GRACE LUTHERAN CHURCH ELCA

Grace Lutheran Church 2025 Annual Report

Grace Lutheran Church's mission is to:

***welcome* all people,**

***proclaim* God's saving grace and**

***equip* believers to be servants of Jesus Christ.**

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Brittany Lobner, Youth and Family Ministries Coordinator

Cali Schwalbach, Children's Ministries Coordinator

Maria Haischer, Assistant for Administration

Arcelia Schweisthal, Financial Administrator

Eryn Durlam, Director of Music

Debbie Donovan, Director of Handbells

Zack Durlam, Jubilation Choir Director

Sharon Hatch, Worship Team Leader

Jamie Chojnacki, Custodian

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A MESSAGE FROM PRESIDING BISHOP YEHIEL CURRY

Dear friends in Christ,

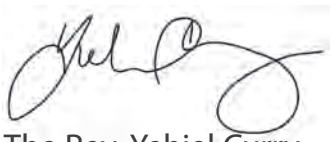
As Lutherans, we are set free to love our neighbors and seek justice. In Colossians 2, we read: "As you therefore have received Christ Jesus the Lord, continue to walk in him, rooted and built up in him and established in the faith, just as you were taught, abounding in thanksgiving" (6-7).

I am abounding in thankfulness for you, church. You are an integral part of this mission as we envision a world experiencing the difference God's grace and love in Christ make for all people and creation. The ministries of congregations including yours, our synods and the ELCA churchwide organization are all working together today and every day so more people may know the way of Jesus and discover community, justice and love. From providing food to people experiencing hunger, to helping train the next generation of leaders that will lead this church, your support is at work here at home and around the world.

Your generosity to each of the three expressions of the church — your congregation, your synod and the churchwide organization — has made it possible for us to do this work together. Your financial resources, your time volunteering and accompanying others, and your voices are so valued.

As we look ahead to the coming year, I encourage you to continue to walk in Christ, remembering you are rooted and established in faith, and free to love and serve your neighbors. Thank you, church, for the ways you connect with and support our siblings across the ELCA and in our communities.

In Christ,



The Rev. Yehiel Curry
Presiding Bishop
Evangelical Lutheran
Church in America

> "As you therefore have received Christ Jesus the Lord, continue to walk in him, rooted and built up in him and established in the faith, just as you were taught, abounding in thanksgiving."
>
> —Colossians 2:6-7

ANNUAL CONGREGATIONAL MEETING OPENING LITURGY

Recognizing that our faith is a living, busy, active and mighty thing, may the grace of our Lord Jesus Christ and the communion of the Holy Spirit be with each of you.
And also with you.

Teach us to love you with all our heart, soul, mind and strength.
Receive our prayer, O God.

Descend on our hearts, that we may love others in the ways Jesus loves us.
Receive our prayer, O God.

Empower us to be enthusiastic in pursuing your vision for our congregation.
Receive our prayer, O God.

Move us to engage issues in our community in Christlike ways, and to pursue deep and authentic relationships with those with whom we serve and partner.
Receive our prayer, O God.

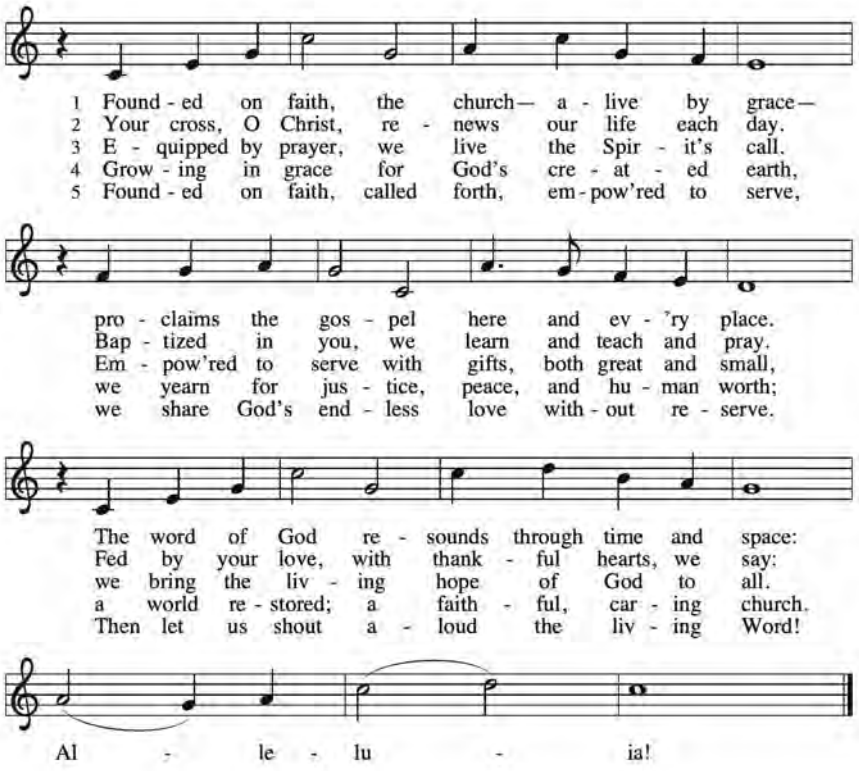
Strengthen us to face the barriers we encounter in doing your work, learning to work with others amid disagreement.
Receive our prayer, O God.

Give us the ability to adapt to the cultural, economic and social changes that occur in the neighborhoods we serve.
Receive our prayer, O God.

Guide us to be a healthy congregation that learns from its failures as well as its successes and offers wisdom to others.
Receive our prayer, O God.

As we strive to become the church that we proclaim to be, raise up leaders who focus on the gospel of freedom, forgiveness and reconciliation as given to us through God's indescribable act of love in the death and resurrection of Jesus Christ. Renew us daily in our baptism, that we may discover vitality in our relationships with you, each other and those we serve in the world.
Amen.

