



A plan for ministry at Redeemer Lutheran Church East Falls, Philadelphia

**Includes Annual Report for Redeemer Lutheran Church
February 24, 2008**

This report was prepared by your church council over the last eight months and was updated this week to serve as our annual report. It has been reviewed and endorsed by several outside professionals, including several business experts, a CPA, and a lawyer. Please read it before next week's annual meeting and we will decide as a congregation if we want to pursue it.

The Parable of the Talents

Again, it will be like a man going on a journey, who called his servants and entrusted his property to them. To one he gave five talents of money, to another two talents, and to another one talent, each according to his ability. Then he went on his journey. The man who had received the five talents went at once and put his money to work and gained five more. So also, the one with the two talents gained two more. But the man who had received the one talent went off, dug a hole in the ground and hid his master's money.

After a long time the master of those servants returned and settled accounts with them. The man who had received the five talents brought the other five. 'Master,' he said, 'you entrusted me with five talents. See, I have gained five more.'

His master replied, 'Well done, good and faithful servant! You have been faithful with a few things; I will put you in charge of many things. Come and share your master's happiness!'

The man with the two talents also came. 'Master,' he said, 'you entrusted me with two talents; see, I have gained two more.'

His master replied, 'Well done, good and faithful servant! You have been faithful with a few things; I will put you in charge of many things. Come and share your master's happiness!'

Then the man who had received the one talent came. 'Master,' he said, 'I knew that you are a hard man, harvesting where you have not sown and gathering where you have not scattered seed. So I was afraid and went out and hid your talent in the ground. See, here is what belongs to you.'

His master replied, 'You wicked, lazy servant! So you knew that I harvest where I have not sown and gather where I have not scattered seed? Well then, you should have put my money on deposit with the bankers, so that when I returned I would have received it back with interest.'

'Take the talent from him and give it to the one who has the ten talents. For everyone who has will be given more, and he will have an abundance. Whoever does not have, even what he has will be taken from him. And throw that worthless servant outside, into the darkness, where there will be weeping and gnashing of teeth.'

Our Current Situation

You have probably received a letter from the bishop stating that she plans to close our church. We received a similar letter from the bishop 10 years ago and successfully fought the synod's actions. We are much stronger in numbers, leadership and planning today than we were then.

Even so we face a challenge which will entail time and expense. Your council is meeting today to discuss our strategy for countering the bishop's plan. We are constitutionally allowed to challenge this action. We ask the congregation for a vote of confidence that we can withstand this challenge. We feel that an independent arbitrator will clearly see that the statements made in the bishop's letter are unfounded and we are preparing to defend our status. Your council asks for your endorsement of council efforts to protect our ministry and our property. We pledge to keep you fully informed of all activities. After our challenge to the synod ten years ago, Council voted to continue ties with Attorney J. Stephen Woodside, in case need rears, so we were prepared from day one of the synod challenge.

We plan to have our annual meeting as originally planned at 11 a.m. after united worship. Please make every effort to attend this meeting. Although we had only 10 days notice of the bishop's plans, we plan to address the synod during this week about their proposed meeting plans. We will notify everyone of any changed plans by phone or by email.

FOREWORD

It is our desire to serve God and build Christian community in neighborhood, both the physical neighborhood of East Falls, and our spiritual community which expands beyond the physical boundaries of East Falls but is still nearby.

The following is a plan for ministry which we, as the congregational council, are presenting to our congregation for endorsement. With their approval we will forward this plan to the Southeastern Pennsylvania Synod. It is our hope that they will endorse our plan and assist us in our professional needs.

We are not looking to the synod for any financial support. One hundred years ago, our people, who were of the lower working class, sacrificed to build our church. They borrowed what they needed and paid it back quickly. When the church burned to the ground, they rebuilt, again borrowing the money and paying back the loan ahead of due date. They managed on severely limited resources during the Depression and War Years. When they faced the challenges of the 60s and needed classroom space, they built an educational building, again with their own money and using mortgage vehicles as a means to a ministry end. Our desire to grow our church with our own resources at this time in our history is no different and our resources are actually greater today than at other challenging times in our history.

We intend to build our church carefully in steps that we foresee as easily attainable with proper effort.

At Redeemer, we have always been proud of paying our own way and we think this is a good policy for our future.

