

Greater Milwaukee Synod ELCA

2026 Synod Assembly

Financial Report – By Pastor Karen Pahl, Treasurer

OPENING

Thank you to Bishop Paul, Mary Romskog, Pastor Chris Manke, Pastor Afi Dobbins-Mays, Pastor Kristen Nielsen, Pastor Becky Erb Strang, Phil Smith, Miranda Hintze, Dr. Rose Dotson & Pastor Sarah Stobie for our work together. And thank you to every single congregation and individual in this synod who gives, year after year. Your generosity is the reason this report exists.

LAST YEAR — 2025–2026 ACTUAL (Blue Column)

Let me start with the financial year that just concluded on January 31, 2026. Our congregational mission support came in this past year at \$1,487,921 dollars. That is about \$62,000 below what was budgeted. This is not a crisis, but it is part of a real trend across the ELCA. Congregations are navigating their own financial pressures, and the giving patterns we used to count on are shifting and our staff and synod council are paying attention. *There were two main things that helped this past year end with a surplus of \$17,483.*

First, we received our final Equipping the Saints Campaign Grant of \$66,666. This grant supported our Authentic Diversity and Leadership work. Without it, the year would have closed with a deficit of around \$49,000.

Second, we managed our expenses well. Mostly due to Administrative costs which came in nearly \$30,000 under budget...partly due to a vacant communications position.

So, where did all our giving go?

40% of our Congregational Giving, which was \$595,168 went to ELCA Churchwide. 6% went to Lutheran Campus Ministry which was \$88,915 and to our partner ministries – from the Wisconsin Council of Churches to Native American Ministries to seminary support, along with our synod ministries all together totaled \$759,820. Salary and benefits, which is our largest line item, came in at \$704,142 dollars which includes a slight cost-of-living increases for staff. Therefore, our year-end surplus of \$17,483 dollars was moved into the salary retention fund, which helps to cover future staffing transitions and other ministry needs.

THIS YEAR — 2026–2027 AMENDED BUDGET (Green Column)

This current year's budget which we are just about four months into.....has two important amendments to the originally approved budget from our synod assembly last year.

First, congregational mission support has been adjusted to \$1,450,000. This is a \$100,000 less than the originally approved budget. Synod Council agreed and approved to present this more realistic number based on information received from our congregations, because this is what we genuinely expect to receive.

Second, and this is the most significant growth in this budget, we have \$100,000 in our budget for our ETS Annual Fund.

Since the original ETS Campaign has wrapped up, the synod is saying:

We believe in the Authentic Diversity and Leadership ministry enough to build an annual funding stream that will last into the future. This year the ETS Annual Fund will support Greater Milwaukee Synod, Outreach for Hope & Lutheran Campus Ministry.

We are blessed that congregations and individuals are generously stepping up to support the ETS Annual Fund and just this past week we received a \$50,000 grant from the Siebert Lutheran Foundation which significantly helps us reach our goal this year. Yes, \$100,000 dollars a year is not just a budget line getting filled, it is this synod community deciding together that this work is worth sustaining through continued relationships and the trust placed through every gift received and how a ministry like this will take root.

Our amended budget for 2026-2027 is made up of \$1,601,500 of income and total expenses of \$1,656,199. Even with the ETS annual fund factored in...our amended budget will still have a projected (deficit of \$54,699). Our plan for this year is to draw on our small amount of reserves to cover this year's projected shortfall, and the synod council believes that it is an appropriate near-term solution.

NEXT YEAR — 2027–2028 PROPOSED BUDGET (Grey Column)

Now looking ahead to the proposed 2027–2028 budget.

We believe that the same trajectory will continue. Congregational mission support is projected at \$1,400,000. This is another \$50,000 step down from last year. The Synod Council wanted to present an honest projection of our congregational giving based on current the current trends. We certainly believe in this synod's generosity, and we believe the gospel impact across our congregations will continue to inspire abundant generosity. Yet, our budget has built a \$100,000 ETS Annual Fund income line which will be carried forward, bringing a total projected income for the 2027-2028 year to \$1,552,500.

Our commitments will stay the same with our ELCA churchwide giving at 40% and Lutheran Campus Ministry support at 6%, along with our partner and synod ministries which will remain flat. Salary and benefits will grow modestly for staff to receive appropriate increases, and administrative costs will hold roughly flat. All of these items are not optional to us. They reflect the church we believe God is calling the Greater Milwaukee Synod to be. Therefore, our projected deficit for the 2027-2028 budget year is proposed to be: \$103,603.