Founded on Faith



All Creation Sings, 1048
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THROUGH YOUR GENEROSITY, GOD IS AT WORK ACROSS THE ELCA.

MISSION SUPPORT

A portion of your offering, called Mission Support, advances the ministry of our church, helping the ELCA nurture Christian community, raise up leaders, serve our neighbors and strive for justice.

ELCA WORLD HUNGER

Part of our church's long tradition of meeting human needs, ELCA World Hunger testifies to our hope for and commitment to God's promise of a time when we will hunger and thirst no more. ELCA World Hunger walks alongside communities in more than 60 countries — including the United States — to create unique solutions to hunger and poverty.

LUTHERAN DISASTER RESPONSE

Lutheran Disaster Response shares God's hope, healing and renewal with people whose lives have been disrupted by disasters in the United States and around the world. When the dust settles and the headlines change, we stay to provide ongoing assistance to those in need.

WHERE NEEDED MOST

Where Needed Most supports the powerful ways we work together around the world — supporting leaders, inspiring young people, fueling ministries and championing global mission. Gifts to Where Needed Most support and sustain the people, congregations, synods and ministries working around the world to realize the hope-filled future God promises.

Evangelical Lutheran Church in America

Sign up to hear more stories of impact from the ELCA churchwide organization at **ELCA.org/subscribe**.

Read about Mission Support and learn more at **LivingLutheran.org/SOFIA**.

Grace Lutheran Church
Annual Meeting Agenda
February 22, 2026

I. Welcome (Chris E.)
II. Opening Devotion (Pastor Chris)
III. Approval: Minutes of previous Annual Meeting – (Jamieson V.)
IV. Pastoral Report of Membership and Ministerial Acts
V. Audit Committee Report
VI. New Business
    a. Approval: Constitution Updates (Chris E.)
    b. Report of the Nominating Committee (Dan R.)
        i. Approval: Election of Church Council, Nominating Committee, Endowment Fund Committee, and Delegates to Synod Assembly (see Ballot)
            1. Nominating Committee:
                a. _____
                b. _____
                c. _____
            2. Church Council
                a. President Elect: Darlene Holle (3-year term)
                b. Treasurer: Brett Justman (2-year term)
                c. At large:
                    i. Mark Koehler (1-year term)
                    ii. Dan Ernst (2-year term)
                    iii. Steve Mai (2-year term)
                    iv. Sarah Brogni (2-year term)
            3. Endowment Fund Committee
                a. Nominated for 3-year term – Ed Borkenhagen
                b. Previously voted-in members
                    i. Dan Mathias (Year 2)
                    ii. Tindaro Caputo (Year 3)
        ii. Approval: Election of Delegates to Synod Assembly
            1. _____
            2. _____
    c. Approval of Financial Report, Proposed 2026 Budget, and Mortgage Update (Brad D.)
VII. Meeting Closing (Chris E.)
VIII. Closing Prayer (Pastor Chris)

Grace Lutheran Church Annual Meeting Minutes
February 23, 2025

ATTENDANCE:

2024 Council Members *Rebekah Bryan (Secretary) *Dustin Lobner
*Scott Donovan (Past President) *Brad Doro (Treasurer) Avery Newell
Chris Eippert (President)
*Steve Buchman (President-Elect)
*Pastor Chris Thomas
*Sarah Dahl
Paula Race-Mantel (Worship)
*Pat Murack (Youth & Stewardship)
Kate Peterman (Fellowship)
*Sarah Brogni (Property)

Total Congregation Attendance: 47 in person and 5 virtually

Call to Order
Church Council Past President Scott Donovan called the meeting to order at 12:18 P.M. A quorum was met.

Approval of Minutes
There was a motion from Pat Murack to approve the minutes from the February 2024 Annual Meeting. The motion was seconded by Sarah Brogni & approved.

Pastoral Report
See Pastor Chris' 2024 annual report.
- No members lost in 2024
- Moved from 3-year program to 2-year program for Confirmation
- 27 confirmed new members

Audit Committee
Report – Bob Crevensten
Response from Bob Crevensten: On February 16, 2025, Bob Dries, Linda Lalley, and Bob Crevensten met with Arcelia Schweisthal and Brad Doro to conduct an audit of the Church's financial records for 2024.
We reviewed the 2024 Financial Statements in the Annual Report and traced amounts reported to the financial system. Receipts and Disbursements were tested by tracing amounts to bank statements and to supporting documents. The bank reconciliations were reviewed and the cash amount agreed with what is shown in the annual report. We found the Church's financial records were well organized, properly documented and in good order.

Old Business
No questions about committee reports.

Endowment committee error – Circle of Empowerment was given $3,000 – amended on digital copy of the report.

New Business
Identification of Nominating Committee Members
- Susan Straus
- Justin Brogni
- Pat Murack

Motion was made by Sarah Brogni and Darlene Holle – motion passes.

Identification of Nominating Committee for 2024 Council Members
- President Elect – Dan Raymand
- Secretary – Jamieson Vacarro
- Youth Representative: Makenzie Klug-Steffen
- Additional Members at large: (2-year terms) – Ashley Beine and Janet Reinhardt

Motion was made Sarah Dahl and seconded by Pat Murack – motion passes.

Identification of Synod Assembly Voting Members
- Sarah Dahl
- Dan Raymond

Motion was made by Darlene Holle and seconded by Joan Tuttle – motion passes.

Endowment Fund committee
- Dan Mathias – 3 year term

Unanimous vote in favor.

Financial Report and Presentation of the 2025 Budget – Brad Doro
- 61 Thrivent grants
- Unexpected expenses for roof and HVAC expenses.
- Paying more toward principle than interest.
- Next year interest rate changes to 7.125%, but financial team will reach out to other lenders.
- Goal for contingency fund is to have 3 months of expenses $140-150k
- Reasons for increase in budget – staff salaries, insurance, utilities
- 9.2% benevolence, with a goal to get up to 10%
- No questions.