And so it is to the glory of God that we present the following proposal to the people of Redeemer Lutheran Church

BRINGING CLOSURE TO PAST ISSUES

When the bishop visited with us last fall, she raised some issues which we have put to rest at Redeemer a decade ago. There are only two members of Redeemer who were active 13 years ago when these issues occurred. Neither of them were part of the circumstances. Resurrecting them now, as we stand on the threshold of a challenging but promising future, is counterproductive.

We are interested in moving in only one direction—forward. If the synod or bishop wishes to discuss the past, we recommend a private meeting with only those people who have some knowledge of the past.

We have a new constituency at Redeemer who bring new talent and energy. We want to make the most of their gifts and do not want to burden them with a past of which they are not a part and can do nothing to change.

A WORD ABOUT OUR NEIGHBORHOOD

East Falls is an ever-changing neighborhood which is home to both the richest and the poorest members of our city. Major redevelopment is underway and we want our church to be part of that redevelopment. New, mixed income housing opened where government projects once stood. Abbotsford is the only remaining “project” neighborhood, and it has undergone its own renaissance.

East Falls is one of the closest “safe” neighborhoods to many center city areas and several colleges/universities. Our neighborhood attracts young people just starting out in life. There is a significant community of young professionals, many of whom visit with us and a good percentage of whom return. Many tell us how much they like the neighborhood and plan to stay. We would like professional leadership which can bring them into church life.

We continue to attract students from Philadelphia University and occasionally have visitors from Temple, Drexel and the Medical College as well.

There is also an upscale population in East Falls with plenty of high cost housing to go with more moderate housing.

In general, this is a well-educated, professional community with high civic participation. The community recently succeeded in defeating a

proposed casino in our neighborhood. It was recently announced that the Youth Detention Center is moving to our neighborhood.

Mifflin School, which shares our corner of East Falls, is a city K-8 school, which is struggling to improve its achievement scores. We have partnered with them in the past in after-school ventures and hosting their choir and would like to continue to reach out to this community. It is important to partner with the neighborhood schools if the children who go there are to feel part of the neighborhood. This is a particular challenge to urban neighborhoods, as even the modestly affluent send their children to private schools and the public schools become disenfranchised from the communities they serve.

Additionally, our church is near major transportation routes—Schuylkill Expressway, Kelly and West River Drives, Route 1, Henry and many major bus and train routes. This makes our hosting of the broader-based Swahili Worship ideal.

We sit on a major corner which is unoccupied on Sunday mornings and most evenings. On street parking is plentiful. Our location in the neighborhood is ideal for ministry. It is a real crossroads of the various populations in the neighborhood and part of a cultural hub. If there weren't a church here, someone would want to put one here.

THE PAST YEAR AT REDEEMER

We were at a low point when we met with Bishop Burkat last fall. The sudden failure of our covenant with Epiphany was not anticipated. We had been excited that the sale of their property was complete and that Pastor Muse, who was well liked, would have more time to devote to our community. We had spent a year with Epiphany, waiting for this sale to go through as it required a great deal of Pastor Muse's attention. We were patient. This made the decisions of Epiphany and Pastor Muse — made without consultation with us — particularly devastating.

But a year has passed and we have not been sitting still! We have made outstanding progress.

Regrouping took some time. Only a week before his announcement, we had met with Pastor Muse to plan the Advent season. So with the holidays coming up quickly, we had to scramble. We contacted the synod and were told that the bishop would not meet with us until she settled things with Epiphany. This put us in a holding pattern, as Epiphany continued to occupy our space for an additional six-seven months. Relations were strained, but we continued as best we could. Even before Epiphany left, we were able to initiate a new ministry, which today, 10 months later is showing remarkable success.

The Swahili ministry was approved by council in February. We had been discussing this with Pastor Muse even before that, but Pastor Muse reported that he couldn't find leadership for it. Council asked Selina and Amanda to provide the leadership for this venture and they did a stellar job, identifying two pastors in a year's time.

At this time, half of our members were of Tanzanian heritage, so this was a natural extension of who we are. Two members were appointed to spearhead the initiative and their efforts have met with great success.

They identified two pastors to help. They announced monthly services beginning in March. The first was so successful that the group decided immediately to meet weekly. Today, after only six months, the Swahili community numbers about 60 with regular attendance at services averaging 25.

