



**HOLY
CROSS**
LUTHERAN CHURCH

*Helping People Know, Live and Share
the Love of Christ.*

ANNUAL MEETING of the Congregation February 2, 2025

 2703 9th Ave NW
Rochester MN 55901

 507-289-1354

 [www.holycross-
church.org](http://www.holycross-church.org)



Meeting Agenda

? **Welcome & Call to Order** - Mark Matthias

? **I. Opening Prayer** - Pastor Jeff

? **II. Ministry Highlights – Celebrating 2024**

? **III. Business of the Congregation**

Recap Prior Year Annual Meeting

Treasurer's Report (2024 Recap & 2025 Financial Ministry Plan) – Roger Lindahl

Election of New Executive Council Members

Sanctuary Project Update – Mark Matthias, Cindy Wessel

IV. Looking Ahead

2025 Ministry Plan – Mark Matthias

Representative to District Convention

Thoughts on Discipleship – Pastor Jeff

? **VII. Closing and Blessing** - Pastor Jeff

? **Adjournment**

Technical Details of Zoom Meeting

- ❓ Check that your full name is shown in your window
- ❓ If there is more than one Voting Member in a "room", please put both names in the window
- ❓ Use the Chat function to submit comments to the meeting Chair
- ❓ Polling will be used for voting by online attendees

Voting on Zoom

- ❓ Only Voting Members may vote on Resolutions
- ❓ You *must* select a response to *both* questions in order to activate the **Submit** button (If you haven't, then **Submit** will be *gray*, not blue.)
- ❓ If you are the *only* Voting Member, then select "Not applicable" for **Voter 2** as shown on the right

The screenshot shows a Zoom poll interface. At the top, there are 'Close' and 'Poll' buttons. The main heading is 'Sample Question'. Below this, there are two questions:

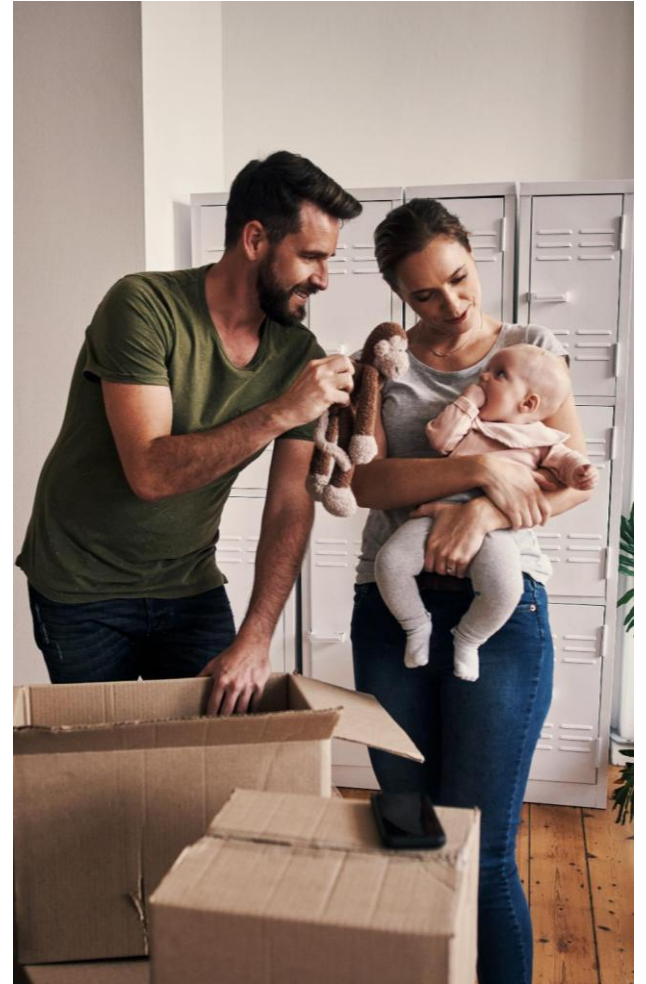
1. Voter 1: Do you like Zoom? (Single Choice) *
The first question has a radio button selected for 'Yes' and another for 'No'.
2. Voter 2: Do you like Zoom? (Single Choice) *
The second question has radio buttons for 'Yes', 'No', and 'Not applicable'. The 'Not applicable' option is selected.

At the bottom of the poll, it says '2 of 2 answered' and there is a blue 'Submit' button. Below the 'Submit' button, there is a link that says 'Who can see your responses?' with a person icon.

RECAP: February 4, 2024 Annual Meeting

- ❓ 76 Attendees: In-person (58) /Online (18 via zoom)
- ❓ Celebration of 2023 included reports on Ruby's Pantry, CarePortal and the Creative Women's Group's work with MN Adult & Teen Challenge
- ❓ Congregation voted/approved the Treasurer's report
- ❓ Congregation voted/approved the Council members on the slate, noting 3 positions remained open
- ❓ Congregation voted/approved roof repairs & replacement at the estimated cost of \$150,000, with up to \$50,000 in borrowings.
- ❓ Mark Matthias reviewed the 2024 Ministry Plan, and Pastor Jeff laid out the 2024 theme of Evangelism.