A motion was made by Darlene Holle to approve the 2025 Grace Lutheran budget, seconded by Chuck Turbin and verbal approval motion passed.

Closing words from Church Council Past President Scott Donovan.

Closing words and prayer from Pastor Chris.

The meeting was adjourned at 12:42 PM

2025 Church Council

Member	Roles & Responsibilities
Steve Buchman	President
Daniel Raymond	President Elect
Chris Eippert*	Past President
Jamison Vacarro	Secretary
Brad Doro*	Treasurer
Kate Peterman*	Fellowship
Janet Reinhardt	Personnel
Makenzie Klug-Steffen	Council Youth
Ashley Beine	Youth
Sarah Brogni	Property
Paula Race-Mantel*	Worship

*End of Term

PASTOR'S 2025 ANNUAL REPORT

" 3 I thank my God for every remembrance of you, 4 always in every one of my prayers for all of you, praying with joy 5 for your partnership in the gospel from the first day until now. 6 I am confident of this, that the one who began a good work in you will continue to complete it until the day of Jesus Christ. "

- Philippians 1:3-6

Friends, it is a joy to be the church with you. 2025 has been another year of wonderful ministry together. Paul's words to the church in Philippi exemplify the joy of partnership and the striving to live out the Gospel in our lives not only independently, but communally. That we would give witness to the joys and the difficulties of embodying the Grace of God in our work together as Grace Lutheran Church. Like Paul, I am deeply thankful for the partnership we share as Grace and for the many ways that is lived out in our commitment to being the body of Christ together. There is much to be celebrated that happened this past year.

- We welcomed 6 families as new members of Grace who have joined with us and the mission we share.

- We shared in the commitment to walk alongside 3 new children who entered the waters of baptism and 12 confirmation students affirmed the gift of baptism in their lives.

- We were able to celebrate the lives of 5 members who have gone on to join the saints in light, giving thanks for the powerful work of grace in their lives and to bear witness to our hope in God even in difficult times.

- Our Gift of Grace Campaign paid down an additional $193,000 in mortgage debt through gifts from 34 Grace families, in combination with regular payments we paid down over $250,000 in mortgage debt in 2025!

- Good and vibrant ministry continues to be found in all corners of Grace. Prayer shawls are wrapping others in care; our quilts have been distributed to meet the needs of people all around Milwaukee. Our work in support of Family Promise, All People's Church, Outreach for Hope, Circle of Empowerment, and the Adult Literacy Center provided for essential ministry to continue and help to meet the needs of our neighbors.

- We launched our summer Theology and Pints group to great success, and we look forward to continuing it into 2026.

- We were able to adopt a new Family Care Leave Policy at Grace that offers our staff the flexibility to care for new additions to their family or for the emergency needs of others.

- Grace's ministries continue to offer vibrant opportunities to connect life to faith, from this year's Road Trip VBS to our War Room screening and conversations, adult and youth mission trips, and more. There were wonderful opportunities both old and new to connect into the life of our community this year.

I'm deeply thankful and proud of the work we have accomplished in 2025 and as we look to 2026 we do so with a hopeful thanksgiving for all God will continue to accomplish through us. As we look to the future, we have a goal of growing up smaller communities of Grace that live in and around our wider membership as church. In 2026, we hope to foster new opportunities for thriving small group ministries to launch bringing connection to more parts of our life together.

We also look forward to finishing a number of upgrades throughout our space to better utilize it and make it a welcoming place for others. New updates to the Fellowship Hall will allow us to utilize the space more readily for presentations and community meals. We began the process of upgrading our Wifi network throughout the building in 2025 to support the ministries we facilitate all throughout the week and we are excited to complete that project in the new year. As we look to the future of our partnership in the Gospel I am ever thankful to walk alongside you in this ministry we share.

May we continue to catch sight of all God is doing in us and through us as agents of God's grace!

Rev. Chris Thomas
Pastor

DIRECTOR OF MINISTRIES 2025 ANNUAL REPORT

God continues to bless me countless times as your Director of Ministries! I have felt overwhelming support from so many of you for me in this position. I also have loving support from Tom, Rob and Joe – and now my daughter-in-law Kenzie (Joe and Kenzie were married on November 15, 2025).

In my role as Director of Ministries, I have enjoyed getting to know new people, developed deeper relationships with others, and reached out to support people in need.

Here is how your financial support for my 20 hours of employment each week at Grace is spent:

Volunteers
- Assigning volunteers
- Seeking new volunteer roles that support Grace's ministries
- Organizing worship volunteer weekly assignments

Adult Ministries
- Facilitating and assisting group programs and projects
- Connecting with visitors and potential new members
- Organizing and contributing to new member classes (spring and autumn)

Outreach
- Working with United In Grace – a team within Grace, lift up awareness of various groups of individuals that Grace includes and supports
- Partnering with All Peoples Gathering Church in their Food Justice and Warm Wear campaigns. Over a dozen trips were made, delivering fresh vegetables and fruit, clothing, non-perishable food, school supplies and love
- Organizing and promoting God's Work Our Hands and other events that support our ministries and help others in our community

Our Church Home
- Working with volunteers to purge, clean, repair and improve our building and grounds
- Organizing and assisting in property improvements at our annual spring and fall clean up days
- Washing Hospitality Hour coffee cups 😊

I look forward to 2026 as a year we see continued growth at Grace with new members, new small group formations and a listening ear for the needs of our family at Grace.

Thank you for supporting me as your Director of Ministries! God has truly blessed me in this role.

