

Trusting in God's grace...an accepting, joyful community, serving God and neighbor.

Elk River Lutheran Church

Capital Appeal 2020-2022 • Ministry Appeal 2020



Dear friend and ministry partner,

Ten years ago, a faithful group of people possessed the fortitude to act upon their vision for creating a fresh, new Lutheran presence in the Elk River area and Elk River Lutheran Church was born! Throughout the decade, ERLC has served as a vibrant, vital component within our community—not only as a welcoming place of worship, fellowship, and spiritual formation, but also as a significant partner in community outreach. Through the grace of God, a decade of faithful Christ followers has brought us to this juncture of great hope and gratitude.

As the greater Elk River community continues to evolve, ERLC is strategically positioned to welcome, connect with and serve all those who walk through our doors. Even more, we are passionately prepared to reach outside our walls with the love of Jesus to the many who hunger physically, emotionally, socially, or spiritually.

Thanks to our members’ generous gifts of time, talent and financial resources, our strategic downtown facilities have become a lighthouse for our entire community. The acquisition of our building some seven years ago has given us tremendous opportunities to launch new ministry initiatives—serving our members as well as our community. Truly, we have much for which to be grateful, much to celebrate!

It is out of our mutual love and passion for the people of ERLC that we invite you to get behind our Capital Appeal 2020-2022 as well as the Ministry (general fund) Appeal 2020. We trust this colorful brochure will help you to connect all the dots and conclude with us that it is a life-giving privilege to be able to participate in this appeal at this time.

Please join us in prayerfully considering how each of us will respond to this appeal as we embrace our future **POWERED BY LOVE!** *You will make a difference!*

With gratitude,



Pastor Nathan Mugaas
Pastor Nathan Mugaas

Kari Christianson
Kari Christianson

Adam Horner
Adam Horner



Thanks to the vision, strong leadership, tenacity and generosity of some of our charter members, ERLC was born. There have been numerous peaks and valleys, celebrations and disappointments, breakthroughs and failures. But there has always been the abiding presence of God’s gracious love and guidance.

Elk River Lutheran Church...

- A loving, vital presence in the heart of our community!
- A place where all are welcome!
- A place of life, joy and love!
- A place whose future is as bright as the promises of God!

DATES TO REMEMBER:

SUNDAY MORNING, OCT. 13
APPEAL KICKOFF

SUNDAY MORNING, NOV. 3
MISSION FEST & MISSION FAIR

SUNDAY EVENING, NOV. 10 • 5:30 PM
CONGREGATION BANQUET

THURSDAY EVENING, NOV. 14 • 7 PM
CONCERT OF PRAYER

SUNDAY MORNING, NOV. 27
COMMITMENT SUNDAY

POWERED BY LOVE...

- **A GRACE-FILLED PEOPLE**—Believing everything comes from God and belongs to God, we are living out our mission in the heart of the city. Our facilities facilitate our mission and ministry!
- **A JOY-FILLED PEOPLE**—Believing joy is the serious business of the kingdom, we embrace holy hilarity, laughter and playfulness in worship, fellowship and service. Strategic improvements to our sanctuary are certain to enhance our moments of celebration on Sunday and throughout the week!
- **A WELCOMING PEOPLE**—We practice gracious hospitality. We welcome the stranger. To all who come through our doors we say, "You have come home." Improvements to our main entrance, enhanced signage, and the creation of a public outdoor gathering space will certainly "up" our welcome to the entire community!
- **AN ACCEPTING PEOPLE**—ERLC is a place where you can come just as you are. Whoever we are and wherever we are in our faith-journey we are accepted and celebrated. Improved facilities will enhance our capacities to let our light shine as a caring, healing, redeeming community!
- **A SERVING PEOPLE**—Faith active in love is what we're all about. We believe the need is the call. When we find a need we meet it. When we find a hurt we heal it. We are God's heart and hands in this world. Indeed, attractive facilities facilitate our mission!



