



MAKING ROOM

FOR NOW + FOR THE FUTURE

CONGREGATIONAL MEETING // OCTOBER 4TH, 2026



CALL TO ORDER + OPENING COMMENTS

TODD LOSEKE
Lay Leadership Board Chair

CONGREGATIONAL MEETING // OCTOBER 4TH, 2026



WELCOME

PASTOR MICHAEL ECKELKAMP
Senior Executive Director of Ministries

CONGREGATIONAL MEETING // OCTOBER 4TH, 2026



PRAYER

REV. DR. DANIEL POTTS

Sanctuary Worship Community Pastor

CONGREGATIONAL MEETING // OCTOBER 4TH, 2026



WHY MAKING ROOM?

MARIA CASTENS

Executive Director of Family Ministries

MARK L'HEUREUX

Executive Director of Schools and Facilities

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CHILDREN'S MINISTRY

- ➔ 152 children active in Children's Ministry at the Sumner Campus
- ➔ Maximize education time and minimize transitions with both large group time and small group time occurring in the new school wing
- ➔ Sunday School small groups would each have a separate space with fewer distractions for enhanced spiritual growth
- ➔ Central entrance provides for a welcoming atmosphere that is more easily navigated by families



MIDDLE SCHOOL MINISTRY

- ➔ 113 active students in Middle School Ministry at the Sumner Campus
- ➔ Continue with 2 rotations of large group time in the gym and small group time in the classrooms on Wednesdays
- ➔ More effective small group spaces for deep faith conversations and building relationships



HIGH SCHOOL MINISTRY

- ➔ 122 active students in High School Ministry at the Sumner Campus
- ➔ Provides High School Ministry with the opportunity to move to a space with greater capacity on Wednesday nights
- ➔ Additional small group spaces for transformational spiritual conversations and enhanced connections



ADULT DISCIPLESHIP

- ➔ Adult groups meeting on campus can assume weekday use of the Fellowship Hall
- ➔ Infant classrooms designed to have adult-sized chairs and a table in each closet
- ➔ Additional small group spaces for meaningful conversations and community



CHILD CARE

- ➔ Replace an aging building that is taking more and more costly repairs to maintain it at a reasonable standard
- ➔ Bring the whole early childhood team under one roof for better team connection
- ➔ Convenience for parents to drop their children off in one building (and quit leaving children unattended in their vehicles!)
- ➔ Safety for children in storm situations and in the multiple daily transitions across a busy parking lot
- ➔ Dedicated school kitchen and lunchroom to free up gathering spaces for church



ELEMENTARY

- ➔ All programs under one roof to help all of our kids know each other better.
- ➔ Having preschool in closer proximity to our kindergarten classrooms.
- ➔ Having a designated Library and Music room.
- ➔ New space for outdoor classroom, gathering, and recess
- ➔ Secure entrance for all programming.
- ➔ Moving three classrooms into more traditional/designed classroom spaces.