Blessings and Peace,

Jean Fugate
Director of Ministries

YOUTH MINISTRY DIRECTOR 2025 ANNUAL REPORT

This year seemed to fly by so quickly! We had a blast with a variety of events for both JYG and HYPE this year. There was a lock-in, Video Game Nights, working with Mr. Bob's Under the Bridge, the kickoff to the Haunted Hallway, shopping for and delivering gifts to Lasata residents, All Peoples Church meal deliveries, and our incredible Mission Trip. Youth had so many opportunities to be involved in God's work and create unforgettable memories.

Our youth truly embraced the chance to serve our church family and community. We were blown away by their dedication even when life pulls them in so many directions! Over forty youth volunteered at VBS this year – so we had quite a bit more youth volunteers than adults! They assisted and even led the VBS classrooms. We are looking forward to another great VBS time next August!

Observing youth embrace the spirit of giving back has been incredibly encouraging. It's a reminder that serving others isn't just about helping those in need; it's about growing closer to God and experiencing the joy of making a difference.

For several years our Confirmation students have attended Pine Lake Camp through Crossways Camping Ministries in Waupaca. Over the summer, eight students had the opportunity to have their lives changed and see their Faith in a whole new way. They learned Faith is not just present while attending church, but goes everywhere with us. It was wonderful to see the teens leave their comfort zone at home and experience new surroundings.

Isaiah 41:10 says "So do not fear, for I am with you; do not be dismayed, for I am your God. I will strengthen you and help you; I will uphold you with my righteous right hand. We are so proud of each and every one of our youth for their dedication and compassion to serve others. It is also wonderful to experience the flexibility of the youth with various new experiences.

As we look ahead to 2026, we are planning some wonderful events and opportunities to serve others. This includes our return to Big Creek Missions in Eastern Kentucky. We encourage all youth to become involved and see what amazing things we can achieve together.

With hope and blessings,

Brittany Lobner
Youth Ministry Coordinator

CHILDREN AND FAMILY MINISTRIES 2025 ANNUAL REPORT

Dear Church Family,
Now that 2025 has come to a close, I am grateful for another year of ministry here at Grace. This year focused on connection- creating spaces where children feel welcomed, valued, and excited to participate.

Highlights from 2025
Vacation Bible School (VBS):
This year's Road Trip VBS welcomed 72 children and was supported by 43 volunteers. It was an energetic, joy-filled week that brought kids together through learning, laughter, and meaningful connection.

Christmas Program:
The Christmas program focused on helping children understand what Christmas is truly about. Through music, movement, and spoken parts, children shared the story of Jesus' birth in ways that reflected their individual gifts and comfort levels.

Curriculum & Programming:
2025 marked the first full year of using our current curriculum and it has proven to be a strong fit. Children enjoy engaging with a different Bible story each week, keeping lessons fresh and encouraging participation.
Throughout the year, events such as the Stuffy Sleepover and other seasonal activities provided fun ways for children and families to connect beyond Sunday mornings.

Looking Ahead
Looking ahead, the focus will be on continued growth that is intentional, creative, and sustainable. Goals include expanding engaging programming through interactive elements, strengthening volunteer support through clear communication and building on successful events.
Thank You

Thank you to the volunteers, parents, and church family for your continued support and encouragement. Your willingness to serve makes a meaningful difference.

With immense gratitude,

Cali Schwalbach
Children and Family Ministry Coordinator

DIRECTOR OF MUSIC 2025 ANNUAL REPORT

This year has been a fulfilling one for the music ministry at Grace. Music continued to enrich our worship, support congregational singing, and proclaim the Gospel throughout the year.

Adult Choir - led by Zack Durlam
The Adult Choir remained a steady and meaningful presence in worship. Members demonstrated commitment, care for one another, and a shared desire to serve God through their songs. The choir enhanced worship with thoughtful anthems that reflected the church year. The choir has also enjoyed some extended fellowship time after several rehearsals. We have also been blessed with the funds to hire an additional scholarship singer, making a trio of Megan, Brooke, and Vincent to help ground the volunteer group.

Worship Team - led by Sharon Hatch
The Worship Team provided consistent, engaging leadership in contemporary worship settings. Their flexibility, preparation, and collaborative spirit allowed worship to flow smoothly and meaningfully each week. The team's musical gifts supported congregational participation and created a welcoming environment for worship. Their dedication and teamwork were evident throughout the year, and their creative ministry continues to be a vital part of our worship life.

Handbell Choir - led by Deb Donovan
The Handbell Choir brought beauty and variety to worship through carefully prepared music and ringing using a variety of handbell techniques. Their contributions added a special dimension to services and were always received with appreciation by the congregation.

Overall, the music ministry experienced a year of stability and gratitude. We are thankful for all who share their time and talents in these ensembles and for the support of the congregation. Music remains a vital part of our worship and our shared life of faith, and we look forward to another year of faithful service.

Eryn Durlam,
Director of Music Ministry

MUSIC AND WORSHIP TEAM LEADER 2025 ANNUAL REPORT

Throughout 2025, the worship team was directed by Sharon Hatch. The core musicians of the team were Mark Lerret - bass player, Jon Eifert - drums, Avery Newell – electric guitar and vocals, and Steve Vogt on guitar, mandolin, banjo and harmonicas. Ellie Napiwocki would sing with us whenever her schedule would allow. In 2025 we were blessed to have Keira Young on trumpet but in September she was unable to continue due to her schedule. She is a high school senior.

I have introduced several new songs in 2025, with many of them becoming regulars. Sometimes a new song doesn't become a regular because either someone in the band doesn't care for it, or it seems the congregation isn't engaging in it after playing it several times. That is how we test the waters with new songs.
This year the worship team played at the 6 pm Christmas Eve service. We had a lovely instrumental trio with Marissa Brogni on flute and Keira Young on trumpet, and me on piano.

