



Annual Report

January 1—December 31

2025

Zion Lutheran Church (ELCA)

Mission Statement

As part of the universal church of Jesus Christ, we, the people of Zion Lutheran Church, have been called by the Holy Spirit into community to form, nurture, strengthen, and sustain Christian faith and to live lives of continual loving outreach. As we pray, worship, fellowship, and discern God's Word together, we are ***“growing in faith to reach out in love,”*** and we commit our energy, resources, and spiritual gifts to our mission of serving others in Jesus' name.



**Evangelical Lutheran
Church in America**

God's work. Our hands.

ZION LUTHERAN CHURCH

A Congregation of the Evangelical Lutheran Church in America

1216 West 8th Street - Davenport IA 52802
(563) 322-3533 www.ziondavenport.org

ANNUAL REPORT for Year: 1/1/2025 – 12/31/2025

Annual Meeting: January 25, 2026

THE CONGREGATIONAL STAFF

Clark Olson-Smith	Pastor
Keith Haan.....	Choir Director
Jonathan Turner.....	Worship & Choir Accompanist
Rosie Bates	Children's & Handbell Choirs
Colleen Peterson.....	Administrative Support
Gilbert Rios, Jr (partial year).....	Custodial Support
Troy Benton (partial year).....	Custodial Support
Anna Winn.....	Children's Music Ministry Director

CONGREGATIONAL COUNCIL

Nathan Bates (1/25/26).....	President
Kirby Winn (1/25/26).....	Vice-President
Laurie Harrison (1/25/26).....	Secretary
Kathy Morris.....	Treasurer
Emily Grady (1/30/28).....	Member-at-Large
Dona Noble (1/30/28).....	Member-at-Large
Brian Petersen (1/25/26).....	Member-at-Large
Michael Shields (1/31/27).....	Member-at-Large
Pastor Clark Olson-Smith.....	Member-at-Large
Linda Baustian	Council Recording Secretary
Deb Hughes	Financial Recording Secretary

ORDER FOR THE BUSINESS MEETING

Opening Devotions
Approval of Minutes - 2025 Congregational Meeting
Report of the Pastor
Election of Leaders.....see separate ballot
Presentation of Reports
Presentation of the 2026 Budget
First Look at Strategic Plan
Prayer & Benediction

Annual Congregational Meeting Minutes

January 26, 2025

Vice-president Nathan Bates called the meeting to order at 10:50 a.m.

Pastor Clark Olson-Smith offered devotions from Luke 5:33-39.

It was moved, seconded, and carried to approve minutes of the annual meeting held on January 28, 2024.

Everyone was encouraged to read Pastor Clark's written report as printed in the Annual Report, including his thanks to the 2024 Listening Team, those who covered office tasks during Colleen Peterson's medical leave, and the entire Zion staff.

Appreciation was extended to Julie Kalkwarf, Sue Keller, and Taina Machalek for their years of service on Zion's church council.

The following members were nominated for 3-year terms on the council: Emily Grady, Laurie Harrison, and Dona Noble. Ballots were distributed, marked, and the entire slate was elected.

Throughout 2024, Council and a subcommittee worked on updating Zion's Constitution to be within ELCA guidelines. Copies of proposed amendments had been provided to the congregation prior to this meeting. It was moved, seconded, and carried to adopt all proposed amendments to the Constitution for Zion Lutheran Church.

Members were urged to read the Report of Parish Statistics, the Finance Committee Report, and the Audit Committee Report. Auditors Sue Cherryholmes and Sherry Koens were thanked for their work.

Treasurer Kathy Morris presented the year-end report of income and expenses. Faithful giving, gains in the ELCA Endowment and the Harriet Ebeling Endowment Funds, as well as the need to pay only a partial year's salary to Pastor Janine Johnson led to a positive year-end balance. Rosie Bates and Kris Tucker were acknowledged for their efforts in securing donations to the Food Pantry which also lowered our expenses.

Kathy Morris reviewed the budget proposal for 2025. It was moved, seconded, and carried to approve the proposed 2025 budget as presented.

In conclusion, Nathan Bates said that during 2024 he felt the congregation had "lifted itself up" when facing challenges. He looks forward to that same attitude continuing in 2025.

The meeting closed with the Lord's Prayer.

2025
REPORT OF
The Parish Statistics

RECEIVED

Baptisms:

Jackson Jump	1
Jasmine Jump	1
Joanna Jump	1

Affirmations of Baptism:

Paulette Guerrero	1
Astrid (Mickey) Roberts	1

TOTAL RECEIVED	5
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LOSSES

Deaths:

Mary Lou Agan	1
Margaret Dau	1
Dorie Dettmann	1
Dennis Johnson	1
Nancy Odean	1
Mary Ann Wohlers	1

TOTAL LOSSES	6
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AVERAGE SUNDAY IN-PERSON WORSHIP

Average weekly in-person worship	74
(Does not include online viewing)	

2025 PASTOR'S REPORT

JUST GETTING STARTED

In May 2026, we will celebrate five years serving the Lord together. That will be a milestone for me—the longest I've served any congregation. I say this to emphasize: I am strongly persuaded that *we are just getting started*. It's all been prelude and the first movement is about to begin. We've been setting the table and nibbling on appetizers; any minute, the first course. I'm full of gratitude, excitement, and anticipation.

One big reason is Zion's leaders just keep stepping up their game. Take the new Zion Strategic Plan Council drafted.

Over four months and in addition to regular monthly meetings, the Council invested in four 90-minute meetings with Terry Haru, Pastor Elaine's husband. Terry spent his career as a compliance officer in non-profit and for-profit mental health care organizations, so he knows strategic planning. In early December, Council had its last meeting with him, and as you can see, the plan has blanks to fill in. But it's a perfect time to share our work. I hope you'll see it builds on the 2024 listening campaign and Kingdom Caucus.

In the same way, this 2025 council built on the good work of each council before it. As will the 2026 council. A key 2025 council innovation was this: president Nathan Bates and vice president Kirby Winn pre-planning for meetings so that the meetings themselves could be more effective and make room for the big questions. Asking big questions launched the strategic planning process.

