capital campaign is strictly for mortgage debt elimination.

What if we don't reach \$3,500,000?

Of course, we are praying for the people of Zion Lutheran to be moved by the Lord to accomplish great things. The \$3,500,000 dollar goal was selected because trends in our congregation indicate we have the resources available to reach this figure.

Any alterations in the plans would be discussed by the Board with recommendations to the Voters' Assembly.

How can I help support the Forward in Faith campaign?

You can support the Forward in Faith campaign by praying for its success, attending campaign forums and events, and sharing how Zion's church and school have impacted your life.

You can also volunteer your time and talents, encourage others to participate, and prayerfully consider a financial commitment to the campaign above your regular offerings. Scan the QR code to volunteer and find a place to serve.