DESIGN CONCEPTS

TIM RODGERS
Lead Architect

MARK L'HEUREUX
Executive Director of Schools and Facilities

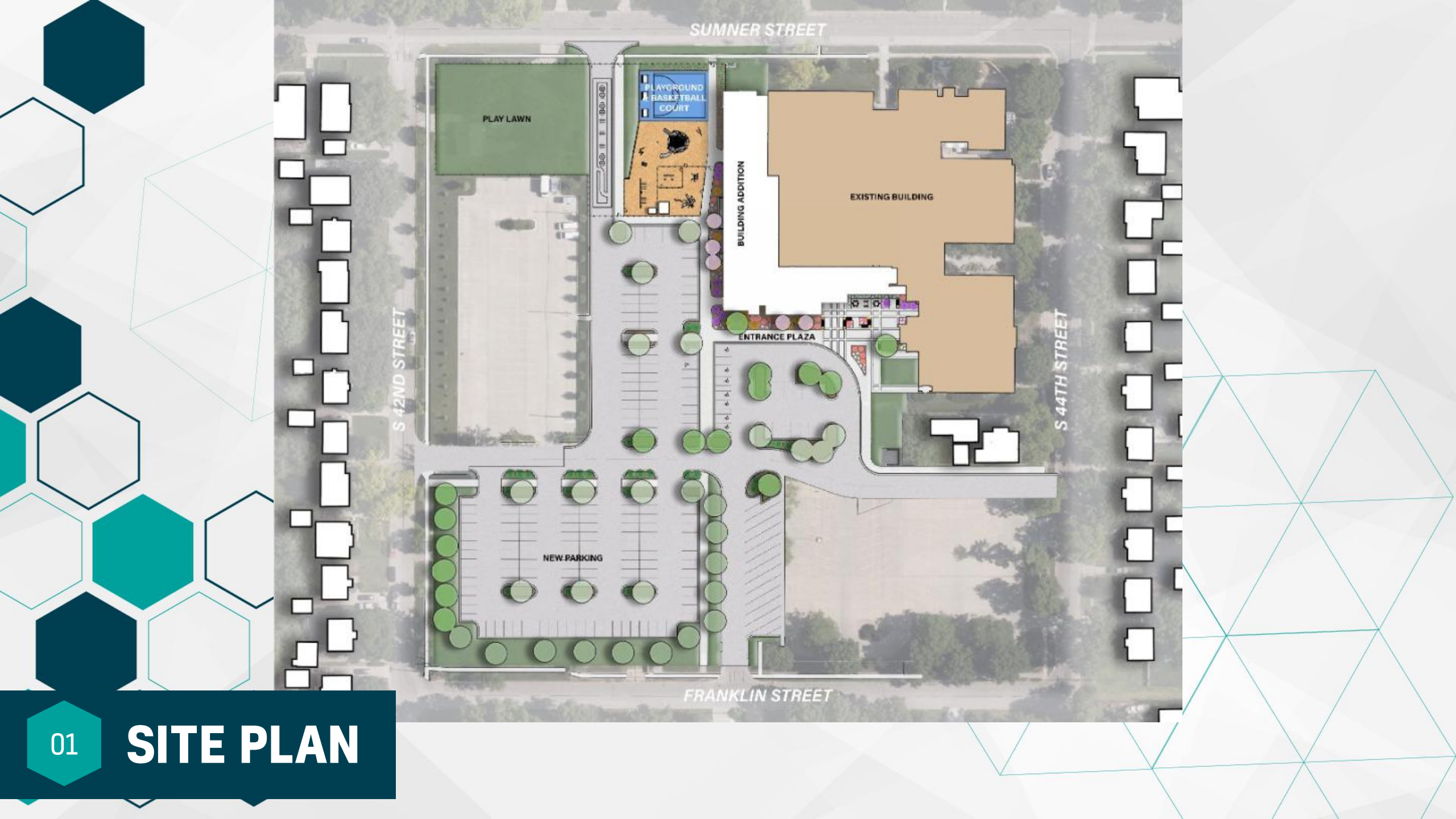
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BUILDING COMMITTEE

- ❖ DICK AGEE
- ❖ SAM BAACKE
- ❖ ABBIE GUNZELMAN
- ❖ MARK L'HEUREUX
- ❖ CAROL MUELLER
- ❖ KAREN PARR
- ❖ DENNIS SCHEER
- ❖ CRAIG THELEN

CLARK & ENERSEN DESIGN TEAM

- ❖ TIM ROGERS: Lead Architect
- ❖ TIM GERGEN: Civil Engineer
- ❖ KATHERINE GOULD: Exterior Design
- ❖ KEVIN SMALL
- ❖ ERICA GUENTHER
- ❖ DOMINIC FLORES
- ❖ CHRISTINA ONNEN: Electrical Engineer
- ❖ BRETT GRAVERHOLT: A/V and Telecom
- ❖ BEN WEYENTH: Mechanical Engineer
- ❖ JILLIAN FRANA: Interior Designer