The Swahili Community has been steadily increasing their participation in Redeemer's congregational life and expressed an interest in membership. As of October, 49 of their community have joined our church, with more expressing interest. According to the latest ELCA Yearbook, we are the only congregation in the ELCA to offer regular services in Swahili and there may be some funding available through the national church to encourage an initiative such as ours. Within a week or two of the 49 members joining, council asked the Swahili members to meet together and choose three members to fill empty council seats. They chose Primus, Prisca and Emmanuel to represent them. Stanley, Selina and Amanda are able to represent both the English and Swahili serves. Freda, Judy, Natty and Kevin (youth representative) round out our current council.

One of the first events hosted by the Swahili members for the entire church was a worship service followed by a goat roast which was very well attended by both groups. Stanley photographed the event and sent a letter to the Bishop representative, Pastor Bubba, telling him about our promising ministry. Pastor Bubba never acknowledged his correspondence.

Our English service, which had been growing under Pastor Muse, took a hit, since some of the energy was going toward the Swahili venture. This was discussed before we ever attempted starting the Swahili service, but council felt it was worth the investment to invest both our financial and leadership support to make sure the effort was successful. We have held our own and continue to attract many visitors from the community. It is upset-

ting to us that we do not have a pastor in place for follow up and to encourage visitors to return and become involved.

In the summer, our Finance Committee, consisting of Freda, Primus, Stanley, and Leticia met with financial advisors and reviewed our accounts.

We would like to resume some of the community programs we are known for . . . a long-standing summer program and other outreaches. We are particularly aware that East Falls has a problem with young teens. It is a sad part of the community culture that children this age aspire to little more than hanging out on street corners. We would like to develop an outreach which will help these young people dream beyond the lifestyle they know. We feel that our reputation for hosting a summer program for younger children would help us to springboard into this ministry, but we know that such efforts are futile without a steady pastor.

Outside of community growth the past year has seen tremendous leadership growth among our individual members. Most of our members attended Lutheran Family Camp this summer and used that time to bond and to improve leadership skills. Camp Sequanota, a Lutheran church camp, will attest that our members are core participants in their family camping program. Already, our new Swahili community is expressing interest in joining us at camp.

One of the Redeemer's strongest assets is that it is a place where everyone grows. We are not so large that we are pigeon-holed into roles. We regularly see our people stretch their abilities and learn new skills and church jobs. Perhaps this is a byproduct of being without professional leadership for so long. If it is, it is still a tremendous asset.

The holiday season was particularly strong as the English and Swahili Communities began

working and growing together. Amanda Bomani, Selina Mbowe and Judy Gotwald planned a Multicultural Christmas Concert, which was very successful. 20 people participated in presenting a cantata. 8 children, led by Natty Leach, sang together as a first attempt at a children's choir. The event was planned to last two hours, but continued for three, with people complaining that it wasn't longer. There were many new people at the concert including a young family from the neighborhood.

It was the first time our English members met Pastor Festo. It was shortly after this that Pastor Festo began ably serving both communities. Pastor Jenkins, our English supply, indicated he wanted to stop serving as supply pastor (citing age) in January. We turned to Pastor Festo to serve both services. Council had presented a resolution to the bishop to approve this on November 1. There has never been any response to our resolution nor to many letters we sent to the bishop in follow up.

In addition to a united Christmas Eve service, we added a Christmas Day service, both were well attended.

Janeth Muganyizi began a Wednesday evening Bible study which has been attended by about eight members. The Bible study and prayer group, which is held in English, is looking for ways to build this ministry in the church.

Kevin Siropaides, our youth council representative, has expressed an interest in holding an acolyte workshop for the new children in our community. Pastor Festo is planning to work with him on that.

At January's council meeting, an altar guild was established to care for the altar area and set up for communion. Selina Mbowe is organizing this.

We welcome all new members to consider a week at Camp Sequanota with us. Family camp week, July 6-12, is a wonderful time to for families to spend spiritual and fun time together. Many of members have attended in the past. Just ask them how much fun it is. Primus has the brochure but we will be ordering more. This is such an important aspect of our parish life that we will help families with registration fees if necessary.

Council has identified the need for a confirmation and first communion program, which we plan to address this year.

In the past year, we've seen our youngest

acolytes move into lectoring. We've seen the leadership develop around the Swahili community, bringing more than a dozen new leaders into our community. We've fostered some new church council members. We've developed new worship leadership which makes it unnecessary to hire additional professional worship help. We've seen new people move into roles promoting fellowship and exploring financial investment. It has been a year of nurturing growth, laying a foundation. We've even seen one of our teens take a leading role in worship planning on his own initiative. One Sunday, when our supply was late, a second teen stepped forward and led worship. All of our people participate in church leadership, from the oldest to the youngest. And it is rewarding to see members take pride and ownership in their church. We've done a lot without a pastor. Think what we could do with a pastor.

