Victory Forward ... 2026-2029

Winning Souls for Christ ... Coaching Christians for Life

Purpose of this discussion ---

1) to provide vital information related to our ministry, and

2) to receive valuable input related to this plan and our ministry

VICTORY
LUTHERAN
Church & Preschool

Established 1998 & 2008

4651 Kernan Blvd S * Jacksonville, FL 32224

904-642-8900

VictoryLutheran.org

Victory is affiliated with the WELS (Wisconsin Evangelical Lutheran Synod) ...
A National Church Body with locations throughout the United States and with partnerships in over 40 Countries

Victory Forward – Executive Summary

Together, we can prepare Victory Lutheran Church for the ministry opportunities God has ahead.

Victory Forward Goals

1. **Mortgage Reduction**
   Pay down current mortgage balance as much as possible

2. **Campus Improvements / Maintenance**
   Enhance our current campus through building and preschool additions while establishing dedicated maintenance reserve funds

3. **Compassion / Tuition Assistance**
   Establish dedicated funds / scholarships for young leaders preparing for ministry and compassion care for Victory members in need

4. **Leadership / Ministry Focus**
   Evaluate our leadership model and implement strategic changes to meet current and future ministry needs

5. **Mission Locations in Greater Jacksonville**
   Form and enhance existing ministry centers and in areas across Jacksonville

Moving Victory Lutheran Forward

Past

God has faithfully grown Victory Lutheran from humble beginnings into a church impacting individuals and families across Jacksonville.

Present

Today, Victory is a thriving church family serving hundreds each week, discipling the next generation through our preschool, and expanding ministry opportunities across our campus and communities.

Future

Victory Forward is our opportunity to prepare for what God will do next, pay down our mortgage, expand our campus, create more intentional ministry space, and strengthen our ministry focuses to create lasting, generational impact across our city and beyond.

Victory Forward – Phase 1 Progress

Since launching Victory Forward in December 2025, we have made great progress in Phase 1, which is limited to the mortgage paydown. There is great momentum and excitement with Victory Forward!*

$111,200

In dedicated Victory Forward gifts since December 2025

Thank you for your faithfulness and generosity!

Mortgage balance under

$363,673

We have made significant progress reducing our mortgage burden!

Established

Reserve Fund

A reserve fund is in place to help us face unexpected needs and future opportunities.

Strong and growing

Ministry Plans

Exciting plans are in motion to expand our impact for God's kingdom!

Complete Phase 1 (mortgage paydown) by **December 2028**

**Phase 1 of Victory Forward is focused on eliminating the mortgage debt. Phase 2 will focus on raising funds for campus improvements. Phase 3 will be focused on building and construction.*

Victory Forward – Phase 1: Mortgage Paydown

As of July 2026, our mortgage balance sits at $363,673, with the goal to hit below $360,000 by the end of 2026. Phase 1 of Victory Forward is focused on mortgage reduction, creating financial freedom to pursue Phase 2 and additional ministry opportunities.

1

Church Operating Budget

$5,200 / month

$62,400 / year

Our current church operating budget is scheduled to pay down the mortgage at approximately $62,400 annually through regular giving

2

Extra Victory Forward Giving

$7,000 / month

$84,000 / year

Additional gifts above the operating budget directly to Victory Forward have averaged $9,300 / month in 2026

3

Current Run Rate and Vision Forward

$146,400 / year
total run rate

At our current giving pace, we are on track to pay down the current mortgage in ~3 years

Extra gifts would accelerate payoff to ~2 years

Our goal is to have this mortgage to $0 by December 2028

Our Goal: *Have mortgage paid down by* ***December 2028*** *so we can focus on Phase 2 of Victory Forward!*

