

SET FREE TO GROW

FREQUENTLY ASKED QUESTIONS

General Questions

What is a capital campaign?

A capital campaign is simply a process by which we will engage and encourage the “capital” that God has provided to His Church here at Our Savior Lutheran to be and to do the things that He has called us to do. We will use this process to gather “capital” in terms of human and financial resources to help us to honor and serve God by sharing Jesus and helping others.

Why are we doing this now?

We are doing this now, for two reasons. First, we are in a time of transition between our pastors. With this type of change, we have an opportunity to look back at what we have been doing and then look forward to all the opportunities and challenges that lie in front of us. Both the challenges and opportunities that we see will require “capital.” By doing this now, we are looking ahead, removing barriers, and opening up a future for our church where God will do awesome things.

How does this support our mission?

First, this will eliminate the debt that we have. While debt in and of itself is not wrong, it does require “capital” resources that could be better used in ministry rather than paying interest on our loans. Second, this will help remove barriers that could slow future ministry by setting aside funds that can be used to address facility issues that will inevitably come. Finally, it creates a pool of financial and human capital to do the work that God has planned for us. Ideally clearing a path to do the good we have been put here to do.

Why do we need to hire someone to help with the campaign?

By teaming with LCEF, we have gained access to all of their resources and experience. While these types of campaigns can yield tremendous benefits, they require tremendous amounts of work. With LCEF, we have greatly reduced that work from our congregation and are utilizing a system that spreads that work efficiently and maximizes our potential.

Will this replace our regular offerings?

Absolutely not. In fact, it can't. Our regular offerings are what funds our church and keeps the lights on. Any giving to this campaign must be above and beyond your regular offerings.

How much should I give?

We can only give from what God has blessed us with. With this, you should give prayerful consideration to what you are going to give. Ask for God's guidance, trusting in Him to provide for you and all your needs according to His good and gracious will.

Are pledges required?

Yes. But that doesn't mean that everyone can or will give financially. We are looking to set our church free to grow. And while that inevitably will mean financial growth, what is more important is spiritual growth. We need more people in God's Word on a regular basis. We need more people giving of their time and talents to share Jesus and help others. So yes, pledges are required. First for prayer. Then for participation. Finally, financially with pledges.

How long does a capital campaign last?

The plan is for this campaign to last for three years.

What if my financial situation changes?

We can only give from what God has given us. If your financial situation changes for the better or for the worse, you can simply update your commitment with our fulfillment team.

How will campaign funds be used?

We have designated three primary uses for the funds that we will be blessed with. First, we will eliminate the debt that the church currently has (~\$300k). Then we will set aside funds to address the facility issues that we know await us in our future (carpeting, signs, furnaces, etc.). Then we set aside funds for future ministry. This could take different forms, but most likely would include future staffing needs as we define our plans for the next few years. Our goal for the facilities and ministry funds is \$100k each.

Can I give non-cash gifts?

Yes. Stocks, bonds, and other such financial devices would be a wonderful blessing.

What if we don't reach our goal?

We rejoice in what God provides, no matter how much or how little. We will prioritize the funds as we outlined above and work to define our future plans around these blessings.

How do we ensure this is spiritually grounded?

A very important question. First, a key member of our team is our prayer coordinator. They will be working to ensure that we are praying during every step of this process, keeping our eyes firmly fixed on the author and perfecter of our faith. Second, we have created a bible study to go along with this campaign that will focus on how God has set us free and how we should respond in faith to that freedom. Finally, go to church. All of this is useless and will be fruitless unless we continue to receive God's blessings and seek His will.

Debt Reduction & Financial Stewardship

Why is debt reduction part of the campaign?

Debt in and of itself is not a problem and in fact it is a necessary and useful tool in building any enterprise, including churches. However, it does have drawbacks and creates barriers. First, there is interest which is due. This is money that is spent but has no direct benefit to ministry. Second, collecting money while having debt doesn't really have a net gain. Finally, freeing ourselves from this debt helps us in every future budgeting cycle by freeing up offering dollars for ministry rather than debt.

Growing the Church

How will this campaign help us grow?

The goals of this campaign are ultimately all about growth. First, as we are blessed to get more people deeper into God's Word, the health of our church will grow. A healthy church can do more good as we increasingly seek first the Kingdom of Heaven. At the same time, by eliminating financial barriers, we open the doors to all the good that God can and will do here amongst us. We are going to strengthen our foundation as we seek to reach more people and do more good.

How will we measure success?

This really isn't about success or failure. It is about being faithful. Being faithful to God, faithful to His Word, and faithful to His mission. While we will measure earthly things in terms of dollars, attendance and opportunities, we will only ever be "successful" if we are faithful to our loving God.

History Questions

What happened with the money from the sale of 5 acres of the Smithville property?