OVERCOMING THE OBSTACLES OF URBAN NEIGHBORHOOD CHURCHES

The biggest problem urban community churches face is that we are measured by suburban standards. Using a yardstick and corporate model we can't live up to, urban churches fail where they should be growing.

Urban churches should be the front lines of ministry. We live in the midst of the most serious social problems that the church says it cares about. Many poor settle in our neighborhoods, chasing government programs and policies; the sick live in our neighborhoods where professional services are nearby. We enjoy the diversity of changing population trends before the trends become embedded in society and hit the suburbs. We live among the politicians who shape the policies of our state and nation. We live in diverse communities where sensitivity and diplomacy are always paramount. Society's institutions are here among us. There is reason for churches in urban neighborhoods to stay open. We deal on a daily basis with the problems other churches

just talk about.

Our biggest challenge is professional leadership. During the past 10 years, we have worked with only one pastor sent to us through synod channels. Yet, we have rarely been without a steady presence in the pulpit. Invariably we have found leaders willing and eager to serve us. We longed for steadier leadership, but we welcomed the interest and abilities of these clergy, who were, for the most part, retired. and of limited stamina. But they certainly gave us their best!

One challenge is architectural. Our church was designed and built before there was today's sensitivity to the handicapped. One of the plans for our alliance with Epiphany was to use some of the money from the sale of their property to address accessibility, but they announced they were closing almost as soon as the sale was complete and the covenant we had with them and their obligations

to us were never discussed. Another thing we had hoped to address with Epiphany was a renovation of our kitchen. But we have some ideas on how to accomplish these goals in the near future.

Still another challenge is the cost of heating the building in the winter. We have some ideas about how to deal with this as well.

The challenge that probably is causing the downfall of many congregations, is the modern expectation of ministers for large housing allowances as part of their salary packages. Churches like ours grew in the era of the parsonage, where the congregation supported the pastor by providing housing, which also gave the congregation equity. This model fell out of favor in the post-war church boom and with changes in the typical family structure. Redeemer, like many congregations, sold its parsonage in favor of paying pastors larger salaries. But as the post-war boom faded, this became a financial burden for smaller congregations. Suddenly, churches which were financially stable when they were actually poorer, couldn't afford the new model. For our congregation this has been a model that is constantly pouring money down the drain. When pastors leave, the money we have invested in their staying here goes with them. We have some ideas on how to deal with this.

If the urban church is to revive, these issues must be faced with fresh eyes and ingenuity. It will not work to apply suburban solutions to urban problems. There must be answers to these problems, and now is the time to seriously address the issues, while the church still has a presence in the city neighborhoods.

We know that we face challenges. We are prepared to do so.

Redeemer continues to hold substantial assets, more than enough to fund a ministry, although it might not be the financial model a suburban congregation would use. Redeemer, East Falls, is vastly richer today than it has ever been. This is by virtue of the overall good stewardship of its members. That our community has developed as a desirable place to both live and work has helped. We have a constitutional right and a biblical im-

perative to use our assets responsibly to further our ministry. There is always some risk-taking in such a venture, but there is always risk in mission work. If Peter and Paul were here, we could ask them!

It should also be pointed out that Redeemer has never asked for support from the synod. The only thing we have asked of the synod is to provide professional leadership. We have no debt and are paying our bills without dipping seriously into our cash reserves. Although we occasionally use our savings for cash flow, we are usually able to replace the "borrowed" amount within a few months. We want to present a plan which would do more than that. It is our hope that the congregation and synod will take our plan seriously and support our efforts. If successful, our plan might become a model for other urban congregations, so that pastors might once again look at city neighborhoods as exciting places to serve.

It is a concern to us that our denomination does not seem to be able to serve neighborhood congregations any longer. We are regularly told that we are not alone in our problems. It is time to look for answers.

The "answer" of consolidation of churches is not socially feasible as there are great differences between neighborhoods, as we can attest from our experience with Epiphany. Our neighborhoods are within a couple of miles of one another, but culturally we are very different.

Moving to other congregations, is also not an answer for us, since many of our neighboring churches face the same problems we face. We'd be moving from one problem just to face the same problems among strangers.