The team is strong instrumentally, but we are still lacking consistently strong vocals.
On Sundays when the worship team plays, we start rehearsing at 9:30.
Starting in January 2025, the worship team no longer played once a month at the 8:00 am service. This has worked out well.
The 2025 changes made to the 10:30 service: adding another opening song, taking out some of the repetitive readings, and having piano accompaniment during prayer have all worked out well.

The worship team is greatly enhanced by the technical skills of Dustin Lobner and James Newell and they are both considered as being part of the band. We all enjoy one another's unique personalities and feel so grateful for the special skills each member brings to the team. We never have any issues with anyone not being anything other than kind, cooperative and committed. It is my intention to lead the worship team prayerfully, skillfully, and kindly - putting first the goal of glorifying God with heartfelt worship through song.

Sharon Hatch
Music and Worship Team Leader

HANDBELL CHOIR DIRECTOR 2025 ANNUAL REPORT

Our handbell choir, the Hymndingers, is a full 4 octave handbell choir that continues to offer handbell music monthly at the 8:00 service, as well as for holiday church services. We have a full team of ringers, although we had to weather some injury and vacation absences through the end of the calendar year. We called on our "subs" and were able to ring thru the season as a full choir! We were excited to find a great Ebay purchase to complete our 4th octave of bells and have added those beautiful large, low bells to our hymns. Our handbell choir shared Christmas handbell selections with the residents of Lasata in December and our ringers enjoyed participating in the Christmas Lessons & Carols Sunday.

Deb Donovan
Handbell Choir Director

COUNCIL PRESIDENT 2025 ANNUAL REPORT

Grace's church council and our whole congregation had plenty to celebrate in 2025. It was a year marked by renewed energy, deepening relationships, and a shared sense that God is doing something vibrant in our midst. From joyful worship to growing ministries to the simple, everyday moments where people showed up for one another, Grace lived its name well. As a council, we've had a front row seat to the ways this community continues to rise, rebuild, and rejoice and we couldn't be more grateful or prouder of the faithfulness we've witnessed.

God has knitted us into one family that worships, serves, and loves together, proving once again that the Holy Spirit is stronger than any worldview, political leaning, or even the NFL rivalry that erupts every fall. I've watched neighbors, longtime members, new faces, children, and elders gather in prayer, service, and fellowship, and I'm deeply grateful for the way our congregation keeps choosing love over division. (Even when someone shows up in a green jersey.)

A Special Gift and Wise Stewardship
We were blessed this year by a truly remarkable estate gift, an act of generosity that allows us to honor a beloved life and invest in ministries that will bless Grace for years to come. Those funds are already at work: strengthening our music ministry, nurturing youth programs, bolstering the endowment, supplying materials for our quilters and shoring up our financial footing so we can focus our resources on spreading God's love rather than paying mortgage interest. Thank you to everyone who helped shape thoughtful plans for this gift. Your care ensures it will be used in ways that reflect our values and honor the one who gave it. And a special thank you to Sarah Brogni for her compassionate care of Jane Johnson and for stewarding her estate with such tenderness and integrity. Sarah, your dedication has made all the difference in ensuring Jane's legacy continues to bless Grace. As Proverbs reminds us, "Honor the Lord with your wealth and with the firstfruits of all your produce" (Proverbs 3:9). This gift, and the way our congregation has stewarded it, embodies that call beautifully.

Gratitude for Faithful Work
A heartfelt thank you to Brad Doro for his diligent work in securing a mortgage rate that best supports Grace moving forward. Brad's careful attention and persistence have strengthened our financial footing and protected our future ministry. His work is a reminder that faithful service, especially the kind done quietly behind the scenes, bears fruit for the whole congregation.

Rebounding and Growing Stronger
Since the challenges of COVID and a pastoral transition, Grace has not only recovered, we've become more vibrant. Worship attendance, volunteer energy, and program participation continue to grow. Our children's ministries, youth events, and outreach efforts are full of life again. This rebound is a sign of God's renewing work among us and of the faithful people who keep showing up, week after week, with open hands and hopeful hearts.

Lifting our Neighbors.
With the work of United in Grace, our monthly focuses, from honoring veterans to supporting older adults to lifting up those facing housing insecurity, helped us see God's people with fresh eyes and deeper compassion. Our Endowment Committee strengthened partnerships with ministries like Mt. Meru Coffee Project, All People's Church, Circle of Empowerment, and Habitat for Humanity, extending Grace's reach far beyond our walls. And the small, steady acts of love from our congregation, food drives, Mr. Bob's collections, meal sign-ups, and countless outreach efforts, became holy threads of care that made a real difference in the lives of our neighbors.

A Special Thank You to Pastor Chris and Our Staff
Thank you, Pastor Chris, for two and a half years of faithful, Spirit filled leadership. Your steady presence, compassionate pastoral care, and creative vision have helped Grace become a place where people feel seen, held, and welcomed.
And thank you to our entire staff for the countless ways you serve planning worship, caring for families, supporting our youth, keeping the building ready for ministry, and tending to the details that make Grace feel like home. Your collective ministry reflects God's love in tangible ways and has helped our congregation grow more vibrant after hard seasons. Through the love of God's gifts, we were able to pass our appreciation along to all staff members throughout the year, including a a onetime bonus over the holidays. As 1 Peter reminds us, "Like good stewards of the manifold grace of God, serve one another with whatever gift each of you has received" (1 Peter 4:10). You live this out daily.

Remembering Those We Lost
We also remember with love those members who died this year. Their faith, service, and friendship remain woven into the life of Grace. We feel them in our music, in the rooms they helped shape, and in the ministries they supported. Their legacy inspires us to keep serving with the same love they showed.

A Word of Scripture
"Each of you should give what you have decided in your heart to give, not reluctantly or under compulsion, for God loves a cheerful giver." (2 Corinthians 9:7)
This verse reminds us that God's generosity is reflected in many ways, in time, talent, presence, and resources. Every act of giving at Grace, large or small, helps us welcome others and share God's love.