3-YEAR CAPITAL APPEAL 2020-2022

This campaign offers us opportunity to finalize long-term building financing, make important facilities improvements, and simultaneously grow our mission to people. Starting in January, 2020, the capital/building fund will serve as the sole source for making our monthly mortgage payments (principal and interest).

CAPITAL APPEAL GOAL: \$1 MILLION

\$300,000 for making mortgage payments for the next 36 months

- Purchase our building from the ELCA Mission Investment Fund for \$1.6 million. Apply \$300,000 to the principal (which we presently hold in building fund savings). Mortgage: \$1.3 million.
- Begin making monthly mortgage payments (p and i) from capital fund proceeds. We estimate our monthly mortgage payments will be approximately \$8,000 per month. For 36 months this will approximate \$300,000. So the first \$300,000 raised in this appeal will be dedicated to mortgage management.

\$200,000 for sanctuary remodel/enhancements

- Install stained glass window gifted to us by the ELCA in 2014.
- Total replacement of current sound and video systems.
- Rotate sanctuary 90 degrees to help provide a greater sense of community in worship and allow fellowship hall to better serve as overflow.

\$100,000 for outdoor beautification and signage

- Enhance front landscaping. Reconfigure signage.
- Integrate new patio/gathering space into front landscape.
- Reconfigure drive through front parking for easier drop off and pick up.

\$100,000 for main entrance improvements

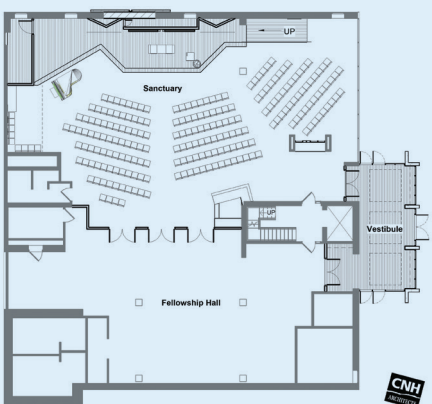
- Construct large vestibule bump-out on east side to create a brighter, more spacious, more obvious and more welcoming front entrance.

\$50,000 for deferred maintenance/facility reserve fund

- Setting aside funds to tend to maintenance issues as they arise will assure that we can steward our facilities without negatively impacting our ministry to people.

\$250,000 for additional principal buy-down

- Making additional principal payments will allow us to more quickly eliminate our debt and free up additional dollars for ministry to people!



2020 GENERAL FUND PROPOSED BUDGET

To be **POWERED BY LOVE** is to live a life of purpose, committed to showing love. To be a member of Elk River Lutheran Church is to give and receive support, to seek God in the ordinary and the extraordinary, to find joy and acceptance in this church community, and to work for justice and peace.

Our proposed 2020 budget plan focuses on Connections, Community, and Communication, with strategies for improving our capacities to meet the needs of our own members and the needs of our community.



CONNECTIONS

We will offer programs for people of all ages to provide opportunities for members to foster meaningful relationships, support one another, and enjoy life together.



COMMUNITY

We will love and serve our neighbors through specific programs and events, volunteering and supporting social service agencies like CAER and LSS, and by simply being a loving presence in our downtown neighborhood.



COMMUNICATION

We will improve how the church communicates with our members and the greater community. And, in what promises to be a year of divisive political arguments, we will work to make the church a place where we can have respectful, civil conversations even when we disagree.

WHY A SMALLER BUDGET IN 2020?

Even though the proposed 2020 budget is less than the approved 2019 budget we will be able to do more ministry in the coming year. The 2020 budget reflects two major expense reductions: 1) Starting in 2020, capital campaign funds will be used to service the mortgage (p and i). This will allow us to redirect the \$36,300 General Fund “rent payment” toward ministry. 2) We finally have been able to renegotiate our photocopier contract which will provide savings of \$9,000/year. A significant portion of these newly available funds will be invested in a plan to support, develop, and retain our highly committed and capable staff. Details will be shared at our annual meeting.