Another important leadership upgrade came with the formation of the Core Team. Beth Longlett recruited and leads it. The Core Team is like a permanent listening team. Its work is building one-to-one relationships within Zion and out in the wider community, then mobilizing us all to work together on common interests. This is *core* work, hence "Core Team." Council anticipates the Core Team will also be *core* to carrying out the strategic plan in years to come. I see in their recent listening season, house

meeting, and soon Fat Sunday fellowship event a foretaste of the feast to come.

The Companionship Committee, recruited and led by Wendy Essary, is another leadership upgrade. What a joy it was this summer to host Pastor Fue of Kirangare Lutheran Parish in Tanzania! The Companionship Committee made that possible. Even now they are planning for 2026's celebrations of the 25th anniversary of the companionship.

Food Pantry leaders, with coordinator Kris Tucker, also stepped up their game in 2025, in response to constantly rising demand.

I'm convinced that vital and strong congregations continually grow leaders. Zion's leaders are the reason I know *we are just getting started*.

STAFF TRANSITIONS

In 2025, Zion's staff grew and changed.

- Gilbert Rios, Jr. left the staff, and Troy Benton joined the staff as Zion's Custodian.
- Rosie Bates retired from leading Alleluia and the Alleluia children's choir. Anna Winn joined Zion's staff as Children's Music Ministry Director and started the Joyful Noise choir.
- Paul Madsen, substitute organist, passed the torch to Maddy Beck.

A big thank you to all of Zion's staff: Colleen Peterson, Office Administrator; Troy Benton, Custodian; Dr. Keith Haan, Adult Vocal Choir Director; Rosie Bates, Handbell Choirs Director; Anna Winn, Children's Music Ministry Director; Jonathan Turner, Accompanist; Paul Madsen and Maddy Beck, Substitute Organists. It's a delight working with such a dedicated and talented staff. Zion is richly blessed.

A FINAL THANKSGIVING

Traveling to Tanzania with my family and Wendy, Connor, and Allison was a jewel in the crown of 2025. I'm so grateful I got to share with them an experience of the great love and hospitality of Kirangare people. Not all pastors are so blessed.

Thank you all and thanks be to God.

Pastor Clark Olson-Smith

Food Pantry Annual Report 2025

Zion's food pantry is a 3-day emergency pantry. Our goal is to provide enough food and various household items that allow a household to feed themselves for three days. Households can visit the pantry every 4 weeks. We see some of our families on a regular basis, giving us an opportunity to build relationships with them. For others, we are a respite in a storm, and we may only see them once. Regardless of the number of times they visit, our goal remains the same; provide them with enough food to get through three days.

Our food pantry has had a busy and challenging year. We served 2,162 households this year. This is a 27% increase over last year. The need in our community is great. We were able to feed these households through Zion's generosity, the many and various donations, and our dedicated team.

Beyond the blessing of being part of Zion's budget, our Zion family has generously provided household items, hard to purchase items such as cereal, fresh produce during the growing season, and plastic grocery bags. We never know what we'll find waiting for us on the bench outside the pantry. Our pantry families appreciate every one of these donations.

While our foundational food source is River Bend Food Bank where we purchase food, we have been fortunate to receive weekly food donations from Walmart, Kwik Star, Hy-Vee, and Starbucks. Added to this are donations of fresh vegetables during the growing season from community gardens as well as individual gardeners. Our families love this! We have also recently partnered with Midwest Food Bank, who bring non-perishable food items to the Quad Cities once a month. All these donations help us stretch our budget. They also require a team of people to either pick or receive, sort, and shelf.

Statistics for the year:

Total households served: 2,162

Individuals within these households: 7,647

Cost of food purchased: \$34,643.00

Total pounds of food purchased: 34,593

Approximate pounds of food received from donations: 18,100

Zion's pantry would not run without the dedicated individuals who offer their time and caring for the people who visit the pantry, and those that help behind the scenes in so many ways. Thank you! Asante Sana!

Kris Tucker

2025 Report of the Property Committee

Members: Mike Gohlmann, David Hansen, Steve Keller, Dona & Carey Noble, Kirby Winn

Zion's Property Committee met monthly throughout the year, taking on a number of projects to support and maintain our building and grounds. These projects include:

- Maintain heating and air-conditioning
- New faucets/plumbing in the kitchen and lounge sinks
- Monitor building insurance with Church Mutual- cost \$20,000 a year with deductible now \$25,000
- Roofing repairs-north and south sections of educational wing
- Maintain lawn and landscaping - new mulch
- Snow removal of parking lots and sidewalks
- New custodian - Troy Benton - 15 hours a week
- Office door replacement
- Enhancing lighting outside for night time security
- Replace areas of ceiling tiles in Fellowship Hall due to water pipe condensation
- Maintenance of property used by Churches United for meal-site
- Rodent issue - new exterminator company
- Cleaned out clutter, got rid of old brown metal chairs and replaced with new chairs, primarily in the choir room
- Changes made in sound system for sanctuary

Next projects to complete:

- Plastering - 3 areas of the church
- Drain pipe replacement in lower level bathroom
- New water heater
- Cleaning of window wells and new wire grating
- Replace water fountains upstairs and downstairs
- Inspections for Church Mutual Insurance
- Electrical outlet and wiring for heat tape for roof drain
- Electrical outlet and wiring for freezer and refrigerator additions to food pantry
- Fix brick base of Zion's sign on the southeast corner of property
- Gutter repairs

Possible major maintenance projects ahead:

- New air-conditioning unit
- Stained glass window repairs
- Tuck pointing of building bricks
- Kitchen updating

Maintaining our building and grounds is a core ministry of Zion Lutheran Church, in that our facility is home base for all ministry that occurs at or because of Zion. It is our goal to provide a well-maintained, efficient property that supports our mission and outreach for years to come. Thank you to all members of the Property Committee and to members of Zion who have volunteered throughout the year to mow grass, trim bushes, make repairs, clear snow, organize storage, and too many other tasks to list. A special "Thank You!" to Colleen for all her support with and for the Committee's work.

Worship and Music Committee

One thing that I appreciate most about what we have continued to do as far as worship at Zion goes is that we continue to follow the liturgical calendar (with traditional Christian seasons and observances); we continue to use liturgies which use/include confession and forgiveness, songs of thanks and praise, we use full holy communion liturgies, and usually have 4 scripture readings – from Old Testament Lesson, a Psalm, a New Testament Epistle, and a reading from one of the Gospels (There are some churches that only use one scripture reading – usually whatever matches with the sermon for the day.).