Going to churches in the suburbs, is certainly not an answer. The vast numbers of people living in neighborhoods like ours cannot be served by long distance relationships. A few might find their way to other communities but in general most will become unchurched.

There is value to having churches in the center of a neighborhood. Redeemer's location is an asset that would be foolish to squander.

A MINISTRY PLAN

Find professional help.

Finding a minister to serve both of our communities, the English and Swahili-speaking population in the Southeastern Pennsylvania region, is vital. We have been working with two ministers who have expressed interest and both are well liked—Pastor Ipyana and Pastor Festo Mutashobya. Pastor Ipyana helped us start the Swahili ministry before his studies took him away. Pastor Festo, who had been attending worship, volunteered to take over while Pastor Ipyana was away. Pastor Ipyana was very interested in returning to ministry here, and as he left, we told him we were interested in his return in July. But time is of the essence now and Pastor Festo has agreed to commit as many as five years to our ministry, both English and Swahili. This is an opportunity we must take. We still need to engage Pastor Festo in some discussions, but it is generally agreed that we want to pursue calling him.

We will need to continue to pay for an organist and we would like to add a part-time position as office manager. This person would be a bridge between the two worshiping communities and will help with the communication, a key aspect of uniting people who are very different — a common characteristic in urban settings. Communication is also key to increasing revenue. Our plan has a better chance of success if we give regular updates and ask for contributions. To do this well, it has to be someone's primary concern, not volunteer.

Use of our assets.

We would like to mortgage our educational building to provide seed money for this venture. We would propose borrow an acceptable loan to value so that risk is minimized. As we move forward the property would still be available to expand our ministry. Last February we approached Ken Crest with the idea of mortgaging the building to them. They have rented the building for 20 years and have

expressed an interest in continuing their relationship with us. The mortgage money would reduce their monthly rent. Ken Crest is still our first choice to work with.

It should be pointed out that if money were our only concern at Redeemer, we could probably rent the educational building for more than Ken Crest is paying. We are, however, happy to rent it to this Lutheran agency to support the important services they provide to our community. In fact, we'd like to do more with Ken Crest. We consider this part of our ministry.

If the arrangement with Ken Crest should fail, we have identified a lender with a history of helping churches, who has shown an interest in our proposal.

Purchase adjacent property.

This plan which council has discussed is probably not feasible at the moment since the synod interference. But we mention it now to prove to our membership that we have been forward thinking.

As part of a long-term plan, we would like to purchase the property immediately adjacent to the church. It is an end of row, three bedroom rowhouse with garage. It is currently available in an estate sale, so we could probably get it for less than its full market potential. It has been on the market for nearly a year now, so the estate is likely to sell at an advantageous price. But we recognize that we may have to wait until the next time this property is available.

The benefits of having this property are many. We could offer it to a pastor for housing. This could put a full-time pastor's salary back within reach for us since the property would build equity and allow us to provide housing with lower salary expectations. Of course, these details would have to worked out to the satisfaction of the clergy.

If the property were not in use by the pastor there are still major advantages. It's full basement can add much needed storage space, opening up our fellowship hall for larger groups. It could serve as church office space or small meeting space, making it unnecessary to heat the building as often in the winter. Until our numbers grow, it can be used as worship space in January and February and the savings in oil bills for these two months would equal the year's mortgage payments. As a fallback, it could always be rented to Philadelphia University students, so there is little danger that we would default on the loan.

Future of Educational Building

Since the synod is once again eyeing our physical assets the plan to purchase the adjacent property is probably not feasible. It may be necessary to sell the educational building which would likely make several hundred thousand more dollars immediately available for our ministry.

Renovation Needs

We have worked this year to plan for the long overdue renovation of our kitchen, unchanged for over 50 years. Plans were drawn up several years ago. Council members (Primus and Stanley) have located a contractor who will build the kitchen to plan for \$23,000. A special benefit of this plan is that the contractor plans to donate his profit to build an orphanage in Tanzania. This project will be funded entirely through special fund-raising efforts. Your council has been brainstorming ideas and we have already identified funding mechanisms to pay for most of the \$23,000. These plans include a special benefit rock concert, a benefit play night at Old Academy, some special social ticketed social events and dinners. We feel that working together on this project will help build community and pride in our church and provide us with much needed kitchen space. We hope to start on this immediately.