01

SITE PLAN



02

FLOOR PLAN (LEVEL 1)



03

FLOOR PLAN (LEVEL 2 + 0)



04

PLAYGROUND



05

SW CORNER



06

ENTRANCE FROM SOUTH



07

ENTRANCE LOBBY



08

SCHOOL RECEPTION



09

COMMONS LOOKING SOUTH



10

TODDLER CLASSROOM



11

MULTI-PURPOSE ROOM



12

CAFETERIA



13

WEST ELEVATION HIGH



FINANCING

KYLE KALDAHL
Financial Oversight Committee

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THE ASK

LCEF LOAN TERMS

➔ Up to \$9,000,000

➔ Term

- ❖ Up to 5 Years for Construction Loan
- ❖ Up to 20 years for Permanent Loan

➔ Interest Rate

- ❖ Years 1-2 = 5.875%
- ❖ Years 3-5 = LCEF Partner Rate less 0.25% discount
[6.125% as of September 2026]

WHAT ABOUT OUR CURRENT DEBT?

	PRINCIPAL (AS OF 8/31/26)	MONTHLY PAYMENT
YANKEE HILL	\$3,942,355	\$28,074
SUMNER	-	-
TOTAL	\$3,942,355	\$28,074

Yankee Hill

Monthly Payment

2026

\$28k



General Fund
Campaign

\$23k

\$5k

Yankee Hill

Monthly Payment

2026	2027	2028	2029
\$28k	\$28k	\$28k	\$28k



General Fund

\$23k	\$11.5k	\$11.5k	\$11.5k
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Campaign

\$5k	\$16.5k	\$16.5k	\$16.5k
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Yankee Hill

Assumes 20 Year Amortization, 6.00% interest rate, and zero supplemental principal payments

Monthly Payment

2026	2027	2028	2029	2030	2031	2032	2033
\$28k	\$28k	\$28k	\$28k	\$22.8k	\$22.8k	\$22.8k	\$22.8k

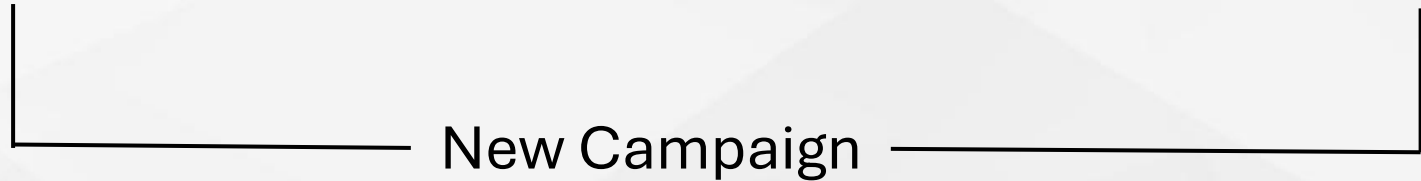


General Fund

\$23k	\$11.5k	\$11.5k	\$11.5k	\$11.5k	\$11.5k	\$11.5k	\$11.5k
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Campaign

\$5k	\$16.5k	\$16.5k	\$16.5k	\$11.3k	\$11.3k	\$11.3k	\$11.3k
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WHAT ABOUT THE PROPOSED DEBT?