Ministry Highlights: Celebrating God's Work in 2024



The Annual Report

- ❑ The Annual Report shares highlights of our Ministry at Holy Cross in the past year.
- ❑ Get a copy at our website under Welcome/About Us/Annual Reports

<https://holycross-church.org/AnnualReports/AnnualReport2024.pdf>



Annual Report

2024



Outreach:
Evangelism

WWW.HOLYCROSS-CHURCH.ORG

Ruby's Pantry

In 2024

2,355 vehicles served

3,714 shares handed out

17 blessing shares

\$9,108 income received

(goes to funding CarePortal needs)

*Our community is greatly
blessed by Ruby's Pantry!*

Ruby's

PANTRY at Holy Cross

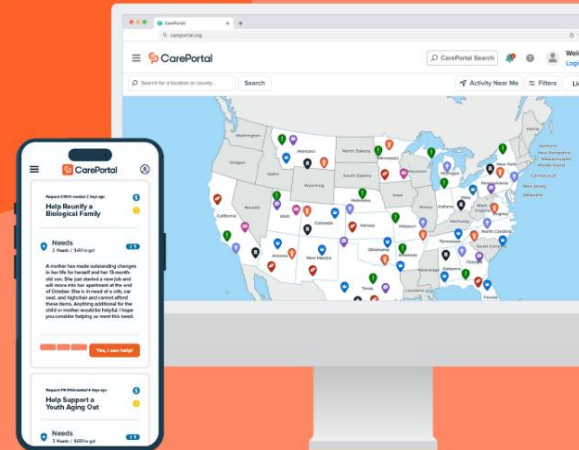


CarePortal Ministry Update



CarePortal is a common good technology that locates, meets and delivers real needs in real time.

**We call it
Care-Sharing.**



**1,654 +
Children Served**

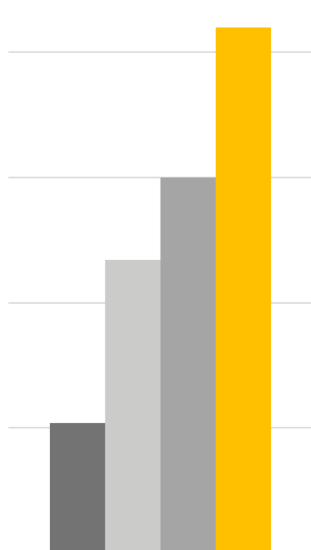


**Since Feb 26, 2021
Olmsted County**



Holy Cross Numbers Since Launch

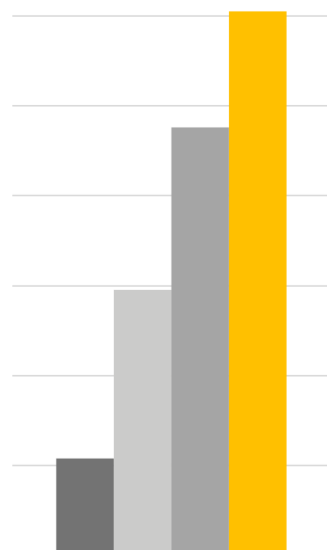
Totals: **529**



| | Requests Met |
|--------|--------------|
| ■ 2021 | 52 |
| ■ 2022 | 117 |
| ■ 2023 | 150 |
| ■ 2024 | 210 |

■ 2021 ■ 2022 ■ 2023 ■ 2024

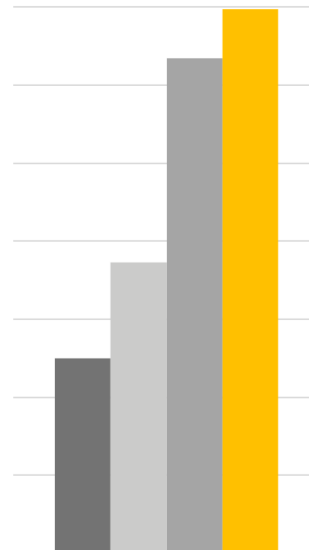
Totals: **1,484**



| | Children Served |
|--------|-----------------|
| ■ 2021 | 108 |
| ■ 2022 | 295 |
| ■ 2023 | 476 |
| ■ 2024 | 605 |

■ 2021 ■ 2022 ■ 2023 ■ 2024

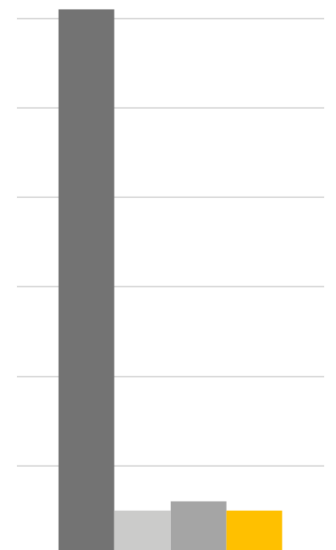
Totals: **\$390,986**



| | Economic Impact |
|--------|-----------------|
| ■ 2021 | \$50,000 |
| ■ 2022 | \$74,611 |
| ■ 2023 | \$126,940 |
| ■ 2024 | \$139,435 |

■ 2021 ■ 2022 ■ 2023 ■ 2024

Totals: **77**



| | New Responders |
|--------|----------------|
| ■ 2021 | 61 |
| ■ 2022 | 5 |
| ■ 2023 | 6 |
| ■ 2024 | 5 |

■ 2021 ■ 2022 ■ 2023 ■ 2024



Churches – Primary Point Person

- **Calvary E Free – Mike Kycek**
- Emmanuel Baptist – Sarah Mickow
- Gloria Dei – in the process of hiring
- Holy Cross Lutheran – Denise Frey
- **Hope Summit – Pege Jennings**
- Marion Road – Whitney Peters
- **Mercy Hill Church – Pat Musall**
- Mount Olive – Carrie Fletcher
- Our Savior’s Lutheran (Eyota) – Sandy Doyle
- St. John’s Lutheran (Stewartville) – Arleen Shaw