WHAT DOES THIS MEAN?

So with this in mind....here is our honest ministry forecast....With 2 consecutive projected deficit years — this represents a real challenge. We have a small amount for our reserves, and we can draw on them for the short term. But the synod council wants to be transparent with you today. We do not have enough reserves to fund continued deficits. Our path forward will certainly involve a combination of growing the ETS Annual Fund giving, along with cultivating continued individual and estate gifts, and making prayerful decisions about how our synod ministry is staffed and structured over the next several years.

As the synod and synod council we look forward to collaborating in the work and generosity of the greater church. This does however require honesty, engagement & the kind of faithful stewardship this synod has shown again and again.

CLOSING

Now....these numbers only tell part of the story.

The Greater Milwaukee Synod's budget is generously funded by all of you, your congregations and the power of the Holy Spirit. The synod council & staff thank you for your gifts and are committed to be good stewards of all you have entrusted to us. We will keep making faithful decisions and communicating honestly with you. Even though the declining giving trend is real, so is the generosity and collaboration of this synod and I look forward to seeing how the Holy Spirit will continue to be at work in ways we can never expect. Thank you....

Congregational Contributions/Support
 Other Income/Grants
 Grants/Funding from ETS Campaign
 DEM Grant - ELCA
 Shared Staff Reimbursement **
 Interest and Investment Income

TOTAL CONTRIBUTIONS AND SUPPORT

ELCA Mission Support * (40% of Congregational Contrib)
 Other Partnership Support
 Lutheran Campus Ministry (6% of Congregational Contrib)
 Synod Ministries

TOTAL PARTNERSHIPS & SYNOD MINISTRIES

	2025/2026	2026/2027	2027/2028	Line
	Actual	Amended Budget	Budget	
	1,487,921	1,450,000	1,400,000	
	10,335	100,000	100,000	
	66,666			
	7,500	9,500	9,500	
	54,225	27,000	28,000	
	26,731	15,000	15,000	
TOTAL CONTRIBUTIONS AND SUPPORT	1,653,378	1,601,500	1,552,500	10
	595,168	580,000	560,000	
	56,964	59,406	59,406	
	88,915	87,000	84,000	
	18,772	35,500	35,500	
TOTAL PARTNERSHIPS & SYNOD MINISTRIES	759,820	761,906	738,906	37

Salaries, Housing & Contract Service
 Health Insurance, Pension & Work Comp
 Other Benefits
Total Salary & Benefits

Travel, Hospitality & Meetings
 Office Expenses
 Audit/Legal Fees & Purchased Services
 Liability Insurance
 Other Expenses
 Rent & Facilities Expenses
Total Administrative Expenses