We are still working to improve on things associated with the sound system, and with recording and live-streaming worship services.

Our music people primarily focus on using songs/hymns for worship services that fit and support the themes of the day, the season, special observances, scripture lessons. This past year extra effort went into soliciting input from the congregation and incorporating favorite hymns into our worship services.

Doug Kalkwarf (for the committee: Rosie Bates, Keith Haan, Kris Tucker, and Pastor Clark)

The Chosen Viewing and Discussion Group.

This past year we re-watched and discussed episodes from Seasons 1-4. Then (as they became available) we added on the episodes from Season 5 which centered on events from Jesus's Entry into Jerusalem (Palm Sunday) to the betrayal by Judas in the Garden of Gethsemane. Each episode included at least one scene from the Last Supper (We may watch these again in the Season of Lent – leading up to Holy Week and Easter. Coming up, we will be looking at some of the Bible Roundtables – where Bible experts (a Messianic Jewish Rabbi, a Roman Catholic Priest, and an Evangelical Professor) discuss various aspects of the programs. If you are interested in joining us, we have been meeting on Sunday mornings after the church service. If you are interested, but would like to meet at another time, let me/us know – maybe we can get another time started. If you want to check it out on your own and see what it is like, you can go to <https://watch.thechosen.tv/>

Doug Kalkwarf

Zion Men's Breakfast

The **Men's Breakfast** with Bible Study has met and continues to meet on the **2nd Saturday** of **each month** at **8:00 a.m.** at **Hickory Gardens Restaurant**. Any man is invited to join us any time we meet. Thank you to Tom Handlen for the many years he led, organized, made phone calls, and kept things going.

Doug Kalkwarf

In September of 2025, Zion began a new children's music/ministry program called "Joyful Noise". Since then, the group has met weekly after Sunday worship for a blend of faith formation education and music rehearsal. Our group of usual attendees currently consists of about eight children, but our class is always open to any and all young people who wish to attend. Weekly classes are a place for kids to visit with one another (and eat post-worship snacks), listen to Bible stories, engage in short Bible lessons, and practice for upcoming performances. The kids also enjoy getting to take home a weekly craft, thanks to Rosie and Linda, who provide the kits. We have enjoyed already getting to share some musical selections with the congregation this fall, including "I've Got the Joy, Joy Down in My Heart" in October, and "Jesus in the Morning" in November. Additionally, in December, the group put on a Christmas program with the help of some older Zion youth, which included "Away in a Manger", "Go Tell it on the Mountain", and the kids' very favorite ... "Let's Go, Let's Go". I am so proud of how well the kids have adapted to this new format of faith formation, and are willing and excited to get up in front of the congregation and share their "joyful noise". Thank you to the families who get their children to Zion on rehearsal and performance days, and have been very flexible and helpful with matters that arise. A thank you is also owed to anyone who has helped with a Joyful Noise performance or assisted in getting this group off the ground in any way. Finally, thank you to the congregation for being such a welcoming and supportive audience for Zion children to sing in front of. It means so much to me and to the kids to hear your kind words and praise for what we are doing, and we are excited to keep growing, learning, and singing in this new year!

Anna Winn, Children's Music Ministry Director

Zion Core Team – 2025 Report

Isaiah 43: 19

See, I am doing a new thing! Now it springs up; do you not perceive it?

I am making a way in the wilderness and streams in the wasteland.

While not exactly prophets in the Old Testament sense, Zion has a newly formed group of people who are called the Core Team, begun in May 2025.

The purpose of the Core Team is multifold:

- To be an ongoing (permanent) Listening team
- To facilitate and help build relationships within Zion and beyond Zion
- To mobilize people for action around shared interests, and
- To be an integral part of implementing Zion's in-development strategic plan

We spent June-October having "One-to-One" listening sessions with people newer to Zion, and the participants in the Aug.2024 Kingdom Caucus.

During those One-to-Ones we heard a ***shared desire for connection and community***.

We hosted a house meeting around that and all 19 in attendance were eager to share, and listen to, ideas of how to make this happen – from dinners in homes, to game nights, to regular fellowship events, to one-time events, even to a more intentional (*dare I say radical?*) hospitality ministry.

We found this desire was actually more – it was a ***hunger for connection and community!***

The first action around this shared interest is already in the works –

Feb. 15th following worship everyone is invited to a "Fat Sunday" Mardi-Gras-style pancake breakfast in Fellowship Hall.

More to come on this in the bulletins and during Sunday morning announcements, so stay tuned – and come hungry!

Your Zion Core Team:

Jen Felsman-Dixon, Steve Klecker, Todd Grady, Wendy Essary,

Joseph Obleton, Mary Schnack, Kris Tucker

Beth Longlett (team captain)

Pastor Clark (player-coach)

Kirangare Companionship Committee Review of 2025

The committee met monthly and worked to promote the relationship between our congregations. We planned and executed several events throughout the year including:

1. Trivia night fundraiser to help with travel expenses for Kirangare visitors—we raised approximately \$1700
2. June visit by Pastor Simon including visits to Camp Ewalu, River Museum, Bandits baseball game and St. James congregation. Dinners with multiple Zion people and the Companionship committee were highlights.
3. Buy a Brick Campaign and Trivia Night Fundraiser to fund the Zion Daycare. This was a huge success bringing in over \$4800. This goes a long way to completing the project
4. 2025 Visit to Kirangare to celebrate the 50th anniversary of the ELCA/Pare Diocese companionship. Bishop Amy Current made the trip along with Pastor Clark and Wendy Essary and their families.
5. Christmas Cards sent for the third year along with letters from many of Zion people
6. Kirangare Connection Bulletin board for monthly updates, information and photos.

In 2026, we plan to continue with the letter and card writing and bulletin board. We will be planning special events to celebrate the 25th anniversary of our companionship during the 2026 trip to Kirangare Sept 14-26. Watch the announcements for more!

President's report from ZLCW's 2025 year.

The outreach of 81 backpacks and 75 quilts were sent abroad to Lutheran World relief.

There were 40 women in attendance at the annual women's Christmas brunch.

Our spring gathering was well received with a guest speaker from Vera French discussing mental health for difficult situations in difficult times.

The ZLCW board meets weekly on the 1st Saturday of the month at 9am in Zion's library.

The women of the church also are responsible for the funeral luncheons.

