



**BY FAITH
FREED UP
FOR MORE**



COULEE ROCK
CHURCH

LETTER FROM THE PASTOR

Church Family,

We are embarking on an exciting journey together. Almost a year ago we were approached by a generous donor who has offered to match up to fifty percent (50%) of our remaining balance on our mortgage. This is an incredibly generous offer and reflects a matching contribution of up to \$120,000 to pay off the \$240,000 remaining on our building. Paying off our mortgage would save our church over \$2,000 each month and approximately \$90,000 in interest payments over the 12-years remaining on the loan. What an incredible blessing from God!



Although we recognize the savings for our church, I wanted to take a moment to reflect on the heart of this campaign: Worship. The Deacons, Board of Trustees, Campaign Team and I have all spent months praying God would use this campaign in our hearts to worship God. We've prayed God would unify us as a church, deepen us as disciples of God, and free us up as a church financially to invest in the vision He's given to our church.

I know money is a touchy subject and many of us are challenged when a church embarks on a campaign like this; trust me, I know! But we also know, when we worship with our financial resources, we are not just funding a campaign or a program, we are investing in the future of God's kingdom. Every prayer and every dollar we contribute are acts of worship, steps of faith, and a declaration of trust and dependence on God to provide. By faith, we are trusting God through this campaign for His glory.

As we unify under God let's offer our gifts as a pleasing sacrifice to the Lord, trusting He will use our 'loaves and fish' for His glory and the advancement of His kingdom.

God bless,

Pastor Peter C. Steele



WHY NOW?

In the summer of 2024, Coulee Rock Church was approached by a generous donor who has offered to match giving to pay off our mortgage. The donor has offered to donate up to fifty percent (50%) of our remaining balance. This is an incredible blessing from God. Our Pastor, Deacons, and Board of Trustees agree this is worth prayerfully stepping out in faith to do.

Currently, the church has twelve (12) years remaining on our mortgage. We have approximately \$240,000 remaining, with a monthly payment of \$2,030.36. We're excited about the possibility to reallocate those funds to more mission-focused needs in our church.

Since the challenges of 2020 and beyond, the Board of Trustees has made some difficult decisions and budget cuts in order to faithfully manage the financial resources God has blessed us with. This means key ministries have had meager budgets for years. For instance, in the 2024 budget, our Sunday Schools were allocated \$20 per month or \$240 annually per classroom. In that same budget, we were only able to set aside \$600 for community outreach, which just covered our Children's Museum event. 2024 was also the first year we were able to budget money for Vacation Bible School (VBS). Before that year, it was funded by donations from people in our church.



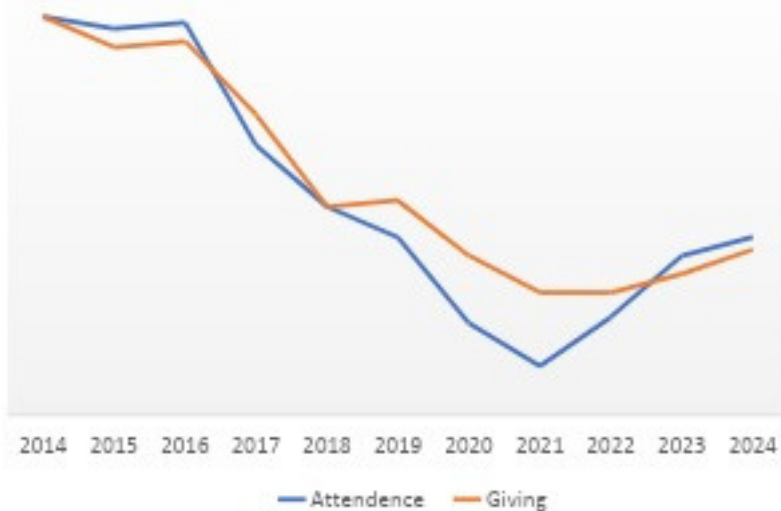
We are thankful for God's provision through these challenging last few years. We're also blown away and incredibly blessed by His faithfulness. We believe God is continuing to care for and provide for Coulee Rock by bringing this donor to match the first \$120,000 raised. Paying off the mortgage would allow us to free up more than \$2,000 per month and more than \$24,000 annually, as well as save about \$90,000 in interest during the remaining 12 years of the mortgage. This would allow us to better align our budget to our church priorities, like investing in our youth and connecting with our community. As a church, we want to be By Faith, Freed Up for More so that we can share, grow, and go for the Lord and those He loves in our community. We believe giving us the financial freedom and flexibility of paying off the mortgage will better allow us to do this.

2014-2024 Financial History

ATTENDANCE AND GIVING

2014-2025 Attendance & Giving History*

*giving adjusted for inflation



Key Points Along the Way

2019

Began cutting ministry budgets (i.e. Sunday School, Men's & Women's Ministries, Outreach, etc.)
Began the process of pulling back funding to budget items like savings, paying extra toward the mortgage principle, and stopped fully funding some accounts used for salaries, wages and benefits.
Began budgeting above what was projected for giving. Planning to cover the deficit from the Emergency Savings Fund.