YEAR	QUARTER	STARTING CASH BALANCE (IN MILLIONS)	CASH INFLOW (IN MILLIONS)	CASH OUTFLOW (IN MILLIONS)	ENDING CASH BALANCE (IN MILLIONS)
2026	Q4	\$3.5	\$0.3	\$(0.5)	\$3.3
2027	Q1	\$3.3	\$0.2	\$(0.5)	\$3.0
2027	Q2	\$3.0	-	\$(1.5)	\$1.5
2027	Q3	\$1.5	-	\$(2.5)	\$(1.0)
2027	Q4	\$(1.0)	-	\$(2.7)	\$(3.7)
2028	Q1	\$(3.7)	-	\$(2.0)	\$(5.7)
2028	Q2	\$(5.7)	-	\$(1.2)	\$(6.9)
2028	Q3	\$(6.9)	-	\$(0.9)	\$(7.8)
2028	Q4	\$(7.8)	-	\$(1.2)	\$(9.0)

Sumner (\$9M)

1)		Interest Only	
2026	2027	2028	
	\$18.6k	\$44.0k	

Monthly Payment



General Fund

Campaign

	\$11.5k	\$11.5k
	\$7.1k	\$32.5k

Sumner (\$9M)

Monthly Payment

General Fund

Campaign

Interest Only		Principal and Interest					
2026	2027	2028	2029	2030	2031	2032	2033
	\$18.6k	\$44.0k	\$57.3k	\$57.3k	\$57.3k	?	?
	↓	↓	↓	↓	↓	↓	↓
	\$11.5k	\$11.5k	\$11.5k	\$11.5k	\$11.5k	\$11.5k	\$11.5k
	\$7.1k	\$32.5k	\$45.8k	\$45.8k	\$45.8k	?	?

_____ New Campaign _____

Sumner (\$9M)

Sumner (\$9M)		Interest Only		Principal and Interest				
	2026	2027	2028	2029	2030	2031	2032	2033
Monthly Payment		\$18.6k	\$44.0k	\$57.3k	\$57.3k	\$57.3k	?	?
		↓	↓	↓	↓	↓	↓	↓
General Fund		\$11.5k	\$11.5k	\$11.5k	\$11.5k	\$11.5k	\$11.5k	\$11.5k
Campaign		\$7.1k	\$32.5k	\$45.8k	\$45.8k	\$45.8k	?	?

	2024	2025	2026
Making Room Monthly Avg	\$74k	\$115k	\$92k

- New Campaign

MONTHLY PAYMENT

MONTHLY PAYMENT

YANKEE HILL

\$28,074

SUMNER

\$57,301

TOTAL

\$85,375

WHAT ABOUT OUR 40/50/60 DEBT GUIDELINE?

	GUIDELINE TARGET	(\$3.9M + \$9M) Total \$12.9M
DEBT-TO-INCOME	<40%	22%
CASH ON HAND (DOWN PAYMENT)	>50%	31%
LOAN-TO-VALUE	<60%	27%

CAN WE AFFORD THIS DEBT LOAD AND OPERATIONAL COSTS?

MONTHLY OBLIGATION

DEBT (Campaign + General Fund)	\$85,375
OPERATIONS (General Fund)	\$381,948
TOTAL	\$467,323