In Gratitude
Thank you, Kate Peterman, Brad Doro, Justin Loeber, and Paula Race-Mantel for your service on council and thank you Brooke Napiwocki for the hard work on the Endowment Team.

And to all of you, thank you for your prayers, your hands, and your hearts. When we come together as one church, God's grace becomes visible in our neighborhood and beyond.

Steve Buchman
Council President

PROPERTY COMMITTEE 2025 ANNUAL REPORT

This year we continued to have issues on and off with the roof. This will be an ongoing problem with no clear solution.

We had a good spring clean-up and the focus was the West side of the building. We replaced lights in the worship center, which for now are working. There is some money earmarked for continuing to update the lighting and AV system in the near future. The hot water heater stopped working this year, luckily it only needed to be serviced; we also had the buildings plumbing changed to run softened water throughout the building.

The sump pumps in the courtyard and outside the sanctuary were found to be not functioning, so a team got both working again and installed additional battery backup systems on each sump pump.

Work was done on several bathroom sinks; we have a plan for future repairs when needed.

The northwest door in Fellowship Hall will need to be replaced in the spring. Will need to be a special order and there is money set aside to pay for the replacement.

Our Tech team also updated the Wifi all throughout the building to give us better speed and coverage.

This year has been a year of many “little things” that were found to need repair or replacement. The “property team” is several people who continue to work quietly in the shadows and keep things moving forward. Still many more projects will need to be done in the new year.

Sarah Brogni
Property Committee Chair

FELLOWSHIP COMMITTEE 2025 ANNUAL REPORT

The fellowship committee is defined to strengthen the fellowship between members of this congregation spiritually and socially, to strengthen families, to deepen faith and activity of the members of this congregation, and to promote the mutual cooperation, trust, and enjoyment among members and organizations of the congregation.

Fellowship is happening all the time – in coffee hour conversations, Bible study, while we quilt, knit, serve, and teach. The events that define fellowship are both unplanned and scheduled events. Some of the special events fellowship committee had a part in for 2025 were:

- Lenten Meals
- Thanksgiving Eve Pie Social
- Theology and Pints
- War Room Viewing and Prayer

Thank you for building relationships, praying for each other, high fiving or fist bumping the kids in worship, and generally joining the congregation in fellowship. We have great ideas for years to come and plan to see you there.

Kate Peterman
Fellowship Committee Liason

WORSHIP PLANNING COMMITTEE 2025 ANNUAL REPORT

Pastor Chris preached on a 5-week series this Lent that highlighted our 5 senses: sight, sound, scent, touch and taste. On December 18, we hosted our other Lutheran churches in Grafton and Cedarburg and held a Blue Christmas or Longest Night Service. It was a chance to talk about grief during the holiday season.

Eryn Durlam still presides as our Music Director along with Sharon Hatch as our Worship Team Director. They added a new coral scholar singer who will be with us though the end of the year. We used memorial funds to purchase a new keyboard that has been very helpful for our 10:30am worship service.

Deb Donovan continues as our Handbell Director. This year they were able to purchase additional bells to allow for a greater range of music.

Dustin Lobner is our team tech guy; this year the technology team was able to solve the cause of our streaming issues and to add new wireless microphones for the sanctuary.

Paula Race-Mantel
Worship Committee Liason

STEWARDSHIP 2025 ANNUAL REPORT

Our annual stewardship campaign for 2025 was building “A Future of Hope”. This included two letters mailed to the congregation including a mission budget. We use the mission budget to focus on what it means to be Grace, where…

God’s Unconditional love through Jesus is out center.

Relationships nurture spiritual growth with God and others.

All are welcome and included regardless of race, age, social class, sexual orientation, gender identity, and ability.

Children, youth, and family discipleship is a primary focus.

Engaging humanity locally and worldwide through generosity, outreach, service, and the pursuit of all manners of justice is essential.

2025 Stewardship Pledge/E-Giver Totals
Total Pledges – 98
Total E-Givers – 90

Our mortgage rate resets in Feb 2026, and is set to increase from 3.35% to 7.125% through the Mission Investment Fund. Our Treasurer Brad Doro researched other options from local banks that were offering a lower interest rate. We are pursuing those options with the hope of keeping our monthly payment equal to or less than our current payment.

Our annual Christmas Gift for Grace campaign kicked off in November to raise money for mortgage debt reduction. Our goal was to raise $200,000 dollars utalizing $100,000 in matching Grant funds. We raised $68,000 from the congregation, matched to $136,000 and then used an additional $57,000 from our reserves to pay down the mortgage debt by $193,000.

Pat Murack
Chair of the Stewardship and Debt Reduction Teams

ENDOWMENT FUND 2024 ANNUAL REPORT

Mission:

The Grace Lutheran Endowment Fund is a permanent investment that generates income used to financially support ministries uplifted by Grace Church and it's community.

How it Works:

Your gift becomes part of the invested Endowment portfolio to support ministries today and for years to come. Gifts and investment earnings fund grants made annually to selected supported ministries. The fund strives to make gifts consistently during positive and negative markets through thoughtful portfolio structuring.

2025 Activity Summary:

- Completed custodian search process and transferred investments to a new custodian partner. This change has resulted in low to no fee trading and allows for cost effective rebalancing of the portfolio.
- Drafted and finalized Investment Policy Statement (IPS) for the Grace Lutheran Endowment Fund. This document outlines the investment philosophy and guidelines, provides a rebalancing policy, lists prohibited transactions and assets and performance reporting requirements. The IPS also formalizes the Endowment gift and disbursement policy.
- Confirmed Endowment logo and updated the Endowment brochure to better reflect the future vision of the Grace Lutheran Endowment Fund.
- Created an Endowment grant application, successfully utilized during the 2025 grant cycle.
- Approved a Grace Innovation Incubator grant in the amount of $500. This will fund a new project at Grace or in our community during 2026 that aligns with the mission of Endowment. Interested applicants can speak with Pastor Chris.