2020

The COVID 19 pandemic dramatically affected attendance and giving across the country.

2021

Spent \$10,000 from the Emergency Savings Fund

2022

A three (3) year plan to return funding to some of the funds used for wages, salaries, and benefits to their pre-2019 levels began.

2024

Able to reallocate 1% of the projected giving to begin the process of refunding the emergency saving fund.
Able to begin to slowly refund some ministries, such as Vacation Bible School.

2025

Able to increase funding to a few, but not all, of the ministries that had been cut in 2019 such as Sunday Schools.

Over the past 10 years Coulee Rock Church has experienced significant challenges which have contributed to a period of attendance and giving decline. These challenges have included leadership changes in 2014 and 2018, a devastating car accident to Pastor Dave in 2016 which kept him out of pulpit for over a year, and the COVID-19 pandemic.

The Board of Trustees is tasked with stewarding the financial resources of Coulee Rock Church, and over this period, though it has not been easy, hard decisions have been prayerfully and faithfully made. These hard decisions have included: cutting funding to some ministries, relying on special offerings and gifts to fund other ministries, not keeping up with cost-of-living salary increases and asking staff to forgo raises for several years, and cutting funds that were being set aside for general savings as well as planned maintenance. Even with these cuts the budget still exceeded the projected giving for six (6) years (2019-2024), with the plan of making up the difference out the church's savings.

God has been faithful. Throughout these financially challenging years, Coulee Rock Church has consistently seen God provide in unexpected ways, and only one year (2021) did we have to spend from the savings. Whether through regularly receiving unexpected one-time gifts, unplanned decreases in expenses, and the consistent generosity of the Saints of Coulee Rock, God has sustained His church.

The Lord continues to bless Coulee Rock in unforeseen ways. Attendance and giving are on the rise from the 2021 low, and through God's blessing an anonymous donor has offered Coulee Rock up to \$120,000 or 50% of the remaining balance on our mortgage. Paying off the mortgage gives Coulee Rock the financial freedom to once again fully fund ministries, staffing, etc. along with rebuilding emergency funds and preparing for inevitable maintenance costs. In short, this allows Coulee Rock to reestablish a strong financial position to share more, grow more, and go more for the glory of God.



Paul Schwarz
Board of Trustee Treasurer



TIER ONE

PAY OFF THE MORTGAGE (\$120,000)

Tier One consists of paying off the mortgage in full. This will allow us to use the money currently allocated to the mortgage to fully fund some of the ministries that have been underfunded. We also hope this will allow us to look forward & prepare for three key funding needs:

1. Adequate Staff Compensation
2. Ministry Department Needs
3. Building Maintenance

Once Tier One has been fully funded and the mortgage has been paid off, we will move to Tier Two.

TIER TWO

BUILDING PROJECTS (\$35,000)

Tier Two consists of greater building and grounds needs, such as interior or exterior upgrades that expand our ability to share, to grow, and to go.

TIMELINE

DETERMINE YOUR PLEDGE: MARCH 2-APRIL 6

The window to determine your pledged amount for this giving opportunity is from March 2 to April 6. We ask that all commitment cards are returned by April 6.

DONATE: APRIL 2025-APRIL 2027

Pledged amounts can be donated between April 2025 to April 2027. Please see the Commitment Card for more information and options for how to give.



**BY FAITH
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COMMITMENT CARD

I/We are pleased to make a gift of \$_____ payable over ____ year(s)
(maximum of 2 years) in support of the **BY FAITH, FREED UP FOR MORE**
campaign through Coulee Rock Church.

PLEDGE INFORMATION

☐ I will fulfill this pledge with a one-time payment on _____ (date).

☐ I will fulfill this pledge through

- ☐ annual
- ☐ semi-annual
- ☐ quarterly
- ☐ monthly

payments of \$_____ beginning on (date)_____.

PERSONAL INFORMATION

Name: _____

Address: _____

City: _____ State: _____ ZIP _____

Email: _____ Phone: _____

METHOD OF PAYMENT

☐ Enclosed is a check for \$_____, payable to Coulee Rock Church.
Please include "Building Fund" in the memo line.

☐ Online Giving

To give online through the Coulee Rock
website, please head to
www.couleerock.com, or scan the QR code.



Please reach out to Coulee Rock Church at 608-291-6262 with any questions.



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**COULEE ROCK
CHURCH**

GIFTS OVER TIME - 2 YEARS

MONTHLY	QUARTERLY	ANNUALLY	TOTAL GIFT
\$20.83	\$62.50	\$250	\$500
\$41.67	\$125	\$500	\$1,000
\$104.17	\$312.50	\$1,250	\$2,500
\$208.33	\$625	\$2,500	\$5,000
\$312.50	\$937.50	\$3,750	\$7,500
\$416.67	\$1,250	\$5,000	\$10,000

Please keep this page for your records and reference.

I/We have committed to make a gift of \$_____

payable over _____ year(s)

in support of the **BY FAITH, FREED UP FOR MORE**
campaign through Coulee Rock Church.