Community Champions (businesses or social groups)

- American Family Insurance (Tony Zucco)
- Service Pros Plumbing (Mark Nelson)
- **Zumbro Valley BNI Chapter (LuAnn Buechler)**
- **Happy Garage Door Services (Blake Hathaway)**
- **Camp Victory (David Nelson)**

Community Responders (individuals)

- 35 individuals

Community Sponsors (fund infrastructure)

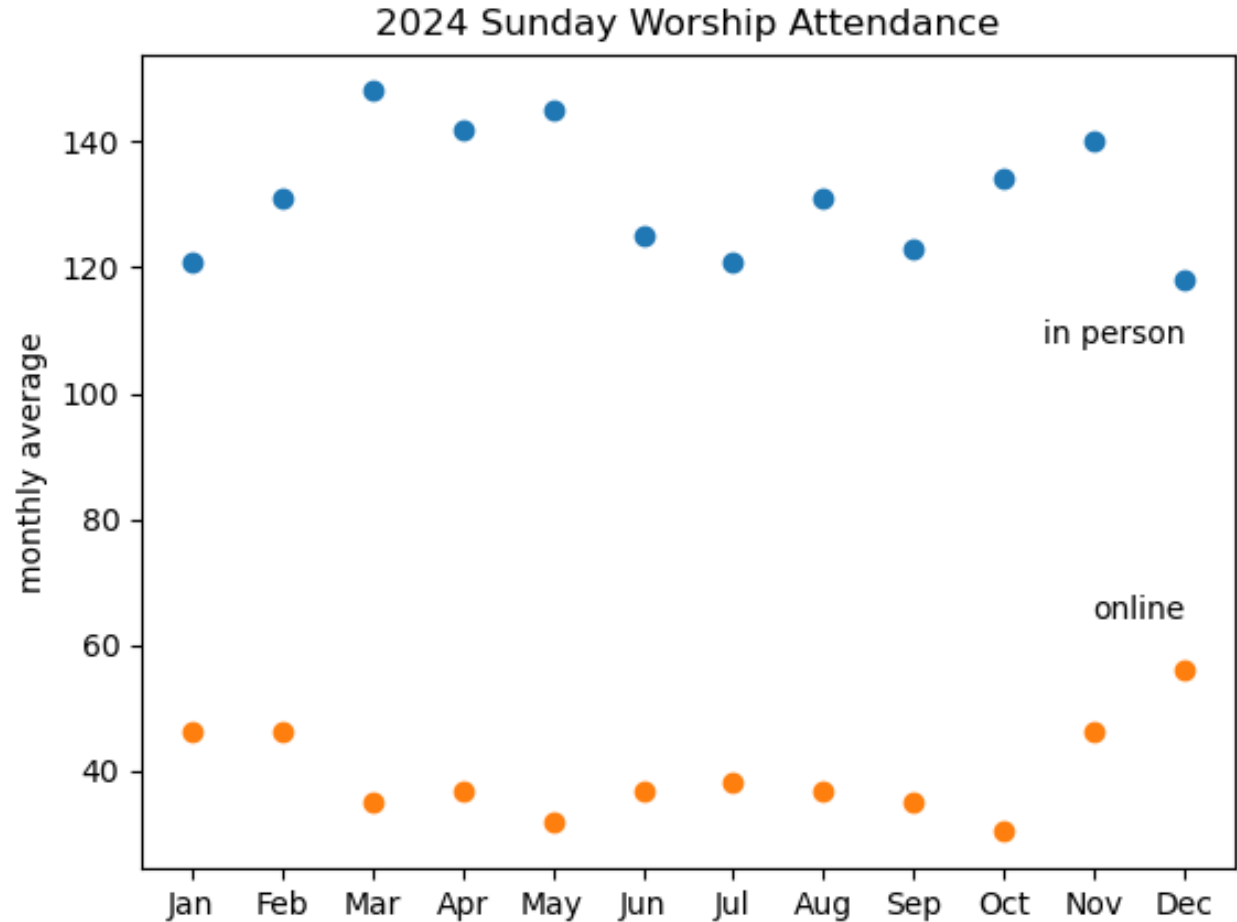
- Classic Storage
- Holy Cross Lutheran Church
- **Metcalf Moving & Storage**
- Mattress Firm
- **Discount Tires**
- **Broadway Car Care**
- **Med City Auto Spa**
- **Bundles of Love Charity**
- *See careportalolmsted.org for complete list*