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NUMBER OF GIVING UNITS	1,850
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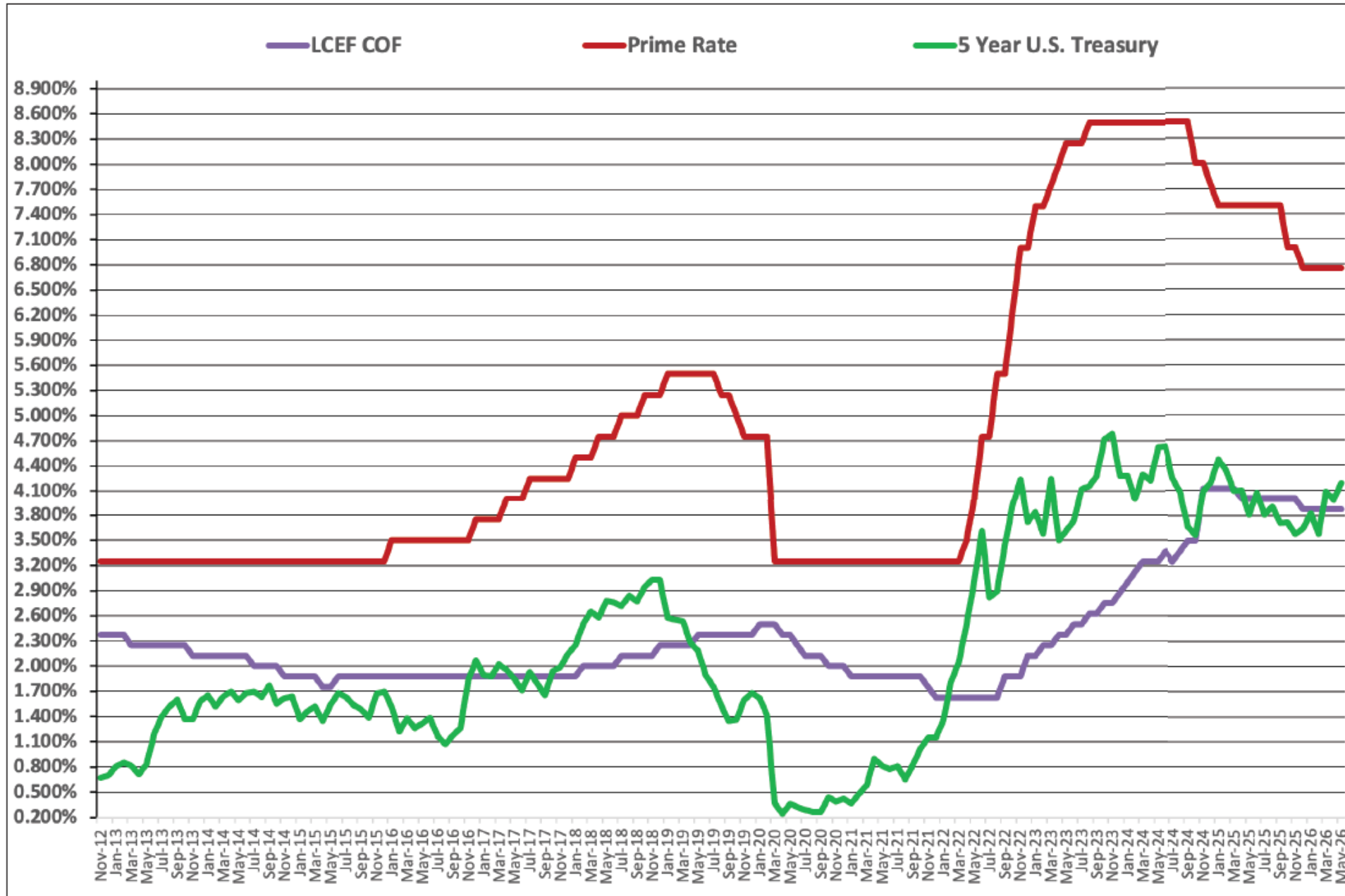
MONTHLY \$/GIVING UNIT

DEBT	\$46
OPERATIONS	\$206
TOTAL	\$253



QUESTIONS?

Cost of Funds Comparison as of June 2026



Interest Rate Indices	Low	High	Range
5-Year U.S. Treasury	0.24% [April 2020]	4.78% [November 2023]	4.54%
Prime	3.25% [March 2022]	8.50% [September 2024]	5.25%
LCEF COF	1.625% [August 2022]	4.125% [March 2025]	2.50%

As shown above, over the past five years, LCEF's rates remain relatively steady while rates based on external indices have wider fluctuations.



MOTION

To authorize the Christ Lincoln Lay Leadership Board (LLB) and Staff to work with the Lutheran Church Extension Fund (LCEF) to borrow up to \$9 million, under the terms offered to Christ Lincoln by LCEF on September 3, 2026, to complete the Making Room building project



PRAYER AND VOTE

REV. JOE BERAN
211 Yankee Hill Community Pastor

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VOTING RESULTS, CLOSING PRAYER AND ADJOURNMENT

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