Beth Meyer

Report of the Finance Committee
January 1—December 31, 2025

Leaders plan to continue a comprehensive review of Zion’s financial practices, including review of financial policies and procedures.
We continue standard, consistent reviews of monthly financial statements.
We continue to encourage the use of online giving which helps provide consistent income throughout the year.
Thank you to everyone for fulfilling your pledges and contributing in so many other ways to the ministry at Zion. Zion is truly blessed by our Congregation’s support.

Report of the Recording Financial Secretary
January 1—December 31, 2025

Giving for 2025	Giving for 2026
51 Pledges totaling \$206,672. Receipts from pledged and unpledged giving totaled \$382,182.	35 Pledges totaling \$128,270 were received. If you did not have an opportunity to pledge, pledge cards are available in the Narthex

2025 Report of the Audit Committee

The Audit Committee completed the annual audit prior to the Annual Meeting on January 25th, 2025.

They reviewed:

Zion Lutheran Church

Balance Sheet

Deposit Registers, Check Registers, Journal Entries

Reports of Income & Expense

Bank Reconciliations

Zion Audit conducted by: Sue Cherryholmes and Sherry Koens

Zion Lutheran Church

Council Meeting 1/12/26

Financial Report for month ending December 2025

The Balance Sheet for December 31, 2025 shows total assets of \$294,736, an increase from the \$262,247 beginning balance on January 1, 2025. The year-to-date increase in assets is \$32,489.

The Treasurer's Report shows the giving total for December at \$29,173 and the interest and investment total at (\$1,123) for a total income of \$28,050. The total expense for December is \$29,353. There were \$1,303 more expenses than giving and earnings in December. The budget projected a loss of \$12,408. Year-end giving, interest and investment earnings finished at \$33,691 more than expenses. The year-end balance of Income Less Expenses exceeded budget projections by \$46,099 thanks to generous memorials given by our congregation members.

Thank you to everyone.

Any questions may be directed to Kathy Morris, Treasurer, at 563-349-0038.

Zion Lutheran Church
Balance Sheet by Account
 Jan 1, 2025 through Dec 31, 2025

Account	Balance As Of Jan 1, 2025	Balance As Of Dec 31, 2025	Current Year Change	Percent Change
<u>Fund 01 - General Fund</u>				
Assets				
Major 00, Group 00				
Minor 00, Group 00				
01 - Bank-General Fund	3,809.76	6,814.66	3,004.90	78.87%
02 - Bank-Special Funds	19,321.02	36,267.97	16,946.95	87.71%
03 - ELCA Endowment Fund	117,488.14	112,670.77	-4,817.37	-4.10%
04 - Bank-Savings	5.00	5.00	0.00	0.00%
05 - Harriet Ebeling Endowment	121,623.55	138,114.81	16,491.26	13.56%
06 - H.Ebeling Endwmt GainLoss	0.00	0.00	0.00	0.00%
Minor 00, Group 00	262,247.47	293,873.21	31,625.74	12.06%
Major 99, Ded. Receivable				
Minor 99, Ded. Receivable				
99 - Dedicated Funds Receivable	0.00	862.82	862.82	0.00%
Dedicated Funds Receivable	0.00	862.82	862.82	0.00%
Total Assets	262,247.47	294,736.03	32,488.56	12.39%
Liabilities				
Major 00, Group 00				
Minor 00, Group 00				
00 - Stimulus Repayment	0.00	0.00	0.00	0.00%
01 - Fed W/H Payable	0.00	0.00	0.00	0.00%
02 - State W/H Payable	0.00	0.00	0.00	0.00%
03 - FICA Payable	0.00	0.00	0.00	0.00%
04 - Pastor's Benefits	0.00	0.00	0.00	0.00%
05 - Outreach Dir Benefits	0.00	0.00	0.00	0.00%
Minor 00, Group 00	0.00	0.00	0.00	0.00%
Major 99, Ded. Payable				
Minor 99, Ded. Payable				
99 - Dedicated Funds Payable	294,985.43	293,722.65	-1,262.78	-0.43%
Dedicated Funds Payable	294,985.43	293,722.65	-1,262.78	-0.43%
Total Liabilities	294,985.43	293,722.65	-1,262.78	-0.43%
Equity				
Major 00, Group 00				
Minor 00, Group 00				
02 - Eq Red Due To Cap Loan	0.00	0.00	0.00	0.00%
03 - EqRed Due To SndSys Ln	0.00	0.00	0.00	0.00%
04 - Equity Prior Yrs Int & GL	44,830.47	44,890.47	60.00	0.13%
Minor 00, Group 00	44,830.47	44,890.47	60.00	0.00%
Major 02, Non-Budget				
Minor 00, Non-Budget				
00 - Stimulus Total	0.00	0.00	0.00	0.00%
Minor 00, Non-Budget	0.00	0.00	0.00	0.00%
Subtotal Equity	44,830.47	44,890.47	60.00	0.00%
<u>Fund Balance</u>				
Totals for Fund Balance	-77,568.43	-43,877.09	33,691.34	-43.43%
Total Fund Balance/Equity	-32,737.96	1,013.38	33,751.34	-103.10%
Total Liability and Fund Balance	262,247.47	294,736.03	32,488.56	12.39%