Outreach

An important component of any ministry is to reach out to current parishioners and to recruit new members for our church community. As a component of our plan, we would like to provide some seed money toward a program which would encourage young people to consider urban ministry as a career. We propose setting aside \$10000 immediately as seed money for a clergy fund. We also commit to adding \$2000 to this fund annually. We will advertise the fund to other urban congregations. The money will be used to identify ministerial candidates as early as high school and help with educational expenses in return for eight years commitment to serving churches in Philadelphia. We would need to explore this with the seminaries and synod. It is an idea that the government, military, education and medical fields have been using for some time with success.

We've been given an opportunity to apply for a grant for \$10,000 to help members of the congregation with developmentally delayed family members. We have identified a need for this among our Swahili community and are planning a program to address it, perhaps with Ken Crest's help.

Establishing Benchmarks

As we talk with Pastor Festo, we should establish some benchmarks to monitor our progress. We should look at attendance, membership, contributions, programming. We should be prepared to change courses if things are not working. Goals (short term and long term) need to be communicated to the congregation regularly, so that people have a sense that they are working together for good. As we start to make progress, interest, offerings and commitment should improve. Our Mutual Ministry Committee could be charged to monitor benchmarks.

OUR MEMBERS

Our current membership list includes 72, of which only six are inactive.

Alice Akello-Carlton	Joy Kalimela*	Afsat Mugula
Camron Anangisye*	Judith Kalemela*	Atugonza Mutashobya
Lusajo Anangisye*	Elijah Kamsair	Rev. Festo Mutashobya
Milliam Asimwe	Charles Kamwani*	Janeth Mutashobya*
Caroline Bandawe	Lilian Kamwani	Mwesigwa Mutashobya*
Emanuel Bandawe	Verdiana Kamwani*	Prisca Mutashobya
Vicky Bandawe	Nathaniel Leach	Mary Mwaibula
Abigail Bomani	Bille Lewis	W. Niky*
Mekatilili Carlton	Gladys Lusajo*	Merabi R. Ntirugelegwa*
Philip Carlton	George Maina	Assouba W Abdoul Kader Ouedraogo
Antonetha Donatu*	Gloria Maina	Tom Owen*
Leticia Francis	Selina Mbowe	Martin Oyar*
Mr. and Mrs. Kakiko Franco	Alec Meena	Marilyn Popp
Judith Gotwald	Kevin Meena	Mary Ruguna
Freda Gowling	Noel Meena	Nick Ruguna
John Gowling	Sia Meena	George Siropaides
Toni Kabeta*	Stanley Meena	Kevin Siropaides
Mary Kagaruki	Janeth Muganyizi	Kimberly Siropaides
Charles Kaijanante	Elizabeth Muganyizi	Lorraine Siropaides
Christian Kaijanante	Ellen Muganyizi	Juliet Tibenda*
Janeth Kalemela*	Pascal Muganyizi	Elaine Turner
Jesca Kalemela*	Primus Muganyizi	

INACTIVE or IN QUESTION

Jean Benjamin—died November 28, 2007

Mrs. Clark—inactive 3 years (advanced years)

Janis Durald—inactive 2 years (may have moved to Louisiana)

Joyce Mettinger—inactive 2 years (retired)

Ashley Toy—inactive 2 years

Dominique Walker—inactive 3 years (college-age)

Mary Sharp Lewis and grandchildren (indicated she was leaving earlier this year, status in question)

*Indicates associate status

Our membership includes about seven children under 12, four teens, four elderly and the remaining young professionals and families with a few middle-aged. In general, we are a young congregation.

INTERESTING MEMBERSHIP FACTS

Among Active members

Number of members belonging to Redeemer for more than 25 years **1** (Freda Gowling)

Number of members belonging to Redeemer for more than 11 years **2** (Judy and Natty Leach)

Number of members belonging to Redeemer for more than two years **12**
(Billy, Stanley, Selina, Kevin, Alec, Siropaides, Noel, Sia, Amanda)

All the rest of our **70-80** members have joined within the last two years.

Three regular attendees, including new baby Mellissa, are waiting to join our membership.

OUR CONGREGATION COUNCIL

The following are current members of council, holding office until February 2008, when we will reorganize terms and hold elections.