Assets of the Endowment Fund total $278,724 as of December 31, 2025 which is a increase of $24,776 from the beginning of the year. Over the past three years the Endowment Fund income was $87,241 and donations from the Fund were $24,700.

Six donations totaling $9,500 were made in 2025:

Adult Literacy Center - $2,500

All Peoples Food Justice Ministry - $2,000

Circle of Empowerment - $3,000

Crossways Camping Ministries - $1,000

Mt. Meru Coffee Project - $500

Grace Innovation Incubator - $500

We look forward to continued momentum in 2026 and highlighting grant recipients and how the Endowment makes a positive impact at Grace and beyond. Members are currently planning Living into a Legacy of Generosity programming with a series of speakers on lifetime and legacy giving.

Members of the committee are Chris Eippert, Brooke Napiwocki, Dan Mathias, Tindaro Caputo and Pastor Chris. Ralph Jeletz and Ed Borkenhagen worked as advisors and Bob Dries served as Treasurer.

Sincerely,

Brooke Napiwocki
Endowment Team Chair

TREASURER'S 2025 ANNUAL REPORT

The church's financial performance in 2025 was strong and exceeded expectations. Throughout the year, the congregation continued to give faithfully, allowing the church to support its ministries and meet its financial responsibilities.

Although the year-end financial statements show an overall deficit, total revenue exceeded $800,000, which was made possible through generous unplanned donations and the ERTC funds received in 2025. In addition, we were able to make significant payments toward our mortgage, placing the church in a strong position as we move into a new loan term.

Looking ahead, the church remains in a stable financial position. With continued careful stewardship and the ongoing support of the congregation, we are well-positioned to meet future needs and responsibilities.

Brad Doro
Treasurer

Grace Lutheran Church Income Statement - 2025

	2025 Actual	2025 Budget	Budget Variance
Revenue			
Sunday Offering	489,934	490,500	(566)
Other Income	9,293	23,410	
Total Revenue	**499,227**	**513,910**	**(14,683)**
Expenses			
World Mission Subtotal	**38,500**	**47,500**	**(9,000)**
Rostered Ministry - Subtotal	**102,667**	**101,952**	**715**
Non-Rostered Staff Subtotal	**169,369**	**164,341**	**5,028**
Our Church Home Subtotal	**166,235**	**162,302**	**3,933**
Worship & Service Subtotal	**37,325**	**37,800**	**(475)**
Total Expenses	**514,096**	**513,895**	**201**
Surplus / (Deficit)	**(14,869)**	**15**	**(14,884)**
Amount To / (From) Contingency	**(14,869)**	**15**	**(14,884)**

2025 Month-by-Month Offerings:

	January	February	March	April	May	June	July
Total	**59,566**	**52,149**	**35,115**	**38,805**	**34,260**	**48,946**	**30,402**
Year-To-Date	**59,566**	**111,715**	**146,829**	**185,634**	**219,894**	**268,840**	**299,242**
Year-To-Date vs. 2024	*20.7%*	*2.6%*	*-3.5%*	*-9.3%*	*-10.9%*	*-2.5%*	*-5.0%*
Year-To-Date vs. 3 Yr Avg	*9.9%*	*3.6%*	*-0.5%*	*-3.1%*	*-7.8%*	*0.0%*	*-0.9%*
Year-To-Date '22-'24 Avg	54,221	107,867	147,596	191,500	238,415	268,924	301,826

	August	September	October	November	December	Total
Total	**32,187**	**32,558**	**37,424**	**34,995**	**66,497**	**502,904**
Year-To-Date	**331,429**	**363,987**	**401,411**	**436,406**	**502,904**	
Year-To-Date vs. 2024	*-3.2%*	*-3.5%*	*-0.8%*	*1.2%*	*-0.1%*	
Year-To-Date vs. 3 Yr Avg	*-0.9%*	*-1.0%*	*0.4%*	*2.0%*	*2.3%*	
Year-To-Date '22-'24 Avg	334,496	367,720	400,004	428,013	491,528	

Grace Lutheran Church Balance Sheet - 2025

	2025 Starting Balance	2025 Ending Balance	2025 Changes
Assets			
Cornerstone Checking	117,805	305,031	187,227
Accounts Receivable	-	-	-
Cornerstone Money Market	90,135	91,086	951
Total Cash	**207,939**	**396,117**	**188,178**
Contingency Fund	*98,108*	*91,239*	*(6,869)*
Building Debt Reduction	*38,521*	*34,272*	*(4,248)*
Project Funds	*71,311*	*270,606*	*199,295*
	207,939	***396,117***	***188,178***
Total Assets	**207,939**	**396,117**	**188,178**
Liabilities			
Mortgage	1,410,048	1,161,833	(248,214)
Total Liabilities	**1,410,048**	**1,161,833**	**(248,214)**

2026 Proposed Budget

A summary of the 2026 budget is provided below, with a more detailed breakdown on the following page.

We are planning a slight budget surplus for 2026. The budget is based on projected revenue of $517,300, representing a 3.6% increase over the actual revenue of 2025. This projection reflects the congregation's continued commitment to faithful financial stewardship.

The modest increase in expenses for 2026 is primarily due to staffing salary increases, insurance, and utilities. Despite these higher expenses, we were also able to increase our world mission budget and maintain approximately 9.3% in benevolence giving.