Attendance Trends

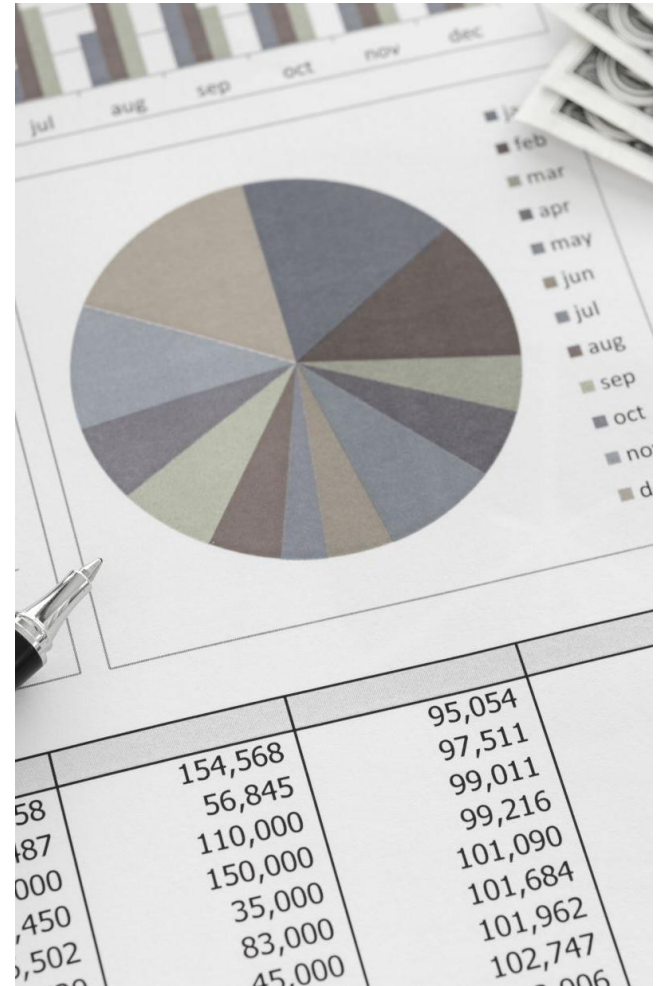
Average in-person attendance went from 144 to 132 - an 8% decline.

Average online attendance went from 24 to 40 - a 67% increase

Total attendance increased about 2%



Treasurer's Report

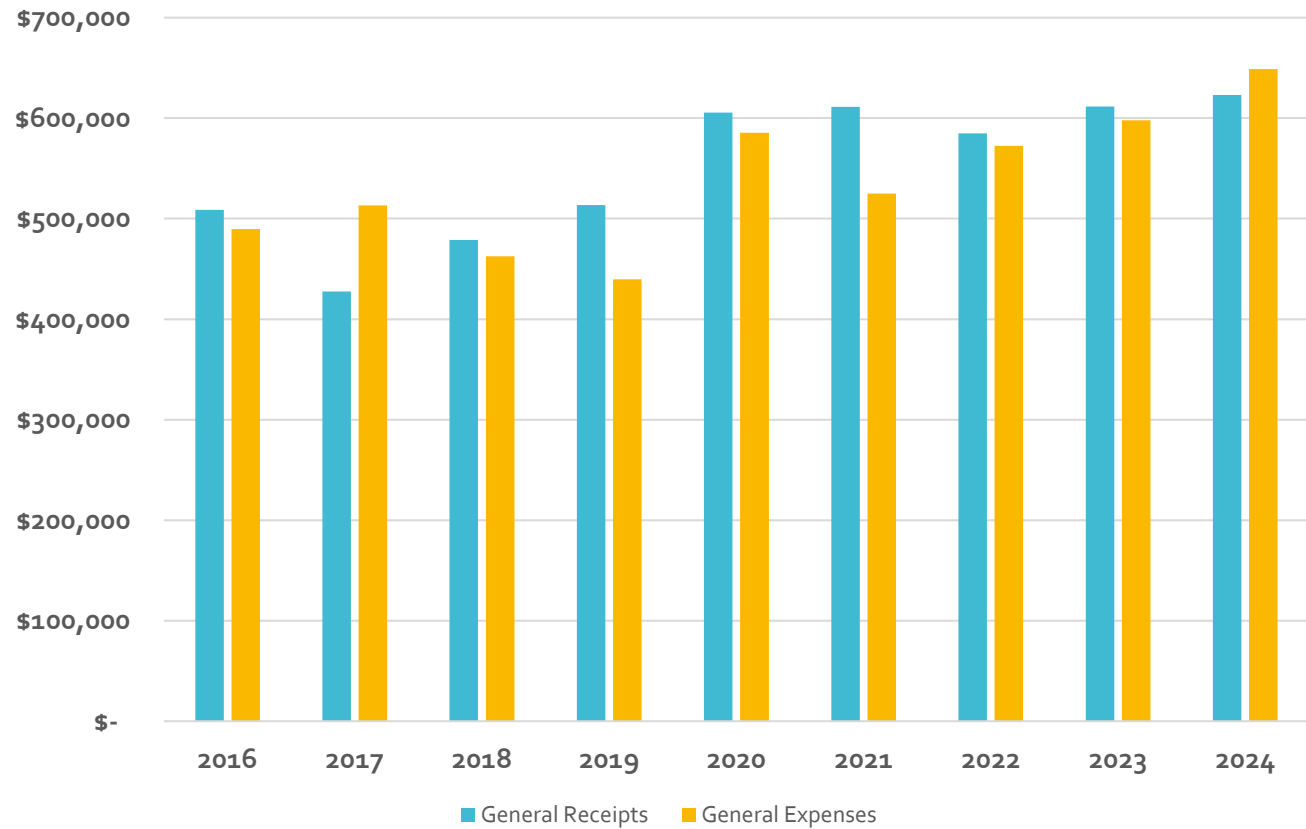


Financial Highlights

- 2024 General Funds gifts up slightly 0.6% from 2023 and were \$623,142
- 2024 General Fund operated with a net deficit of \$25,763
- Designated gifts very strong, \$98,208 excludes Ruby's Pantry and CarePortal. Raise the Roof was \$58,001. Other notable are Good Samaritan, Suresh, and Youth.
- Still in a strong position for our ministry, 12/31/2024 balances
 - Checking \$ 111,433
 - Designated \$159,172
 - Unrestricted savings/investments \$17,851
 - Regedahl (Youth/Children) \$85,565 at LCEF
 - LCEF Debt \$60,786