Stanley Meena, president	Nathaniel Leach
Judith Gotwald, vice president (secretary)	Prisca Mutashobya
Freda Gowling, finance chair	Emmanuel Bandawe
Selina Mbowe, co-coordinator of Swahili Outreach	Primus Muganyizi
Abigail Bomani, co-coordinator of Swahili Outreach	Kevin Siropaides, youth representative

OUR CURRENT FINANCIAL STATEMENT

Our assets are as follows:

Cash Reserves	\$50,000
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Church building, well maintained and in good repair	\$1,500,000
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Rental	app. \$31,200 annually
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The educational building: a six-classroom, two story school, currently rented to Ken Crest for their early intervention program.

We enjoy partnering with this ministry, and plan to continue to do so, but if money is the only objective for renting this building, we could probably get more for the space renting it for commercial office space.

Our people:

Energetic, devoted, willing to work together for the Good of God's Kingdom

USE OF ASSETS

Our plan calls for the use of some of our assets to fund a start-up ministry. We plan to do this very carefully and with professional guidance. The constitution allows us to do this.

If we are discouraged from borrowing money, we can sell the educational building as seed money. In general, it is unwise to dispose of property that is paid for an would cost premium dollars to replace, but we may be forced into this.

OUR PROPOSED FINANCIAL PLAN

CURRENT SUNDAY GIVING

DATE	SWAHILI SERVICE	OTHER INCOME	ENGLISH SERVICE	OTHER INCOME
3/4/07	\$72.00		\$90.00	
3/11/07	\$32.00		\$30.00	
3/18/07	NO SWAHILI SERVICE		\$53.00	
3/21/07		ASH WED	\$133.00	\$300.00
3/25/07	\$43.00		\$124.00	
4/1/07	\$96.00		\$141.91	\$2,525.92
4/8/07	\$109.47		\$254.00	\$182.59
4/15/07	\$144.00		\$80.00	
4/22/07	\$66.00		\$93.00	
4/29/07	\$262.00		\$70.00	
5/6/07	\$186.00		\$82.00	\$2,525.92
5/13/07	\$97.00		\$75.00	
5/20/07	\$181.00		\$52.00	\$3,000.32
5/27/07	\$47.00		\$40.00	\$2,395.16
6/3/07	\$130.00		\$66.00	
6/10/07	\$165.00		\$162.00	\$2,525.92
6/17/07	\$96.00		\$160.00	
6/24/07	\$67.00		\$141.00	
7/1/07	\$105.00		\$50.00	
7/8/07	\$42.00		\$45.00	\$155.90
7/15/07	\$49.00		\$34.00	
7/22/07	\$28.00		\$60.00	
7/29/07	\$76.00		\$47.00	\$60.00
8/5/07	\$79.00		\$89.00	152.54
8/12/07	\$43.00		\$85.00	\$5,111.74
8/19/07	\$50.00		\$85.00	
8/26/07	\$54.00		\$115.00	
9/2/07	\$97.00		\$40.00	
9/9/07	\$83.00		\$112.00	\$144.20
9/16/07	\$102.00	\$220	\$50.00	
9/23/07	\$58.00		\$46.00	
9/30/07	\$56.35		\$31.00	\$1,515.55
10/7/07	\$118.00	\$527	\$51.00	\$240.00
10/14/07	\$37.00		\$39.00	
10/21/07	\$59.00		\$30.00	\$60.00
	app. \$2,930.00	\$747	\$2,855.91	app. 20,896.00

Projected annual income at current giving \$40,000, which covers our approximate budget minus the cost of professional leadership.

* table and computation are developed in consultation with our CPA

GOAL

Giving was seriously affected by synodical interference, past and present. With a new pastor committed to us for a number of years, we plan to launch a stewardship drive to solicit pledges and encourage giving. We already have verbal commitments which will increase giving by \$800 per month. We believe that by the end of next year we can increase weekly offerings to an average of \$1500 per month, with continued growth from there. Within three years we project that we will meet our budget with the full cost of having a full time pastor.

PROPOSED BUDGET

UTILITIES

Phone	\$1800
PGW (both buildings)	\$15,000
PECO	\$600
Water/Sewer (both buildings)	\$4800

INSURANCE \$7320

PROFESSIONAL SERVICES

Organist	\$7200
Cleaning	\$600
Office manager (new position)	\$7000
Clergy	
Organ Maintenance	\$450
Piano Tuning	\$300
Bank	\$200

SUPPLIES \$2000
(Paper, Office Supplies, Altar, Celebrates, Internet)

MAINTENANCE

Lawn Care and Snow Removal	\$6000
Miscellaneous Maintenance	\$3000

OTHER

Education and Worship	\$1000
Camp	\$1000

Total Annual Budget (without clergy expense) \$44,770

This budget was prepared by reviewing last year's expenses and estimating higher for this year, so the total budget is probably several thousand higher than we will actually need. This budget is already being met by current sources of income. We need only to find a way to fund having a pastor.