Treasurer's Report by Account

December of Fiscal Year 2025

Responsibility: All

Fund: 01 - General Fund

	December Actual	Year-to-date Actual	Annual Budget	Percent of Budget
Income				
Budget Income // Budget Income				
Envelopes - Reg.	24,925.82	267,122.32	297,115.00	89.91%
Loose Offering	613.00	3,715.45	2,800.00	132.69%
Initial Offering	0.00	95.00	85.00	111.76%
Innovative Income	263.00	2,319.48	12,500.00	18.56%
Food Pantry & Outreach	2,644.00	18,061.36	0.00	0.00%
Memorials	588.75	57,755.34	4,000.00	1,443.88%
Interest-Bank	23.55	179.30	350.00	51.23%
Ebeling Endwmnt GainLoss	-631.27	16,491.26	11,000.00	149.92%
ELCA Endwmnt GainLoss	-514.98	15,182.63	11,000.00	138.02%
Hospitality & Coffee	35.00	648.66	750.00	86.49%
Altar Flowers	103.16	611.16	750.00	81.49%
	28,050.03	382,181.96	340,350.00	112.29%
Total Income	28,050.03	382,181.96	340,350.00	112.29%
Expense				
Daily Ministries // Growth Ministries				
Safeguard Our Children	0.00	0.00	100.00	0.00%
Leadership Development	0.00	0.00	200.00	0.00%
Bibles, Books, Curriculum	0.00	688.10	1,000.00	68.81%
Supplies	0.00	0.00	500.00	0.00%
	0.00	688.10	1,800.00	38.23%
Daily Ministries // Congregation Events/Meals				
Congregation Events/Meals	42.80	679.68	4,600.00	14.78%
Hospitality & Coffee	0.00	0.00	1,000.00	0.00%
	42.80	679.68	5,600.00	12.14%
Daily Ministries // New Ministries				
New Ministries	0.00	85.00	2,500.00	3.40%
	0.00	85.00	2,500.00	3.40%
Daily Ministries // Worship & Music				
Music Purchase	41.50	86.15	500.00	17.23%
Musical Instrument Maint	0.00	0.00	1,000.00	0.00%
Piano Tuning	0.00	0.00	500.00	0.00%
Music Copyrights	0.00	1,492.00	950.00	157.05%
Worship Supplies	112.00	2,710.63	1,800.00	150.59%
Guest Musicians	150.00	3,260.00	4,000.00	81.50%
	303.50	7,548.78	8,750.00	86.27%
Daily Ministries // Administrative Expense				
Office Expenses	498.82	2,866.27	3,600.00	79.62%
Computers & Internet	1,658.74	5,926.10	4,800.00	123.46%
Office Maintenance	154.84	828.67	1,200.00	69.06%
Telephone	28.81	792.98	800.00	99.12%
Postage	0.00	860.75	1,600.00	53.80%
Advertising	0.00	0.00	100.00	0.00%
Stewardship	141.43	1,470.70	1,200.00	122.56%
Synod Assembly	0.00	250.00	1,000.00	25.00%
Other Administrative Exp	130.00	2,148.50	2,000.00	107.43%

Treasurer's Report by Account

December of Fiscal Year 2025

Responsibility: All

Fund: 01 - General Fund

	December Actual	Year-to-date Actual	Annual Budget	Percent of Budget
	2,612.64	15,143.97	16,300.00	92.91%
Daily Ministries // Property Expense				
Utilities	893.27	18,450.65	20,892.00	88.31%
Insurance	0.00	21,353.99	18,580.00	114.93%
Maintenance Contracts	2,564.67	10,758.68	10,200.00	105.48%
Building & Equip Repair	1,391.43	18,116.72	15,000.00	120.78%
Security System	44.95	751.52	750.00	100.20%
Supplies	665.42	2,280.13	1,800.00	126.67%
	5,559.74	71,711.69	67,222.00	106.68%
Staff Ministry // Pastor of Spiritual Life				
SALARY - Sr Pastor	5,319.00	63,908.75	63,828.00	100.13%
Retirement & Benefits	2,178.14	26,137.68	26,644.00	98.10%
Housing Allowance	1,451.34	17,340.68	17,416.00	99.57%
Auto Allowance	0.00	1,576.69	1,500.00	105.11%
Continuing Education	0.00	281.28	850.00	33.09%
Books & Journals	0.00	65.12	500.00	13.02%
Guest Pastor Honorariums	100.00	1,500.00	1,800.00	83.33%
	9,048.48	110,810.20	112,538.00	98.46%
Staff Ministry // Parish Admin				
SALARY - Parish Admin	2,657.46	31,889.53	31,889.00	100.00%
Social Security	203.29	2,439.55	2,440.00	99.98%
	2,860.75	34,329.08	34,329.00	100.00%
Staff Ministry // Music Staff				
SALARY - Music Staff	1,769.77	17,793.69	16,257.00	109.45%
Social Security	109.62	1,129.42	1,244.00	90.79%
	1,879.39	18,923.11	17,501.00	108.13%
Staff Ministry // Custodian				
SALARY - Custodian	655.50	10,549.73	13,104.00	80.51%
Social Security	50.14	882.80	1,002.00	88.10%
	705.64	11,432.53	14,106.00	81.05%
Staff Ministry // Workers Comp				
Workers' Compensation	0.00	1,603.00	2,000.00	80.15%
	0.00	1,603.00	2,000.00	80.15%
Neighborhood/Outreach // Neighborhood/Outreach				
ELCA Mission Support	2,018.00	24,966.00	24,212.00	103.11%
EWALU Support	0.00	300.00	300.00	100.00%
Churches United	100.00	1,200.00	1,200.00	100.00%
Food Pantry & Outreach	1,122.45	36,669.48	32,000.00	114.59%
QCI Housing Justice	2,500.00	10,000.00	10,000.00	100.00%
	5,740.45	73,135.48	67,712.00	108.01%
Global Ministry // Global Ministry				
Global Ministry	600.00	2,400.00	2,400.00	100.00%
	600.00	2,400.00	2,400.00	100.00%
Total Expense	29,353.39	348,490.62	352,758.00	98.79%
Income Less Expense	-1,303.36	33,691.34	-12,408.00	

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Zion Lutheran Church
Dedicated Accounts
December, Fiscal Year 2025
Fund 01 - General Fund