Historical review of General Fund

Holy Cross General Fund

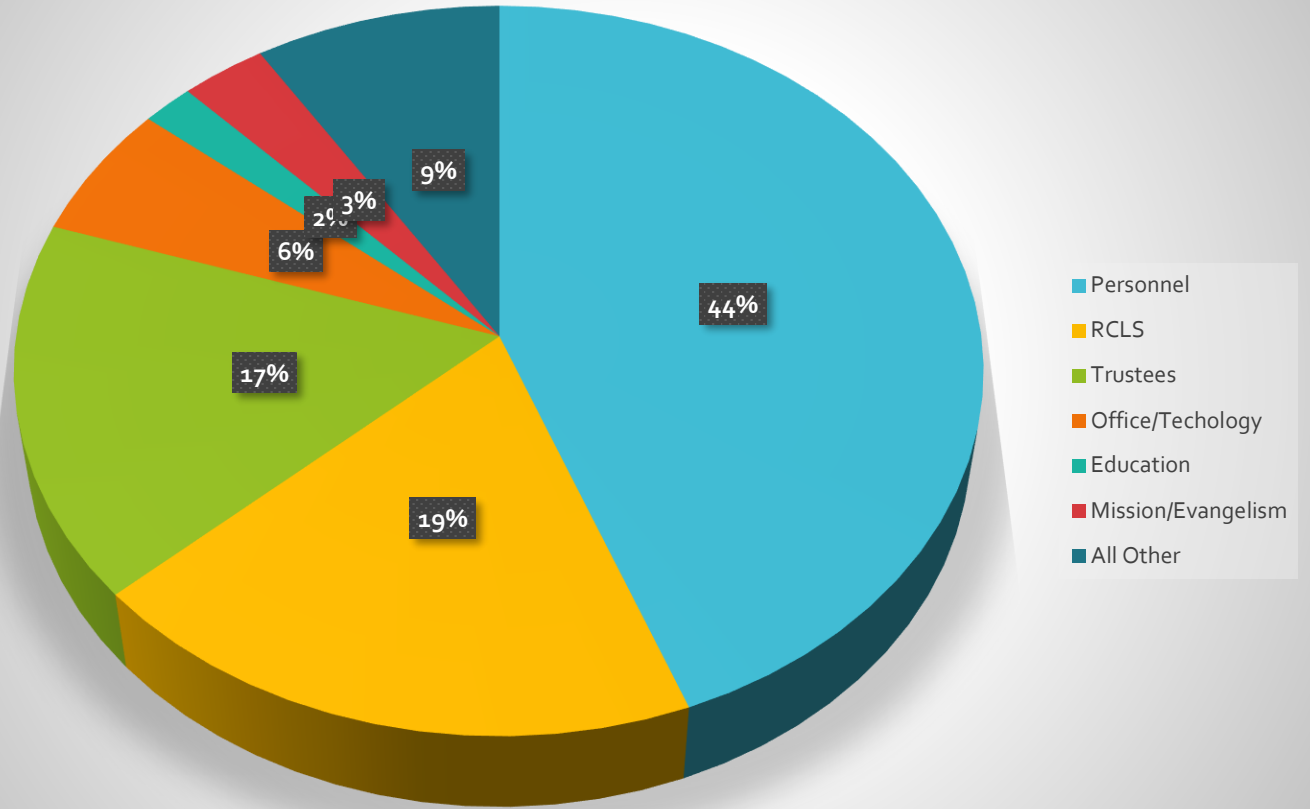


2025 Budget Challenges

- ❓ 2025 budget \$641,836 – assumes a 3% revenue increase
- ❓ Full year budget with one Pastor, Worship Ministries leader, and part time worship assistant, bookkeeper, custodian and office administrative assistant.
- ❓ RCLS support flat, Direct support down slightly offset by increased student financial aid support.
- ❓ Includes some maintenance or replacement on sound equipment.
- ❓ Contains more maintenance on roofs, HVAC, as well as about \$10,000 of small maintenance, repair and upgrades of existing facilities or equipment.
- ❓ Ongoing commitment to outside missions such as POBLO, Southern MN LCMS District, etc.