The funds from the sale of the Smithville property (~\$848k) were utilized in accordance with the resolution passed at the voters' meeting on Sunday, August 14, 2022. First, from the sale price, various fees associated with the sale of property were paid. Then, funds were used to significantly reduce the church's debt. The debt on the Platte City property was paid in full. The debt on the Smithville property was reduced by about \$150k. Approximately \$300,000 of the funds were used for renovations for OSCA to expand classroom space at both Smithville and Platte City, and improvements were made to the Platte City Church entry, steeple, and exterior. The remaining funds were then set aside in a Pastoral Ministry fund. This fund was used to pay Pastor Swanson last year while we had both he and Pastor Block on our payroll. As of the end of 2025, we had a little more than \$66,000 in that fund.

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Were we good stewards with the money from the sale, the FAQ said we paid off the church and kept some. What exactly did we pay off and where did the rest go.

Yes. The funds were used exactly as the congregation voted for them to be used. At the time, the church had mortgages on both the Platte City and Smithville properties. The sale of the property allowed the mortgage on the Platte City property to be eliminated and the mortgage on the Smithville property to be reduced by about \$150,000. Also, at the time our school was bursting at the seams and needed additional classroom space and better facilities. So, approximately \$300,000 of the funds were used to provide for those needs. Lastly, funds were set aside for the planned future transitioning of our pastors. This too was good stewardship. Having an overlap between a current and a new pastor is a very rare thing. Generally, there is a vacancy between pastors which can be a very difficult and trying time for a church. The good stewardship of these funds by the grace of God removed that burden from us. With this, we still have a little more than \$66,000 in the Pastoral Ministry Fund in an interest-bearing account. This too is good stewardship.

If we still have \$60,000+ left from money saved for Pastor Swanson's coming, will that go now to paying off the debt?

These funds were originally designated by the congregation during a voters' meeting to cover the added expense of having our current and new pastor on our payroll during their transition period. As such, they currently should only be used for that purpose. However, these funds can be redesignated by the congregation at a voters' meeting. The current plan is to see how our pledges for this Set Free to Grow campaign come in and then determine the best use for these funds. This recommendation will then be brought to the congregation for approval.

How will we know what the money we give to the campaign is going to? Will we have special envelopes or something so we can track it? How will it be reported so we can see how much has been collected and where it went?

The Finance Committee is working on these exact questions and the process that we will put in place to bring in these designated funds, get them accounted for and deposited, and then distributed when necessary. The current thought is that we will have special envelopes that can be put in the offering plate and a special Venmo process for those who give electronically. These will then be reported in similar fashion to how we report our weekly offerings in the announcements. The Finance Committee is planning to have the full policy finished and published to the congregation before we come to our commitment events in May.

How do I give my pledge?

The Finance Committee is working on a detailed plan/policy for this and will publish it to the congregation before giving begins. Most likely, we will have special offering envelopes that can be placed in the offering plate each week. Additionally, we will work to allow electronic giving through our Venmo app.

How will giving be reported to the congregation?

The Finance committee is also working on the specific details of this. Most likely these offerings will be reported with the weekly offerings each month in our announcements and then highlighted at our quarterly voters' meetings. Additionally, as we hit milestones, like paying off one of our parking lots, we will celebrate and give thanks to God!

If we won't be here on Commitment Sunday, how can we turn in our commitment cards?

You can drop them off in the church office any time before Commitment Sunday on May 17th or give them to Pastor Swanson after one of our services.

What are QCD's and can these be used for my Set Free to Grow commitment?

A Qualified Charitable Distribution (QCD) allows individuals age 70½ or older to give directly from their IRA to a church or charity without paying income tax on the distribution, and it can count toward their required minimum distribution (RMD). This makes it a highly tax-efficient way to give. To direct QCDs to our church, simply contact your IRA provider and give them our church's name and address (and EIN if needed), and direct them to send the funds directly from your IRA provider to the church. And yes, QCD's can be used for your Set Free to Grow commitment.

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How will Our Savior engage our community to assist in the campaign? Will there be fundraising or other activities available to the community?

We currently have no direct plans to engage the community to assist in the campaign, apart from our school families. Our school families were given copies of our STFG booklet. However, this was primarily for information and not for participation in the campaign. Currently, no discussions have been had regarding fundraising activities. Depending on the commitments from our congregation, fundraising may be considered to help meet our goals.

Is Platte City campus debt free?

No. While all the debt we have belongs to Our Savior as a whole, we do have debt due to the new parking lot on the Platte City Campus. When the parking lot was done in Platte City, a two-year interest-only loan was taken out from LCEF. Currently, we make monthly payments on that interest. However, that ends later this year, and the payments will increase to cover both the principal and the interest. Currently, we owe \$45,000 for the Platte City parking lot. We also have a similar situation in Smithville with the parking lot. However, as that parking lot was done later, additional payments don't begin until next year and the amount owed is \$39,000.