Account	Beginning Balance	Current Month		Year-To-Date		Current Balance
		Receipts	Expenses	Receipts	Expenses	
Major 00 - Ungrouped						
Minor 00 - Ungrouped						
017-00-00-00 ZLCW-ZionLuthChrchWomen	3,871.18	50.00	0.00	1,252.19	469.72	4,653.65
Totals	\$3,871.18	\$50.00	\$0.00	\$1,252.19	\$469.72	\$4,653.65
Major 01 - Special Funds						
Minor 00 - Ungrouped						
017-01-00-01 Interest Earned	0.00	0.00	0.00	0.00	0.00	0.00
017-01-00-04 Memorial Fund	28,999.71	0.00	0.00	0.00	0.00	28,999.71
017-01-00-06 Special Property Maint	405.94	0.00	0.00	0.00	0.00	405.94
017-01-00-07 Children's Ministries	195.49	0.00	0.00	0.00	0.00	195.49
017-01-00-08 Global Mission Team	4,424.49	100.00	0.00	8,594.92	7,854.07	5,165.34
017-01-00-09 Food Pantry & Outreach	3,405.03	0.00	0.00	0.00	0.00	3,405.03
017-01-00-10 Youth Ministry Fund	5,000.00	0.00	0.00	427.00	0.00	5,427.00
017-01-00-11 Women's Quilters	290.83	0.00	0.00	0.00	14.00	276.83
017-01-00-13 Theft	5,260.73	0.00	0.00	0.00	2,945.92	2,314.81
017-01-00-14 Seminary Tuition	40.00	0.00	0.00	0.00	0.00	40.00
017-01-00-16 Capital Fund Dr-Park Lot	0.00	0.00	0.00	0.00	0.00	0.00
017-01-00-18 Scholarship/Campership	538.18	0.00	0.00	3,089.00	4,490.00	-862.82
017-01-00-23 Zion Anniversary	0.00	0.00	0.00	0.00	0.00	0.00
017-01-00-24 Endowment Fund	0.00	0.00	0.00	3,151.86	3,151.86	0.00
Earnings						
Totals	\$48,560.40	\$100.00	\$0.00	\$15,262.78	\$18,455.85	\$45,367.33
Major 02 - Non-Budget Income						
Minor 00 - Ungrouped						
017-02-00-01 Thanksgiving Offering	0.00	0.00	0.00	0.00	0.00	0.00
017-02-00-02 Advent Offrg	0.00	285.00	0.00	285.00	0.00	285.00
017-02-00-03 Lenten Offering	0.00	0.00	0.00	2,854.00	2,854.00	0.00
017-02-00-04 Special Benefit	0.00	0.00	0.00	0.00	0.00	0.00
017-02-00-07 World Hunger	0.00	0.00	0.00	0.00	0.00	0.00
017-02-00-11 Bread for the World	0.00	0.00	0.00	0.00	0.00	0.00
017-02-00-13 Ash Wednesday	0.00	0.00	0.00	0.00	0.00	0.00
017-02-00-14 Maundy Thursday	0.00	0.00	0.00	0.00	0.00	0.00
017-02-00-15 Good Friday	0.00	0.00	0.00	0.00	0.00	0.00
017-02-00-17 Altar Flowers	0.00	0.00	0.00	496.43	496.43	0.00
017-02-00-19 Hospitality & Coffee	0.00	0.00	0.00	171.80	171.80	0.00
017-02-00-23 The Legacy Fund	137,553.85	0.00	0.00	0.00	0.00	137,553.85
017-02-00-24 Ebeling Restricted	105,000.00	0.00	0.00	0.00	0.00	105,000.00
Endow						
017-02-00-25 Ebeling Endowmnt	0.00	0.00	0.00	3,262.80	3,262.80	0.00
Earnings						
017-02-00-50 In/Out Misc	0.00	0.00	0.00	1,460.00	1,460.00	0.00
Totals	\$242,553.85	\$285.00	\$0.00	\$8,530.03	\$8,245.03	\$242,838.85
Fund 01 - General Fund	\$294,985.43	\$435.00	\$0.00	\$25,045.00	\$27,170.60	\$292,859.83

Bank Account Balances Less Dedicated
as of the end of December, Fiscal Year 2025
01 - General Fund

Account		Activity through December	Beg. Balance	Current Balance	Resp. Code
Bank Accounts					
011-00-00-01	Bank-General Fund	3,004.90	3,809.76	6,814.66	01
011-00-00-02	Bank-Special Funds	16,946.95	19,321.02	36,267.97	01
011-00-00-03	ELCA Endowment Fund	-4,817.37	117,488.14	112,670.77	01
011-00-00-04	Bank-Savings	0.00	5.00	5.00	01
011-00-00-05	Harriet Ebeling Endowment	16,491.26	121,623.55	138,114.81	01
011-00-00-06	H.Ebeling Endwmt GainLoss	0.00	0.00	0.00	01

Total Assets in Bank Accounts:	31,625.74	262,247.47	293,873.21
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Dedicated Accounts					
017-00-00-00	ZLCW-ZionLuthChrchWomen	782.47	3,871.18	4,653.65	
017-01-00-01	Interest Earned	0.00	0.00	0.00	01
017-01-00-04	Memorial Fund	0.00	28,999.71	28,999.71	01
017-01-00-06	Special Property Maint	0.00	405.94	405.94	01
017-01-00-07	Children's Ministries	0.00	195.49	195.49	01
017-01-00-08	Global Mission Team	740.85	4,424.49	5,165.34	01
017-01-00-09	Food Pantry & Outreach	0.00	3,405.03	3,405.03	01
017-01-00-10	Youth Ministry Fund	427.00	5,000.00	5,427.00	01
017-01-00-11	Women's Quilters	-14.00	290.83	276.83	01
017-01-00-13	Theft	-2,945.92	5,260.73	2,314.81	01
017-01-00-14	Seminary Tuition	0.00	40.00	40.00	01
017-01-00-16	Capital Fund Dr-Park Lot	0.00	0.00	0.00	01
017-01-00-18	Scholarship/Campership	-1,401.00	538.18	-862.82	01
017-01-00-23	Zion Anniversary	0.00	0.00	0.00	01
017-01-00-24	Endowment Fund Earnings	0.00	0.00	0.00	01
017-02-00-01	Thanksgiving Offering	0.00	0.00	0.00	
017-02-00-02	Advent Offrg	285.00	0.00	285.00	
017-02-00-03	Lenten Offering	0.00	0.00	0.00	
017-02-00-04	Special Benefit	0.00	0.00	0.00	01
017-02-00-07	World Hunger	0.00	0.00	0.00	
017-02-00-11	Bread for the World	0.00	0.00	0.00	
017-02-00-13	Ash Wednesday	0.00	0.00	0.00	
017-02-00-14	Maundy Thursday	0.00	0.00	0.00	
017-02-00-15	Good Friday	0.00	0.00	0.00	
017-02-00-17	Altar Flowers	0.00	0.00	0.00	01
017-02-00-19	Hospitality & Coffee	0.00	0.00	0.00	
017-02-00-23	The Legacy Fund	0.00	137,553.85	137,553.85	01
017-02-00-24	Ebeling Restricted Endow	0.00	105,000.00	105,000.00	
017-02-00-25	Ebeling Endowmnt Earnings	0.00	0.00	0.00	

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Zion Lutheran Church
Bank Account Balances Less Dedicated
as of the end of December, Fiscal Year 2025
01 - General Fund