2025 General Fund Budget

2025 Budget: \$641,836



Holy Cross Designated Balances

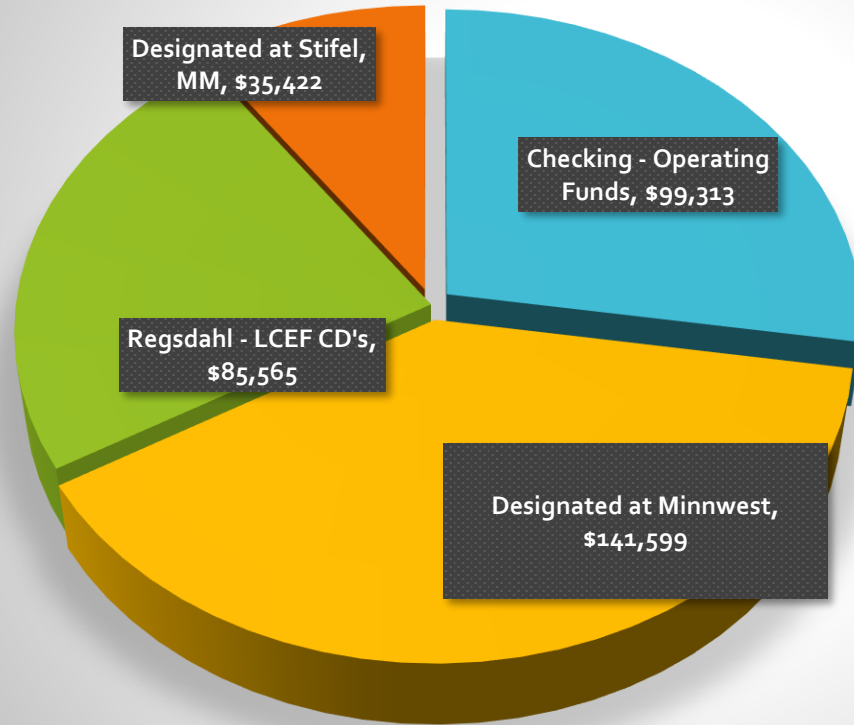
Savings & Investments

12/31/2024 Holy Cross Designated Funds/Savings-Investments

| | Designated Funds | |
|---|------------------|------------------------|
| Tractor Fund (Youth Fundraising) | | \$ 12,500 |
| Youth & Workcamp | | 3,029 |
| Care Portal, RP, garden | | 17,397 |
| Beyond Our Walls | | 5,535 |
| FOC Cash Carryover | | 20,505 |
| Good Samaritan | | 17,700 |
| Building Related | | |
| Live Stream | 36,537 | |
| Building for Eternity | 356 | |
| Subtotal Building related | | 36,894 |
| Funded Depreciation | | 35,295 |
| Various Smaller Funds | | 10,316 |
| | | <hr/> |
| | | \$ 159,170 |
| Total Designated | | |
| Undesignated Savings & Investments | | 17,851 |
| Total Designated and Unrestricted Savings | | <hr/> <hr/> \$ 177,021 |

Checking, Designated, Savings & Investments

2024= \$361,899 in Checking, Designated, Savings & Investments



2023 Balances

= \$500,662

- . Roof \$90k net
- . Back parking lot \$25k
- . Other project \$15k

Executive Council — 2024

THANK YOU!

| Executive Officers | | | |
|--|---|--|--|
|  |  |  |  |
| Mark Matthias President | Doug Happel Vice President | Roger Lindahl Treasurer | Jo Dean Secretary |

| Teams: Leads & Associate Leads | | | | |
|--|---|--|--|---|
|  |  |  |  |  |
| Kevin Kelle Lead Elder | Brandon Marsh Elder Associate Lead | Sherri Emedo Discipleship Team Lead | Brenda Stowe Discipleship Associate Lead | Dense Frey Outreach Associate Lead |
|  |  |  |  | Vacant Positions <ul style="list-style-type: none"> • Discipleship Team Lead • Personnel Team Lead • Volunteer Team Lead |
| Ken Schultz Finance Team Lead | Sandy Abenstein Trustees Team Lead | Laura Rhee RCLS Representative | Dan Johnson RCLS Representative | |

| STAFF and Volunteer STAFF |
|---|
|  |
|  |
|  |
|  |
|  |





Election of New Executive Council Members

Executive Council – 2025

Slate for Voting:

Mark Matthias
Roger Lindahl
Jo Dean
Sherri Emedo
Denise Frey
Ken Schultz
Dan Johnson

Open:
Team Leads
for Personnel, Volunteers
Associate Lead for
Outreach

| Executive Officers | | | |
|--|---|--|--|
|  |  |  |  |
| Mark Matthias President (on ballot) | Doug Happel Vice President | Roger Lindahl Treasurer (on ballot) | Jo Dean Secretary (on ballot) |

| Teams: Leads & Associate Leads | | | | | |
|--|---|--|--|--|--|
|  |  |  |  |  |  |
| Kevin Kelle Lead Elder | Sherri Emedo Discipleship Team Lead (on ballot) | Denise Frey Outreach Team Lead (on ballot) | Sandy Abenstein Trustees Team Lead | Personnel Team Lead (on ballot) | Laura Rhee RCLS Representative |
|  |  |  |  |  |  |
| Brandon Marsh Elder Associate Lead | Brenda Stowe Discipleship Associate Lead | Outreach Associate Lead (on ballot) | Ken Schultz Finance Team Lead (on ballot) | Volunteers Team Lead (on ballot) | Dan Johnson RCLS Representative (on ballot) |

STAFF and Volunteer STAFF



Sanctuary 2.0 Building for Eternity



Congregational Meeting Feedback January 18-19

- ❓ Extended discussion & good questions and feedback
- ❓ Key issues raised included:
 - ❓ Assertion on need to draw in young people: “Do we know it will?”
 - ❓ Financial Plans (TBD), and weighed against a second pastor
 - ❓ Is it our priority? Should we proceed if running a deficit?
 - ❓ 2nd Pastor not likely without another 20-30 giving families, also larger size (shortage exists)
 - ❓ Worship team on the Platform
 - ❓ Chairs vs. Pews – capacity concern (reduction, for RCLS), more maintenance
 - ❓ LED Wall
 - ❓ By email – when will vote occur, and what % will be required to pass?
- ❓ See written responses for use as FAQ on public website

Response & Changes to Phase I Assumptions

1. We believe most Phase I items are needs, not wants
 - 2nd screen, lighting, chairs, back monitor
2. We heard the range of concerns and are making adjustments
 - In particular, the worship team would continue to lead primarily from front right – NOT on the platform
 - Implications: mainly that right front chairs would not be available for RCLS
 - Other implications: worship leader not in direct line of sight for some people (less engagement opportunity)
3. We have a financing plan
4. Plan a congregational vote on Phase I at Voters Meeting today
5. There is no assumption that we proceed with Phases II or III, though possible if congregation chooses to do so in the future