A budget is more than just numbers. It is a reflection of who we are and what we value. This budget proclaims that we are **POWERED BY LOVE** and committed to being a vital, loving presence in this community. Our focus on Connections, Community, and Communication will allow us to expand our capacities to meet the needs of our own members and the needs of our community! *We’re counting on you! You will make a difference!*

This narrative budget has been created to demonstrate how our three 2020 priorities will be incorporated into 2020 ministry programming. The church council will still create a full line item budget. However, this narrative budget is meant to serve as a simple reference and reflection of how our mission will be lived out through our financial priorities. It also communicates the true cost of doing ministry as salary, office/operational expenses, and utility costs are pro-rated into each ministry.

WORSHIP \$200,000

Worship is where we hear the promises of God’s love, taste God’s grace and mercy in Holy Communion, experience the love and support of our church family, welcome new people into our life together, and respond to God’s outpouring of grace, love, abundance, and presence. It is the core of who we are as Christians and is vital to our life together. Thus, we invest time, resources, heart, and soul into our shared worship life which includes: Sunday Morning Worship, Dinner Church, Weddings, Funerals, Baptisms, guest musicians, choirs, worship band, handbell choir, and more.

CHILDREN, YOUTH, AND FAMILY MINISTRY \$78,000

Young people are not just the future of the church. They are a vital part of the present! Their joyful optimism, genuine love, and tenacious faith are critical to congregational health. Children, youth, and their families know they are loved and supported by our congregation. Our commitments to children, youth and family include: LiFT! Family Sunday School, Vacation Bible School, Go Fourth, Club 56, Confirmation, T5 High School Youth Group, and more.

ADULT MINISTRIES \$75,000

God calls us to a lifetime of discipleship which includes study, service, fellowship, and spiritual formation. Our commitments to life-long faith development include: Bible studies, LIFE Groups, “It Takes a Village” parenting classes, book studies, fellowship events, pastoral care, visitation, and more.

COMMUNITY CARE \$105,000

God has called our church to ministry for the sake of the world. We show deep care for our local, national, and global community through ERLC events, through opening our doors to outside groups who utilize our building, and through financial support of ministries beyond ERLC. Whether it is a grieving person finding a meal and support from family and friends at one of our Dare’s Funeral Lunches, or someone finding new life in the Alcoholics Anonymous group we host, or a person in Africa drinking clean water from an ELCA funded spring well—lives are being changed! Our commitment to Community Care also includes: Kids and Seniors Days at the Farmers Market, Trunk-or-Treat and Haunted House, Elk River Fest, Beer and Hymns, Guardian Angels worship services/hymn sings, and more! Additional groups using our facilities: Land of Lakes Choir Boys, Pokemon League, BNI and Opportunity Business Networking Groups, Gather LGBTQ+ & Allies Group. Benevolence and mission support: We pass on ten percent of our general fund offerings to the Minneapolis Area Synod of the Evangelical Lutheran Church in America (ELCA). Those funds support ELCA ministries around our synod, the nation, and world, including Lutheran Disaster Response, Lutheran World Relief, World Hunger, and many more. Through Beer and Hymns and other special offerings we support Community Aid Elk River (CAER), Lutheran Social Service (LSS), Reconciling Works, paying down school lunch debt, and responding to other needs that arise throughout the year.

NEW MINISTRY INITIATIVES \$11,000

We are excited to budget for some new ministry initiatives: Lutheran Table Talk and Vibrant Life, additional guest musicians, speakers, and presenters. Also: a new or extended staff position to begin August 1, 2020, following midyear evaluation of ministry needs.

PROPOSED 2020 BUDGET TOTAL \$469,000

FREQUENTLY ASKED QUESTIONS

WHY ARE WE CONDUCTING A CAPITAL FUND APPEAL?

For 10 years Elk River Lutheran has served the greater Elk River area as a GATEWAY to the community. Many faithful souls have helped us become who we are. Indeed, we stand on the shoulders of countless *saints* who have generously contributed to our facilities and ministries over this past decade. In 2011 we stepped out in faith and made the decision to secure the former bank building. Within weeks, we had created spaces for worship, education, community gatherings, administration, staff offices, and conference rooms. We took this faith-step knowing we would have to eventually secure a mortgage and purchase our building from our *investor*—the ELCA Mission Investment Fund. The time has come for us to transition from renter to owner.