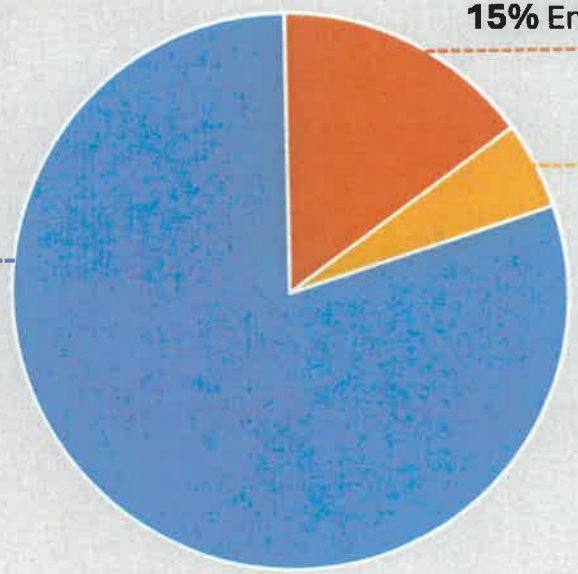
Victory Lutheran – Future

As we look to 2029 and beyond, Victory Lutheran's growth and expansion plans will be guided by the funds we raise and the vision our church family chooses to pursue. Larger indoor space for Meal, Events, MwM, Preschool play time, and more.

Option 1 Victory Education Center	A dedicated facility featuring four staff offices, four preschool classrooms, three other classrooms, flexible fellowship space, kitchen, and expanded storage, and a church facelift to support our growing church family	***Estimated Cost*** ***~ $xxx***
Option 2 Victory Center	A standalone building with the same office, fellowship space, and storage as Option 1, while maintaining our existing portables as dedicated preschool space	***Estimated Cost*** ***~ $xxx***
Option 3 Shell Facility	A smaller building designed for fellowship and ministry activities, while renovating our existing building to update and improve current office space with four offices and a front office	***Estimated Cost*** ***~ $xxx***

Victory Forward – Expansion Fund + Tuition Assistance

*When you tithe to the Victory Forward Effort, your gift will strengthen both the church's current financial position and future ministry opportunities. Upon completion of Phase 1 by December 2028, every dollar given will be designated **80%** towards expansion funding, **15%** for capital reserves and emergency needs, and **5%** to support our tuition assistance program (students at WLS, MLC, LPC, MLS). Your gifts make a difference to the future of Victory Lutheran – Thank you!*



15% Emergency Fund

- Our capital reserves / emergency fund will prepare the church for unexpected expenses

80% Expansion Fund

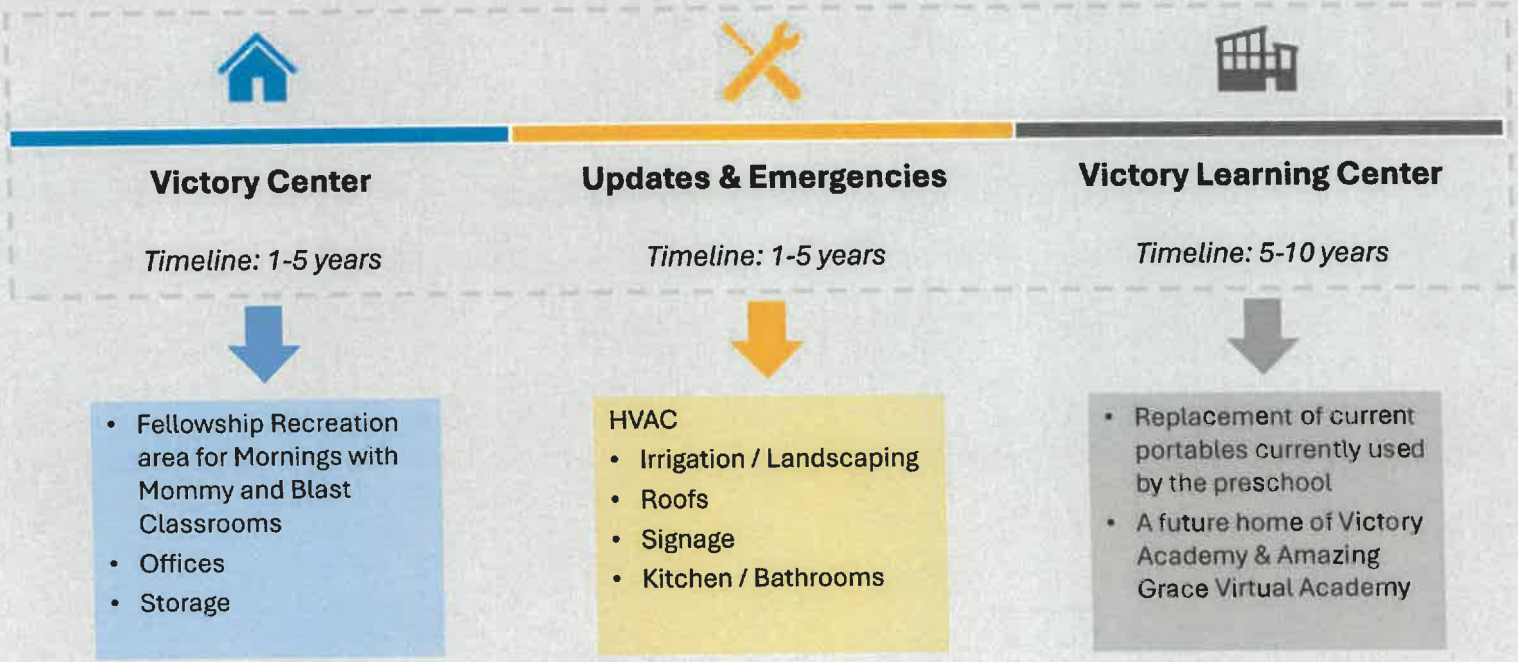
- The focus of Victory Forward Phase 2 will be contributions to the expansion fund, what that consists of TBD