2026 Budget vs 2025 Budget

	2026 Budget	2025 Budget	Difference ($)	Difference (%)
Revenue	517,300	513,910	3,390	0.7%
World Mission	48,000	47,500	500	1.1%
Rostered Ministry	106,624	101,952	4,672	4.6%
Non-Rostered Staff	166,568	164,341	2,227	1.4%
Our Church Home	165,000	162,302	2,698	1.7%
Worship & Service	38,808	37,800	1,008	2.7%
Total Expenses	**516,000**	**513,895**	2,105	0.4%
Surplus / (Deficit)	1,300	15	1,285	n/a

2026 Budget vs 2025 Actual

	2026 Budget	2025 Actual	Difference ($)	Difference (%)
Revenue	517,300	499,227	18,073	3.6%
World Mission	48,000	47,500	500	1.1%
Rostered Ministry	106,624	102,667	3,957	3.9%
Non-Rostered Staff	166,568	169,369	(2,802)	-1.7%
Our Church Home	165,000	166,235	(1,235)	-0.7%
Worship & Service	38,808	37,325	1,483	4.0%
Total Expenses	**516,000**	**514,096**	1,904	0.4%
Surplus / (Deficit)	1,300	(14,869)	16,169	n/a

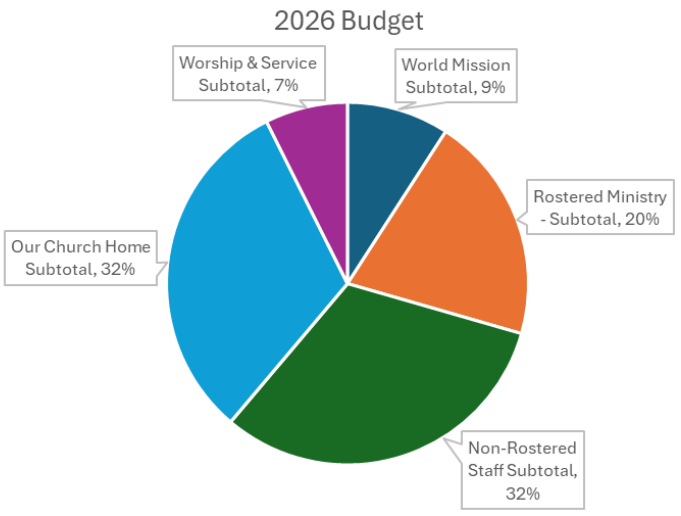
2026 Detailed Budget

Revenue	2026 Budget
Anticipated	507,500
Rental Income	2,000
Raise Right	1,800
Non-anticipated giving	2,500
Investments	2,500
Choice Dollars	1,000
Total Revenue	**517,300**

Expenses	2026 Budget
World Mission	
ELCA Benevolence	25,000
All People's Gathering	7,200
*Adult Literacy (In-Kind Giving)	9,000
Circle of Empower./Meg's Mission	6,800
World Mission Subtotal	**48,000**
Rostered Ministry	
Salary including Housing Allowance	77,776
Pension and Health Insurance	19,698
Insurance Offset	1,000
Car Allowance	1,360
Cell Phone Reimbursement	840
Social Security Allowance	5,950
Rostered Ministry - Subtotal	**106,624**
Non-Rostered Staff	
Salaries	144,364
Payroll Taxes	11,044
Staff Support and Recognition	660
Financial Services and Fees	6,500
Non-Staff Stipends	4,000
Non-Rostered Staff Subtotal	**166,568**
Our Church Home	
Church Mortgage	105,000
Church Insurance	12,000
Gas & Electric Utilities	22,000
Water & Sewer	2,000
Grounds & Maintenance	20,000
Grounds & Maintenance Supplies	4,000
Our Church Home Subtotal	**165,000**

Expenses	2026 Budget
Worship & Service	
Adult Education	100
Advertising	500
Office Supplies	3,725
Synod Assembly Fees	1,200
Confirmation	500
Pastor's Continued Education	1,000
Christian Care	350
Family Ministry	100
Outreach Ministry (Church in Society)	1,500
Fellowship Events and Supplies	1,800
Hospitality Supplies	500
Bell Choir Music and Supplies	500
Confirmation Camp	1,300
Continuing Lay Education	500
Senior Choir Music	750
Worship Supplies	1,000
Stewardship	300
Liturgical Arts	100
Copier Lease	5,343
Postage	800
Miscellaneous	500
Worship Hardware	1,000
Office Equipment & Maintenance	1,500
Sunday School	2,100
Worship Team	500
Worship Subscriptions	2,000
Pastoral Worship Coverage	1,800
Technology Hardware	1,000
Office Subscriptions	4,040
Scholarship Singers	2,500
Worship & Service Subtotal	**38,808**

Total Expenses	**516,000**



Statistical Report

Membership as of January 1, 2025	**Baptized**	**Confirmed**
	861	**736**
Members Received during 2025		
By Baptism	3	
By Affirmation of Faith	4	4
By Transfer from ELCA	9	8
By Transfer from Non ELCA	0	0
Total Members Received	**16**	**12**
Baptized Members Confirmed in 2025		**12**
Updated Membership	**877**	**760**
Members Removed during 2025		
By Death	5	5
By Transfer to ELCA Cong.	0	0
By Transfer to Other Lutheran	4	4
By Transfer to Non Lutheran	10	10
Inactive Members Removed	0	0
Total Members Removed	**19**	**19**
Membership as of December 31, 2025	**858**	**741**

Worship Attendance Averages

	2023	2024	2025
Average Thursday Attendance	23	24	26
Average 8:00 a.m. Attendance	107	106	103
Average 10:30 a.m. Attendance	73	78	73
Average 9:00 a.m. Attendance	113	107	103
Average Online Attendance	82	68	41
Easter 8:00 a.m.	96	143	186
Easter 10:30 a.m.	72	109	156
Christmas 4:00 Candlelight	375	285	306
Christmas 6:00 Candlelight	71	150	94
Christmas Day	72	44	-