HOW MUCH DO WE PRESENTLY OWE?

The outstanding balance with the Mission Investment Fund is approximately \$1.6 million. After we apply the \$300,000 which we have accumulated in our Building Fund we will be securing a mortgage of \$1.3 million.

HOW DOES MY RESPONSE TO THE 2020-2022 POWERED BY LOVE CAPITAL APPEAL AFFECT MY SUPPORT OF CURRENT EXPENSES AND BENEVOLENCE?

It shouldn't. Contributions will be separate from, and in addition to regular ongoing giving to support annual ministries and operating expenses. Your pledge form will make it very clear that this is a 3-year pledge to the capital fund.

HOW CAN I DECIDE WHAT TO GIVE?

First of all, pray, pray, pray! Let the Lord have his way in your finances. Then read carefully all the materials we provide for you. We commit ourselves to giving you accurate, relevant information to assist you in your decision-making. Plan on giving a gift that is born out of faith...big enough to stretch you and take your breath away. This is the only way to fully feel the joy of giving and growing in Christ.

MAY I GIVE STOCKS, REAL ESTATE, INSURANCE, OR OTHER GIFTS-IN-KIND, IN ADDITION TO CASH GIFTING?

Absolutely! For some people, appreciated assets or non-cash resources are a wise way to fund a gift to Elk River Lutheran Church. Creative Giving Guides are available to assist you, or our consultant, Pastor Blair Anderson, can help you explore creative options. Contact him at 612-207-1151.

HOW WILL I BE CONTACTED FOR MY RESPONSE?

On or around November 8, you will be receiving a second packet in the mail. A pledge card with a return envelope will be included in that packet. **You will be invited to bring your pledge for both the Capital Appeal 2020-2022 and the Ministry Appeal 2020 to worship on Sunday, November 17.**

HOW LONG WILL MY COMMITMENT CONTINUE?

Unless otherwise arranged, the giving period for the Building/Capital Fund is for three years beginning January 1, 2020, through December 31, 2022. Gifts can be given in any way that fit with your financial situation. Advance gifts prior to year-end 2019 are welcomed.

WHAT IF MY FINANCIAL SITUATION CHANGES OR I MOVE OUT OF THE AREA BEFORE I HAVE COMPLETED MY GIFT?

We know that circumstances can change. If you find that you wish to pay up, increase, decrease or cancel your **POWERED BY LOVE** commitment, please contact the church office.

WILL MY PLEDGE BE MADE PUBLIC?

No individual pledge or gift will be made public. However, we will be announcing the composite total of pledges as soon as they are tabulated.

HOW ABOUT MY PLEDGE TO THE 2020 GENERAL FUND?

We encourage everyone to, first and foremost, pledge generously to the Ministry Appeal 2020. All pledges and gifts to the Building/Capital Fund should be seen as in-addition-to or over-and-above one's pledge to the General Fund/Ministry Appeal.

IS IT WISE TO CONDUCT A CAPITAL CAMPAIGN AT THIS TIME?

Interestingly enough, the Church of Jesus Christ has tended to flourish during challenging times in history. Christ-followers have always believed that the Church is the hope of the world...that there is no greater enterprise on planet earth than Christ's Church. Challenging and uncertain times have tended to draw God's people back to the most important things in life. We at Elk River Lutheran Church believe in *equal sacrifice—not equal gifts*. In other words, people cannot give what they do not have. Some of our families have recently fallen on difficult times and should not be expected to give much. Conversely, others of us have been greatly blessed during recent years and have significant capacities for generosity.

CAN I REALLY MAKE A DIFFERENCE?

Absolutely! No gift to the Building/Capital Fund is too small or too big. **All gifts are significant and will be received with gratitude.** Together, we can secure our future for the great cause of vital, transformational ministry and mission.



Elk River Lutheran Church
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