5% Grant Program

- Additional funds will support students in the WELS schools and the MLC Congregational Grant Program

Victory Forward – Campus Improvements and Maintenance

An additional Victory Forward goal is to enhance the church's campus through meaningful improvements and ongoing maintenance that will better serve our congregation and welcome our community. What are we as a ministry known for in this area?



Victory Forward – Leadership and Ministry Focus

Through Victory Forward, Victory Lutheran is strengthening our foundation so we can faithfully step into what God has next for our church. By aligning our leadership, structure, and ministry focus, we are preparing for healthy and sustainable growth.

1 Review leadership model

Review the current leadership model and and implement any changes to meet current and future ministry needs.

Bottom Line: Healthy, transparent leadership structures create clarity, unity, and momentum.

2 Determine academy and campus ministry needs

Determine the educational vision and ministry needs of our campus, (e.g., launching a K-8 Academy) to integrate and strengthen the mission of our church.

Bottom Line: Clarifying and defining ministry needs ensures our expansion strengthens, not stretches, our mission.

3 Establish ministry connections in surrounding areas

Establish ministry connections in the surrounding communities, (e.g., local college campuses and military families) to extend meaningful support.

Bottom Line: Strategic community connections expands our reach and deepens our impact.

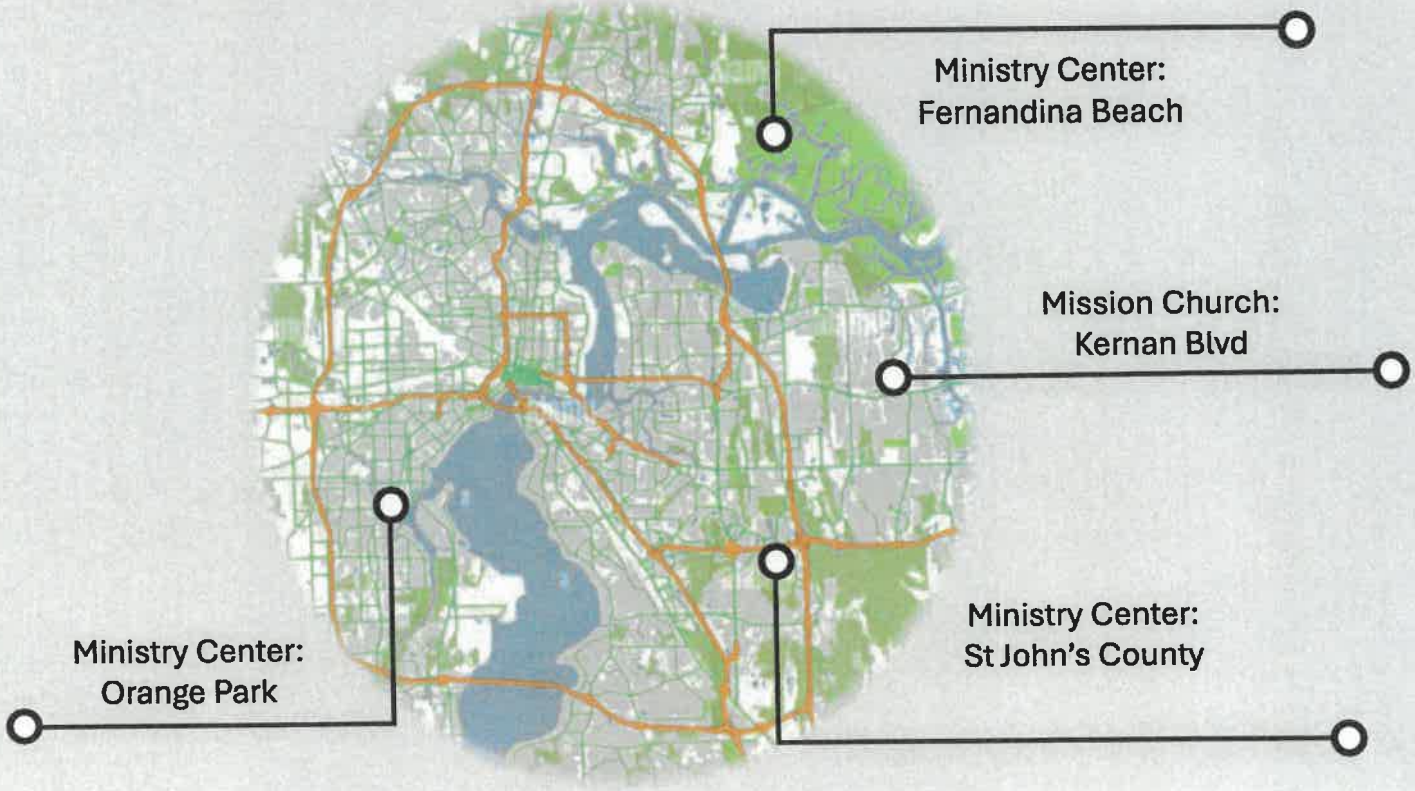
4 Update Bylaws

Update our bylaws to accurately reflect our current structure, leadership practices, and long-term vision. Completed September 2026

Bottom Line: Clear bylaws protects our mission, strengthens accountability, and creates the foundation for future growth.