THE "WHY" - PURPOSE

GOALS

- ❓ To Enhance Worship
- ❓ Excellence in Worship

= Better visibility, improved technology, leading to greater engagement

= Create an environment conducive to contemplative and joyful worship

= Be relatable, to draw those who are not part of traditional church into a relationship with Jesus

PURPOSE

- ❓ Honor God
- ❓ Prepare for Ministry Opportunities
- ❓ Contemporize the Worship Space



“Indeed, I count everything as loss because of the surpassing worth of knowing Christ Jesus, my Lord.” Phil. 3:8a

Proposed Investments

| | Option A- Phase 1 |
|-----------------------|----------------------|
| Lighting/Installation | \$32 K |
| Chairs | \$18 K |
| Screens & Projectors | \$46 K |
| Electrician | \$23 K |
| LED Wall | |
| Platform | |
| PA System/eDrums/WING | |
| Churchfront Labor | \$26 K |
| Integration Equipment | \$21 K |
| TOTAL | \$166 K |

- ? Doing Phase I makes no commitment to any future phases
- ? Financing plan is in next two slides

Funding the Sanctuary Project

Key Project Funding assumptions:

- ❑ Project total cost \$166,000
- ❑ Fundraise \$60,000 =36%, finance 64%
- ❑ Loan - 6.5% 10 year \$106,000 loan, + 1% origination cost.
- ❑ Request and expect \$30,000 pledges to be funded in 2025
- ❑ Use existing savings in Funded Depreciation, general savings to cover difference to \$60,000. Repay those funds before additional loan principal repayment.
- ❑ Depreciate project to provide funds to replace/upgrade in future

| | | | | |
|--|-------------------|-----------------------|--------------------|--------------------|
| INPUTS: | | | 2025 | Year 2-10 |
| Project Costs | | | \$166,000 | |
| Cash Fundraising Component / pre-payment | | \$60,000 | \$30,000 | \$30,000 |
| Use of Funded Depreciation/Savings | | Bridge Funding | \$30,000 | (\$30,000) |
| Financed Component | | | \$106,000 | |
| Percent Borrowed | | | 64% | |
| | | | | |
| | Term in Mo | Rate | Payment | |
| Term & Rate | 120 | 6.5% | (\$1,204) | |
| | | | | |
| Budget Impact: | | | Annual \$\$ | Annual \$\$ |
| 1% origination fee | | | (\$1,060) | |
| Monthly payment | | | | |
| Assume start | May-25 | | (\$8,425) | (\$14,443) |
| Depreciation Exp - 10 yr life | Sep-25 | | (\$6,000) | (\$16,600) |
| | | | | |
| Combined Cost/Expense | | | (\$15,485) | (\$31,043) |

Financial Modeling

Additional Planned Follow-up

1. Next stage discussions with RCLS Leadership
2. Begin work of preparing for your pledges or gifts
3. Begin detail planning/scheduling for the project; to proceed once the threshold of pledges is received
4. Include in our 2025 Ministry Plan a process for gaining input/insight from younger folks, and strategies to be an inviting community
5. Continue in growing in our worship of God!

Proposed Motion

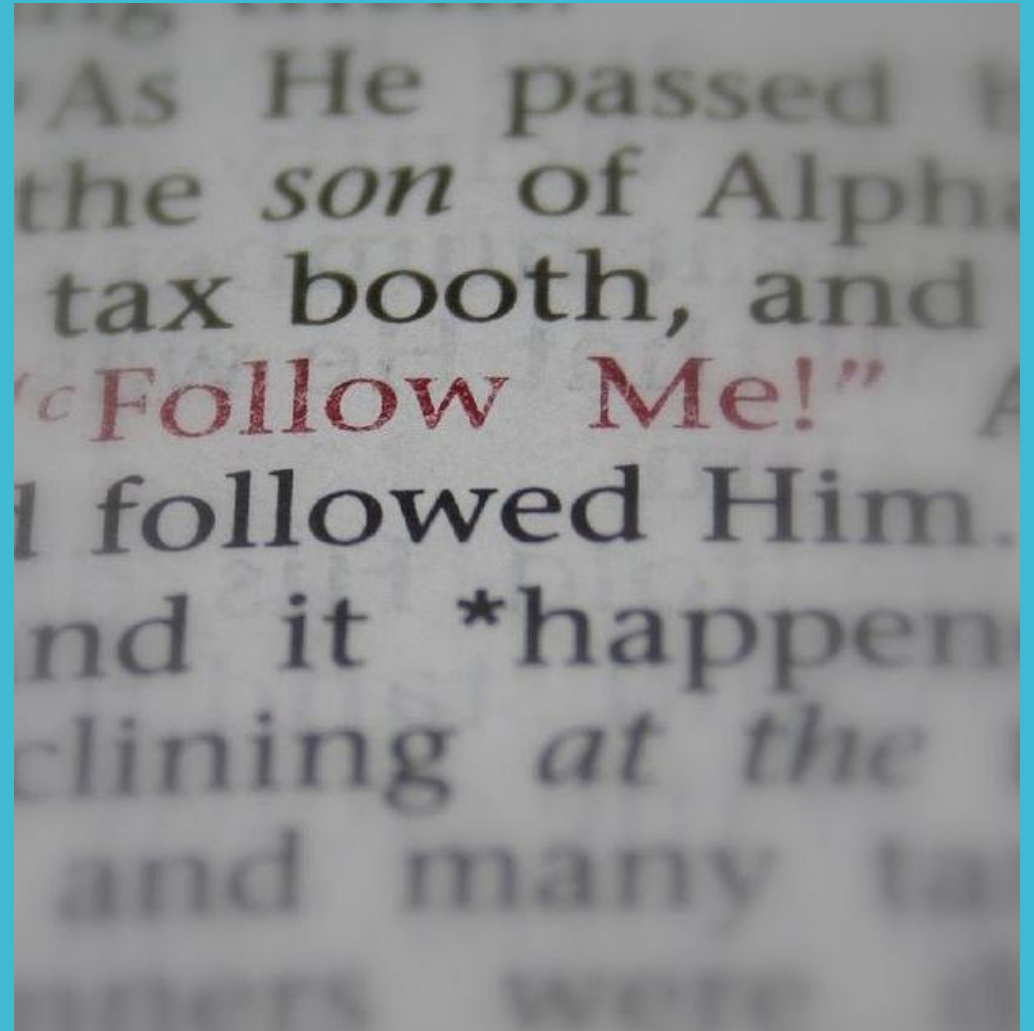
❓ **Requested Motion:** We hereby approve proceeding with Phase I of the Sanctuary Project – Building for Eternity as described in today’s materials, with an estimated total cost of \$166k and borrowing not to exceed \$106k. To God alone be all praise and glory!