TOTAL ADMINISTRATIVE MINISTRIES

TOTAL SYNOD PARTNERSHIP, MINISTRIES & ADMIN

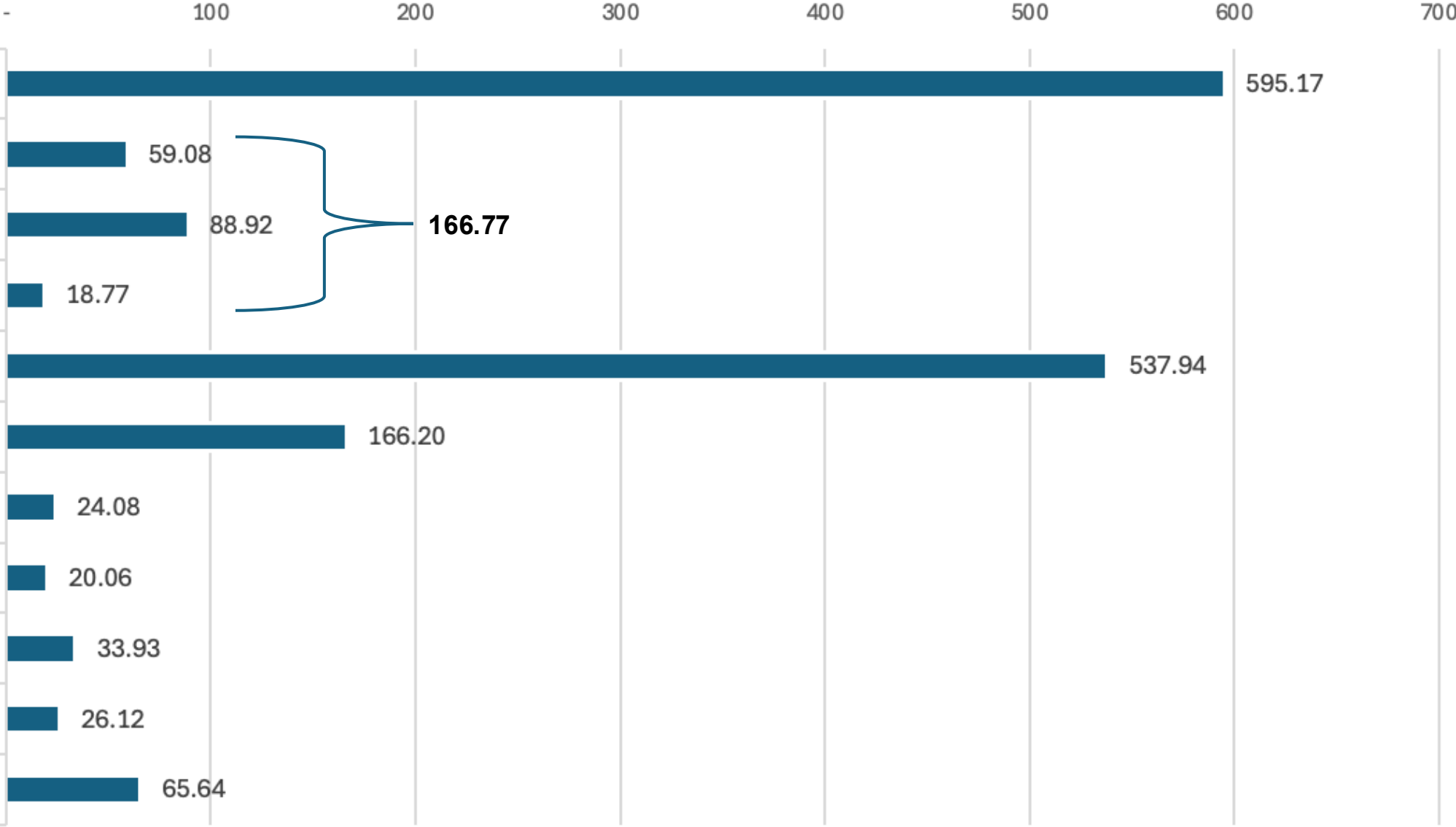
TOTAL CONTRIBUTIONS & SUPPORT *(from above)*

GIVING INCOME (DEFICIT)

2025/2026	2026/2027	2027/2028	Line
Actual	Amended Budget	Budget	
530,483	540,473	556,687	40
171,171	178,194	183,601	41-43
2,488	9,556	9,556	44-46
704,142	728,223	749,844	
24,075	30,050	30,050	48-51
15,182	13,500	13,500	53-55
33,928	32,100	32,100	57-61
26,123	25,000	25,000	63
6,987	3,700	3,700	64-65
65,638	61,720	63,002	66-69
171,933	166,070	167,352	
876,075	894,293	917,196	
1,635,895	1,656,199	1,656,102	71
1,653,378	1,601,500	1,552,500	16
17,483	(54,699)	(103,602)	

Total Ministries

Thousands



ELCA Mission Support

595.17

Partnerships/Sponsorships

59.08

Lutheran Campus Ministry

88.92

166.77

Synod Ministries

18.77

Compensation

537.94

Benefits

166.20

Travel, Hospitality & Meetings

24.08

Office Expenses/Fees

20.06

Audit/Legal Fees & Services

33.93

Insurance

26.12

Rent & Furniture

65.64

Our Synod's Shared Generosity & Impact in 2025

We thank you for your generosity and support!

General Mission Support

In fiscal year 2025 (2/1/25-1/31/26),
Congregations in our synod shared
\$1,487,921
in Mission Support!