Account	Activity through December	Beg. Balance	Current Balance	Resp. Code
017-02-00-50 In/Out Misc	0.00	0.00	0.00	01
Total Dedicated Funds:		-2,125.60	294,985.43	292,859.83
Undedicated Bank Account Assets:		33,751.34	-32,737.96	1,013.38

ZION - 2026 PROPOSED GENERAL BUDGET							
	2024 Budget	2024 Actual	2025 Budget	2025 Actual	Proposed 2026 Budget	Percent of Overall Expenses	Percent of Income and Expenses By Ministries
MINISTRY INCOME	\$342,390	\$338,233	\$362,850	\$382,182	\$352,000	100%	
Offering:							
Offering - supporting Daily, Neighborhood/Outreach and Global Ministry (incl Food Pantry)	\$313,390	\$284,847	\$310,000	\$288,994	\$300,000	85%	
Innovative Income	\$25,000	\$9,956	\$25,000	\$2,320	\$12,500	4%	
Memorials	\$4,000	\$7,674	\$4,000	\$57,755	\$10,000	3%	
Hospitality & Flowers		\$1,628	\$1,500	\$1,260	\$1,500	0%	
Sub-Total Offering			\$340,500	\$350,329	\$324,000		
Earnings:						0%	
Interest		\$324	\$350	\$179	\$200	0%	
Investment Gains/Losses		\$33,804	\$22,000	\$31,674	\$27,800	8%	
Sub-Total Earnings			\$22,350	\$31,853	\$28,000		
Total Ministry Income	\$342,390	\$338,233	\$362,850	\$382,182	\$352,000	100%	
MINISTRY INVESTMENT							
Daily Ministry	\$235,226	\$222,240	\$249,467	\$242,913	\$245,803		66.43%
Growth Ministries	\$2,800	\$729	\$1,800	\$688	\$1,800	0%	1%
Congregational Events & Meals	\$5,000	\$912	\$5,600	\$680	\$5,600	2%	2%
New Ministries	\$7,000	\$1,166	\$2,500	\$85	\$2,500	1%	1%
Worship & Music	\$6,000	\$7,883	\$8,750	\$7,549	\$8,750	2%	4%
Administrative Expense:	\$13,275	\$11,596	\$14,670	\$13,630	\$14,670	4%	6%
Property Expense	\$50,490	\$49,936	\$60,597	\$64,541	\$55,500	15%	23%
Staff Ministry	\$150,661	\$150,018	\$155,550	\$155,740	\$156,983	42%	64%
Neighborhood/Outreach Ministries	\$127,458	\$105,742	\$105,444	\$97,639	\$115,982		31.34%
Synod & Other Outreach Ministries	\$28,039	\$25,665	\$25,712	\$26,466	\$26,065	7%	22%
QCI Housing Justice	\$14,400	\$10,000	\$10,000	\$10,000	\$10,000	3%	9%
Food Pantry	\$30,600	\$26,019	\$32,000	\$36,669	\$32,000	9%	28%
Administrative Expense	\$1,085	\$1,288	\$1,630	\$1,514	\$1,630		
Property Expense	\$6,000	\$5,548	\$16,805	\$7,171	\$18,500	5%	16%
Staff Ministry	\$47,334	\$37,222	\$19,297	\$15,818	\$27,787	8%	24%
Global Ministries	\$7,546	\$8,946	\$8,027	\$7,941	\$8,252		2.23%
Kirangare Support	\$2,400	\$3,600	\$2,400	\$2,400	\$2,400	1%	29%
Staff Ministry	\$5,146	\$5,346	\$5,627	\$5,541	\$5,852	2%	71%
TOTAL MINISTRY INVESTMENT	\$370,230	\$336,928	\$362,938	\$348,493	\$370,037	100%	100%
MINISTRY INCOME	-\$27,840	\$1,305	-\$88	\$33,689	-\$18,037		

Zion Lutheran Church

Strategic Plan DRAFT 2026 – 2030

Who We Are

Zion Lutheran Church is a congregation of people with a heart for God and our neighbors. Founded in 1862, Zion began as a church of German immigrants. Now, by God's enduring grace, Zion remains rooted in this poor but beloved West End neighborhood. With a spirit of unity in diversity, Zion centers its new life in Jesus Christ around authentic worship, intentional community, companionship with Kirangare Lutheran Parish in Tanzania, and vital food pantry and housing justice ministries.

Mission

Called by the Holy Spirit, we nurture faith, community, and continual loving outreach to serve others in Jesus' name.

Vision

We are growing in faith to reach out in love.

Values

1. Pray first. Pray always.
Expect God to answer prayer generously.
2. Honor God by following Jesus' example of compassion.
For example, forgive and share like Jesus.
3. We're in it together with God and each other.
Prioritize community and relationship.
4. Be courageous and open to change in pursuing God's mission. Persist through pushback and resistance.
5. No matter what or when or how or who, serve others!

Strategic Goals

1. Excite and Engage Young People
2. Care for the Body of Christ within Zion
3. Optimize financial sustainability of Zion's ministries

Strategic Goals In Detail

Strategic Goal 1: Excite and Engage Young People

Operational Goal 1: Listen to and take action with young adults with children both in the community beyond Zion and within Zion

Measurable Goal 1. Prepare for an outreach listening campaign focused on young adults with children.

- A. Identify hoped-for outcomes by [date] [person responsible]*
- B. Recruit and train the listening team by [date] [person responsible]*
- C. Determine who we will listen to—age range, life situation, neighborhood, even names, etc., by [date] [person responsible]*
- D. Create one to three questions to ask each young adult by [date] [person responsible]*

MG 2. Carry out and debrief the outreach listening campaign focused on young adults with children, identifying and prioritizing possible areas for action, by [date] [person responsible]

MG 3. Gather young adults for house meeting(s) to mobilize them and prepare for action, by [date] [person responsible]

MG 4. Identify the action and do it, evaluate and celebrate, by [date] [person responsible]

MG 5. Identify how Zion will measure and track the success of this initiative, by [date] - [Person responsible] - how many were engaged and attracted, how satisfied they are, in 5-6 categories to see what we can improve.

OG 2: Listen to and take action with young people without children both in the community beyond Zion and within Zion.

MG 1. Prepare for an outreach listening campaign focused on young people without children.