Victory Forward – Mission Locations in Greater Jacksonville

The final goal of Victory Forward is to strengthen mission locations across Jacksonville to support existing church members and to reach more families and individuals across our city.



- Victory Forward will continue to establish and strengthen Ministry Centers in St. Johns County, Orange Park, and Fernandina Beach which serve as monthly places for members and guests to gather for Bible Studies and Fellowship
- A "stretch" goal is to turn these Ministry Centers into Mission Churches

Victory Forward is a ministry plan which has *multiple goals*, including

paying down debt (this is the main focus of Phase 1 which is taking place in 2026),
identifying current building needs (ex: new roof, paint, alarm panel),
looking at expansion needs and abilities,
revising the Bylaws to meet current ministry needs,
reviewing of staff positions to be in line with ministry needs and opportunities,
seeking out mission locations in greater Jax area,
coming up with tuition assistance funds for those pursuing ministry,
developing avenues for legacy gifts.

Making Connections ... Building Relationships

But thanks be to God! He gives us the victory through our Lord Jesus Christ.
58 Therefore, my dear brothers and sisters, stand firm. Let nothing move you.
Always give yourselves fully to the work of the Lord, because you know that
your labor in the Lord is not in vain. (1 Corinthians 15:57-58)

Remember this: Whoever sows sparingly will also reap sparingly,
and whoever sows generously will also reap generously.
7 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.
8 And God is able to bless you abundantly,
so that in all things at all times, having all that you need,
you will abound in every good work. (2 Corinthians 9:6-8)