❓ The Council set a threshold of 75% as required to proceed forward (pass), as a sign of unity on this matter. (The Bylaws only require a majority.)

Ministry Plan 2025

Psalm 102:

¹⁸ Let this be written for a
future generation,
that a people not yet
created may praise
the LORD:...



A Key Responsibility of the Executive Council is the Ministry Plan; initiatives do not Replace other Core Ministry activities, like Worship and Education in importance.

Ministry Plan – 2025



Top 3:

❓ **Discipleship**

❓ **Sanctuary Project**

❓ **Strengthen What We Have Begun**

❓ **Discipleship**

- ❑ Continue to provide fellowship opportunities for the congregation
- ❑ Increase Bible Studies, especially a women's Bible study similar to the Band of Brothers.
- ❑ Incorporate Pastor-led adult Bible studies, course and seminars to encourage discipleship.
- ❑ Explore ways to get members of Holy Cross to volunteer for various groups and activities in Holy Cross.
 - * Create awareness of volunteer opportunities
 - * Strive to engage 80% of our congregation to volunteer in at least one of Holy Cross' ministries.
 - * Strive to engage 60% of our congregation to be involved in a Bible Study or LifeGroup.
- ❑ Promote Community: Upgrade & staff the Fellowship Station & the Welcome Center.

A Key Responsibility of the Executive Council is the Ministry Plan; initiatives do not Replace other Core Ministry activities, like Worship and Education in importance.

Ministry Plan – 2025



Top 3: (continued)

? *Discipleship*

? *Sanctuary Project*

? *Strengthen What We Have Begun*

? *Sanctuary Upgrade*

- Settle on a final Design and Staging (e.g. 1 time or phases, etc.)
- Determine final scope and financial requirements; build out fund-raising initiative to limit draw on existing funds or loans.
- Implement as funds are available.
- Prepare for enhancement by managing implementation and team training (as required).

? *Strengthen What We Have Begun*

- Continue to emphasize the importance of "Joining Jesus" in our daily lives, linking it to other activities in the church.
- Ensure we have the right resources, tools and processes for existing ministries such as Outreach, Children's Ministry, etc.
- Build redundancy into leadership roles.

Ministry Plan – 2025

Others of Note -

- Oversee new inputs into strategic planning, e.g. What do **young people** want / how can we draw them into our HC community?
- Complete a **5-year planning** effort & roadmap, plus **BHAG**
- Continue to improve processes for **Member Management** to support Connection & Engagement and our Mission
- Increase impact** of core outreach ministries, particularly through **deeper relationships**
- Increase **general fund giving** to fully fund base operations



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Congregation
Rep to District
Convention
June 12-14,
in St. Paul, MN

- ❓ **The District requests** that congregations send one Pastor and one Lay representative to the District convention held every 3 years. This year it is in St. Paul at Concordia University on June 12-14.
- ❓ **The Delegates** represent the congregation, and thus we are asked to approve them at a duly-called Voter's meeting such as this. They wish to know them by the end of January (which is past).
- ❓ _____ has agreed to be the representative for Holy Cross this year, along with Pastor Jeff.
- ❓ **Requested Motion:** We hereby approve of Pastor Jeff Niederstadt and _____ as representatives of Holy Cross to the MN South District Convention in June, 2025. May the Lord's will be done in all matters!



**HOLY
CROSS**
LUTHERAN CHURCH

2025 @
HOLY CROSS

Discipleship Training *Opportunities*

ENDTIMES MASTERCLASS

- Zoom Class w/ Pastor Jeff
- First Monday Of The Month
- 7-8pm
- Continue Learning About The End Times
- [ENDTIMES MASTERCLASS With Joel Richardson](#)

ALPHA MARRIAGE COURSE

- Sunday Evenings 3:45-6:00pm
- 7 Sessions Starting February 23rd
- Dinner Included & Childcare Assistance Available
- For More Info [The Marriage Course - Alpha](#)
- Sign Up Online @ www.holycross-church.org

JOINING JESUS AS A FAMILY

- Starting Ash Wednesday 03/05/25
- Five Fridays In Lent Begin 03/14/25
- Dinner Included
- Learn Parenting Skills & Family Oriented
- [Details Here](#)
- 6:00-7:30pm In The Holy Cross Fellowship Hall

JOINING JESUS LAUNCH SEMINAR

- February 22-23
- Guest Speaker & Author Pastor Greg Finke
- Continue The Joining Jesus Training
- Saturday 9am-12pm & Sunday Church / Connecting Hour



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