40% or \$595,169

- was shared with ELCA Churchwide ministries
- \$88,915 shared w/Lutheran Campus Ministry
 - \$18,772 shared with GMS ministries
 - \$56,964 was shared with partner ministries

Designated Support (gifts and grants)

Meru Diocese in Tanzania Partner Ministry	\$208,764
El Salvador Partner Ministry	\$195,336
The Table Worshipping Community	\$195,080
GMS Endowment/Urban Internship Fund	\$86,789
Lutheran Church of the Great Spirit	\$78,925
Equipping the Saints Mission Appeal	\$70,274
GMS Flood/Disaster Relief	\$64,880
ELCA World Hunger & Lutheran World Relief	\$58,840
Mission Partner Churches	\$53,710
ELCA Lutheran Disaster Response	\$34,661
Equipping the Saints - Annual Fund	\$29,150
Breaking the Chains Church	\$25,755
ELCA Missionaries & Good Gifts	\$21,429
Lutheran Camps	\$20,873
Be Still Ministry	\$19,439
Wild Church	\$16,612
Outreach for Hope	\$13,770
Latino Ministry Fund	\$11,177
Lutheran Social Services	\$9,693
Lutheran Campus Ministry	\$8,713
ELCJHL Church-Jordan/Holy Lnd	\$7,107
Tosa Cares	\$3,681
ELCA Lutheran Seminaries	\$3,177
Authentic Diversity	\$2,689

Other Giving	\$153,241 *
Total	\$1,393,766

* Includes other small funds not listed here. Does not include funds sent by congregations directly to ministries or to the ELCA Churchwide Organization.



Grants	\$232,509
Food Drive	\$21,676
Coat Drive	\$6,069
Emergency	\$4,344

Mission support dollars and special gifts provide support for our Synod Authorized Worshipping Communities and Synod Authorized Outreach Ministries. Our newest Outreach Ministry is Milwaukee Wild Church, a nature spirituality community led by the Rev. Larry Harpster. Your mission support dollars continue to support Be Still, a coffee shop ministry led by Tracy Gingrass. Mission support dollars also enable strategic congregations to serve their neighborhoods. Strategic congregations include All Peoples Gathering Lutheran Church, Cross Lutheran, Hephatha Lutheran, and Lutheran Church of the Great Spirit.

Equipping the Saints Annual Fund

Launched in the autumn of 2025, the Equipping the Saints Annual Fund (ETS) invites individuals to share generously with the Greater Milwaukee Synod in three vital ministry areas: Authentic Diversity, Outreach for Hope, and Lutheran Campus Ministries. ETS funds are above and beyond a congregation's mission support.



Visit milwaukee-synod.org/stories for videos and articles to share with your congregation!

**Greater Milwaukee Synod
Balance Sheet
As of January 31, 2026**

	Total
ASSETS	
Current Assets	
Bank Accounts	
1000-00 Net Operating Cash	
1000-01 Cash & Equivalents	
1001-01 Operating Checking A/C-Landmark	132,585.46
1001-03 Landmark C.U. Money Market Plus	278,702.57
1001-04 Landmark CU - LPG	5,367.17
1001-05 Landmark CU - CTETF	34,134.03
1010-01 ELCA Endowment Fund A #272344	393,069.60
1010-04 ELCA - ALSC Theo Ed Fd #E273105	309,477.49
1011-01 ELCA Endowment Fund LPG #272870	105,853.92
1104-00 Petty Cash	149.24
1130-00 Mission Investment Funds	
1130-01 Demand Inv - 9180000337	368,289.95
1130-22 Demand Inv-St Andrew-3000273977	158,770.15
1130-23 Demand Inv-Good Shepherd-316412	141,722.80
1130-24 Demand Inv-GMS Endow-MIF-003702	118,031.53
1130-25 Demand Inv-CTETF-MIF-4925	27,442.87
Total 1130-00 Mission Investment Funds	814,257.30
Total 1000-01 Cash & Equivalents	2,073,596.78
Total 1000-00 Net Operating Cash	2,073,596.78
Total Bank Accounts	2,073,596.78

**Greater Milwaukee Synod
Balance Sheet
As of January 31, 2026**

	Total
Total Accounts Receivable	54,564.23
Total Other Current Assets	21,328.90
Total Current Assets	2,149,489.91
Total Fixed Assets	281,476.00
Total Other Assets	112,806.80
TOTAL ASSETS	2,543,772.71
LIABILITIES AND EQUITY	
Total Liabilities	223,990.07
Equity	
3051-00 Unrestricted Fund Balance	434,138.81
Total 3100-00 Restricted Fund Balances	1,782,321.39
Net Revenue	103,322.42
Total Equity	2,319,782.62
TOTAL LIABILITIES AND EQUITY	2,543,772.69

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GMS Restricted Funds