PRAY WITH US



**BY FAITH
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MARCH 2: Praise & Worship

Praise God for the opportunity brought by this generous donor. Pray this will deepen our hearts of worship.

Psalm 118:1

Deuteronomy 14:22-26

MARCH 9: Freed Up to Share

Pray this campaign would help us love God with our heart, soul, and mind.

Matthew 22:36-40

MARCH 16: Freed Up to Grow

Pray God would grow us as disciples both individually and as a church family.

Colossians 1:28-29

MARCH 23: Freed Up to Go

Pray our church family would share the love & forgiveness offered through Christ.

Matthew 28:19-20

MARCH 30: God Would Use Coulee Rock For Good

Pray we would grow in passionately loving God & our neighbors.

1 Peter 2:11-12;15

APRIL 6: Unity

Pray for health & unity for our church through this campaign.

Psalm 133

John 17:20-23



FAQS

1 Why are we choosing to pay off our church mortgage?

A generous benefactor was moved by the Lord to help us pay off our church mortgage by offering to match up to 50% of our remaining mortgage debt. Eliminating our mortgage before it is due would allow us to save about \$90,000 in interest as well as free up our monthly budget to better fund our most pressing areas such as staff compensation, ministries (children's, outreach, etc.), and building maintenance. Ultimately, in being debt free, we would have more freedom and flexibility in our church finances to be able to better disciple and equip our body, as well as to bless and reach out to our community. The letter from our Treasurer, included in this packet, outlines some specific budget areas impacted paying off the mortgage.

2 How much money are we seeking to raise?

We are seeking \$155,000, which allows us to pay off our mortgage with the matching payment of our generous donor as well as fulfill our Tier 2 goals of exterior and interior building improvements.

3 I am already giving regularly to Coulee Rock. How can I be expected to give more?

In this giving opportunity, all of us are being asked to give in addition to our regular tithe or giving to Coulee Rock. Regular tithes and offerings are used to support the ministry of our church as it currently stands. This campaign will support us in paying off our mortgage so we are able to free up our budget for more monthly funding to our ministry budgets. Giving more is a blend of faith and deliberation, of courage and sacrifice. Giving more may mean sacrificing in another financial area. It may mean having to trust God in ways we haven't before. Giving more can be daunting, but it can be a wonderful builder of our faith, character, and priorities.

4 Once the mortgage is paid off, how will the extra in the monthly budget be used?

We will prioritize using these funds for adequate staff compensation, ministry department needs, and building maintenance. We have talked extensively with our small groups, ministry leaders, Board of Trustees, and church members at large about what areas they felt could most benefit from having expanded budgets. These three areas were the most commonly agreed upon.

5 What happens if we raise more money than our mortgage balance?

If we are blessed to be able to pay off our mortgage through this giving opportunity, then funds we are seeking that are beyond that amount will be allocated to exterior and interior projects to improve the usage of our space.

6 What happens if we don't raise enough money?

We will pay off whatever amount of the mortgage we are able to in order to reduce the interest and cut down on our total payments to the building. The matching giver will match whatever we are able to raise for this effort, up to 50% of the mortgage's total.

7 What is the timeline for giving?

Pledged amounts can be given over a period of two years (April 2025 - April 2027). Individuals may feel free to determine their own schedule within the two year giving period for how and when to fulfill their pledged amounts. Gifts can be made as a one time gift or over a series of months/years. See the included commitment card for more information.

8 Can I make all or part of my donation in 2025 for tax purposes?

Yes. If you want to contribute to By Faith, Freed Up For More to receive a deduction in 2025, you need to make sure the amount you plan to contribute is given prior to December 31, 2025. Put "By Faith, Freed Up For More" in the memo line of any checks given or if you are giving with cash, please label the giving envelope with "By Faith, Freed Up For More". We will also have an option to contribute on the church website using ACH or credit card where you can select the Freed Up For More as the allocation of your giving. All giving related to this campaign is tax deductible.

9 Can I use my qualified IRA dollars to contribute?

Yes, if you are 70.5 years old or older, you can shift IRA dollars to the church and avoid the income tax completely.

10 Will the Coulee Rock staff or others know how much I pledged?

We will handle the finances of the campaign monies the same way that regular funds are handled. A very limited and select group of people serves to collect, tabulate donations, write checks, and provide generalized reports. These individuals are required to maintain confidentiality of individual giving information. They regard this role as a serious responsibility entrusted to them.

11 What can I do if I am unable to give financially at this time?

We recognize that not all will be called to give during this season. We would, however, love for everyone to join us in praying for this giving opportunity. Prayer is a powerful way to help. We know God hears our prayers. If financial circumstances should change over the two year giving period and the Lord directs, gifts can be accepted at any point in this time period. We encourage every Coulee Rocker to go before the Lord and examine his or her capacity to contribute.

12 Will more campaigns like this be needed in the future?

Coulee Rock has no future funding planned right now. Most likely, we will undertake additional capital campaigns in the future to accomplish priority goals as we seek to carry out our God given mission to passionately love God and love our neighbors.