BUDGET FORECAST*

SOURCE OF FUNDS:	2008	2009	2010	2011	2012
Offerings	22,200	28,400	32,000	38,000	44,000
Special Fund Raisers	8,500	10,000	12,000	15,000	18,000
Stewardship Drive — Capital Improvements (accessibility and renovation of kitchen and bathrooms using as much volunteer labor as possible). We already have the architectural plans drawn up.	7,500	9,000	10,000	10,000	10,000
Rent					
Ken Crest-rent and utilities	30,000	30,000	32,000	32,000	32,000
Others	2,400	2,400	2,400	2,400	2,400
Bank Loan	125,000	75,000	50,000	0	0
TOTAL SOURCE OF FUNDS	195,600	152,800	138,400	97,400	106,400
EXPENSES AND OUTLAYS OF FUNDS					
Pastor	30,000	40,000	50,000	60,000	70,000
Staff Salaries	12,000	12,000	12,000	12,000	12,000
Utilities	14,000	12,000	13,000	14,000	15,000
Other Outlays	2,500	2,500	2,500	2,500	2,500
Special Allocation for Seminary	2,500	2,500	2,500	2,500	2,500
CAPITAL IMPROVEMENTS AND MAINTENANCE					
Maintenance	3,500	3,500	4,000	4,000	4,000
Capital Improvements	7,500	7,500	7,500	7,500	7,500
Debt Service on Mortgage	13,500	21,600	22,500	22,500	22,500
Total Outlays	101,000	114,100	126,500	137,500	148,500
Net Increase/(Decrease) in Cash	94,600	38,700	11,900	(40,100)	(42,100)
Cash Available, Beginning of Period	50,000	144,600	183,300	195,200	155,100
Cash Available at End of Period	144,600	183,300	195,200	155,100	113,000

* table and computation are developed in consultation with our CPA

EXPLANATION of DEFICIT and how it will be eliminated

Currently the Congregation has a surplus invested, at approximately \$50,000.

With the projections presented, we forecast that for the years 2008 through 2010 there will be positive cash flow, stemming from both the Bank mortgages and from increased congregational contributions, increases in special events, and a small Capital Improvement Stewardship Campaign.

Bringing on a Pastor is key to our goals. We will start with a Pastor working approximately 50% to 60% of his or her time, which will allow him or her to generate new parishioners and to find ways to better utilize our church property for both Religious Services and for Community Needs.

We project the pastor will move up from part time to full time over the next several years and have reflected the Pastor's salary to move from \$30,000 to \$70,000 which is commensurate with the time the Pastor devotes to our congregation and its growth.

We also plan to bring on a Financial Director or Assistant to enable the Council to oversee the financial aspects of Parish Life and so as to not burden the Pastor financial matters.

As to the Deficit in years 4 and 5, it is caused by the costs of operations exceeding our present forecast of revenues.

ACCEPTANCE OF THIS PLAN

Council is asking the congregation to accept this plan which calls for either borrowing money secured by our property assets or selling our educational building.

This plan calls for a resolution to call Pastor Festo as our pastor under the salary terms outlined here.

This plan calls for the expenditure of \$23,000 to renovate our kitchen, with council fronting the down payment to be paid back by special fund-raising.

We will need the Pastor's skills to increase our congregation, work with the Council to develop new resources and to control costs.

We have been informed of various grants to assist with services to persons with disabilities. Presently no one is addressing these types of needs in the Swahili population where we intend to devote our energy to grow our congregation and to bring our religious services to this group of Lutheran members.

The deficit, while identified up front in our plan, will not be allowed to occur, rather, the Council, Pastor and our outside financial advisors will work to remove it or minimize it by the end of the third year. We are looking at various ways, currently, that are not being utilized to augment our revenue stream. Better use of our facilities, rent charged to outside groups, increase in rent for our classroom building, development of a weekly church bulletin with advertising from community businesses, and special fund-raising events geared to our neighborhood.

We need to grow the parish, make the parishioners aware of the opportunities that we have to offer, but need their interest, dedication, and financial backing to make our parish a model for the Urban Church.