- A. Identify hoped-for outcomes by [date] [person responsible]*
- B. Recruit and train the listening team by [date] [person responsible]*
- C. Determine who we will listen to—age range, life situation, neighborhood, even names, etc., by [date] [person responsible]*
- D. Create one to three questions to ask each young adult by [date] [person responsible]*

MG 2. Carry out and debrief the outreach listening campaign focused on young people without children, identifying and prioritizing possible areas for action, by [date] [person responsible]

MG 3. Gather young people for house meeting(s) to mobilize them and prepare for action, by [date] [person responsible]

MG 4. Identify the action and do it, evaluate and celebrate, by [date] [person responsible]

MG 5. Identify how Zion will measure and track the success of this initiative, by [date] - [Person responsible] - how many were engaged and attracted, how satisfied they are, in 5-6 categories to see what we can improve.

OG 3. Research what other churches with similar demographics/ circumstances have successfully done to attract young people without children to become members of their church, by [date] [personal responsible]

Strategic Goal 2: Care for the Body of Christ within Zion

OG 1: Assess Zion's vitality using the ELCA's Congregational Vitality survey and other resources.

MG 1: Obtain access to this instrument and other resources, by [date] - [Person responsible].

MG 2: Identify when, with whom, and how this instrument and other resources will be used, by [date] - [Person responsible]

MG 3: Implement MG 2, by [date] - [Person responsible]

MG 4: Analyze/Assess results and what, if anything, to do about the results, by [date] - [Person responsible]

MG 5: Implement if action items are identified, by [date] - [Person responsible]

MG 6: Rinse and repeat 1-5 by [date] - [Person responsible]

OG 2: Foster genuine relationships of ongoing care and concern within Zion.

MG 1. Do a congregation-wide inreach listening campaign and take action together.

- A. Recruit and train a listening team.*
- B. Carry out and debrief the listening campaign, identifying and prioritizing possible areas for action, by [date] [person responsible]*
- C. Gather Zion people for house meeting(s) to mobilize them and prepare for action, by [date] [person responsible]*
- D. Identify the action and do it, evaluate and celebrate, by [date] [person responsible]*
- E. Identify how Zion will measure and track the success of this initiative, by [date] - [Person responsible] - how many were engaged and attracted, how satisfied they are, in 5-6 categories to see what we can improve.*

MG 2. Recruit or identify a team, by [date] [person responsible], to

- A. Track worship attendance by names, not just numbers*
- B. Monitor attendance to identify the Zion people who have not been in worship for two to three weeks consecutively*
- C. Reach out to these Zion people by phone, text, email, card, in-person visit, etc.*
- D. Identify guests in worship and invite them to fill out welcome cards with their name and contact information.*
- E. Schedule one-to-one in-person visits with guests within a week of their first Sunday in worship.*

MG 3a: Identify method(s) and frequency of asking congregation what skills, talents, experience, and/or gifts they have that they would be willing to share with others, by [date] to achieve some of Zion's strategic goals - [Person responsible]. , including by research of other congregations' approaches

MG 3b: Implement MG 3a by [date] - [Person responsible]

MG 3c: Assess the feedback and implement those that are feasible for the first year of the plan, by [date], noting when in the plan others might be feasible to implement.] - [Person responsible]

MG 3d: Send thanks to all who participated and recognize those whose contributions will be

used in the first year of the plan, informing congregation that other ideas may be used in subsequent years of the plan, by [date] - [Person responsible].

MG 3e: Identify and implement a way to measure and track the success of this initiative by [date] - [person responsible]

MG 3f: Make adjustments as appropriate, by [date] - [Person responsible]

MG 4a: Identify how existing and/or new off-site church activities – like Dinner for 8 and other intentional, informal fellowship; Mission trips, camp, and retreats; Small groups, circles, choirs, etc – can improve genuine relationships and caring, and how that would be accomplished, by [date] - [Person responsible]

MG 4b: Prioritize and organize what's feasible, by [date] - [Person responsible]

MG 4c: Implement by [date] - [Person Responsible]

MG 4d: Identify and implement a way to assess the success of these activities, by [date] - [Person responsible]

MG 5: Support people's connection to Zion as they age and face mobility challenges

- A. Develop a method for identifying mobility issues faced by Zion's congregation, by [date] - [Person responsible]
- B. Implement and gather information about these needs, by [date] - [Person responsible]
- C. Assess the information and identify remedies, including by research of other congregations, to address mobility issues, by [date] - [Responsible person]
- D. Implement, by [date] - [Person responsible]
- E. Identify and implement a way to evaluate the success of this endeavor, by [date] - [Person responsible]
- F. Analyse results and make adjustments, as appropriate, by [date] - [Person responsible]

Strategic Goal 3: Optimize financial sustainability of Zion's ministries

OG 1: Evaluate Zion's financial health using ELCA's Congregational Financial Assessment tool.

MG 1: Use the tool, by [date] - [Person responsible]

MG 2: Based on results, identify actions to take for improvement, by [date] - [Person responsible]

MG 3: Implement actions for improvement, by [date] - [Person responsible]

OG 2: Plan for significant financial investment in Zion's property and maintenance costs.

MG 1: Analyze the costs for existing and anticipated property holdings and maintenance (e.g., long-term preservation of stained glass windows, roof, HVAC systems, and more) for the next five years, by [date] - [Person responsible]

MG 2: Assess whether Zion's current location and/or building footprint will meet its long-term needs and, if not, what other possible locations would, by [date] - [Person responsible]

MG 3: Based on this analysis, identify the means to raise the revenue to meet these costs, by [date] - [Person responsible]

MG 4: Based on results of MG 3, identify action steps to achieve location goals, by [date] - [Person responsible]

MG 5: Implement action steps according to timeline, by [date] - [Person responsible]

OG 3: Ensure the availability of funds to support Zion's Five Year Strategic Plan.

MG 1: Assess revenue required to support Zion's Five Year Strategic Plan, by [date] - [Person responsible]

MG 2: Identify and rank order possible ways to raise this revenue, e.g., rent, grants, creative fundraising, stewardship education, etc., by [date] - [Person responsible]

MG 3: Organize and do revenue events, according to planned scheduled, by [date] - [Person responsible]

MG 4: Based on results of revenue raising activities, make adjustments, as appropriate, by scheduled timelines. [Person responsible]