

MOSAIC CHRISTIAN FELLOWSHIP

100 Rockland Ave., Norwood, NJ 07648, T: (201) 767-0400, F: (201) 767-0470, www.NJMosaic.net

February 8, 2009

Dear Mosaic Family,

First of all, I personally would like to express my sincere gratitude to all of you for participating in our congregational meeting last week. Thank you for supporting the leadership team with your vote of confidence in accepting the proposed plans regarding the Leadership Team and the Budget for 2009.

As you have heard the outcome on the Leadership Team was 43 Yes and 6 No, while the Budget for 2009 was 41 Yes and 8 No. Many of you took interest and asked for detail explanations on how and why the Leadership Team came up with the presented proposal for the congregational approval.

So, in order to respond to your comments and questions, I've decided to put this in writing. If you have further questions or comments, please do not hesitate to contact me.

LEADERSHIP TEAM (43 Yes. 6 No.)

On the matters concerning LT re-election:

- As Mosaic Christian Fellowship, our congregation made several major adjustments leading into this year. As MCF (as well as Chodae at large) is currently in the middle of many significant changes—which includes a number of LT members stepping down due to legitimate personal circumstances—the remaining LT members were asked to continue to serve through this transition period. We wanted to minimize confusion and maximize our resources. With LT members and Ministry Directors being one of our most critical assets, and facing many very important season in our ministry, I've asked the current LT members to continue serving the congregation and the church through 2009.
- We do have plans to recommend and elect new LT members and MDs in the second half of 2009.

“Michael Song as both MD and LT member.”

- We acknowledge that it is not ideal to have someone serve as both an MD and LT member. However this was born more out of necessity rather than choice. Although we have collectively grown in number of people worshipping on Sundays, the number of people serving in various ministries has declined over the last few months.
- As we continue to transition through this season of ministry, we pray that many will step up to support him. We are confident that Michael will gladly welcome your support. In the near future, we trust that God will call and raise up more servant leaders so that cases of LT-MD dual roles will be kept to a minimum.

“What form of accountability is there for current LT and MDs?”

- Since Mosaic is under the auspices of Chodae Elder Board, all decisions made by Mosaic LT are being reviewed and held accountable by the Board of Elders of Chodae.
- All budget related matters are being reviewed by the Chodae Finance Department as well as the Board of Elders.
- MDs are held accountable by the current LT members. On the first Wednesday of each month, a joint MDs and LT meeting is held to discuss ministry matters as well as spend time in prayer together. Every third Wednesday, MDs gather a second time to share, plan and pray together for their ministry teams and the church.
- Our quarterly Congregational Meetings also serves to provide a forum where the LT and MDs can be accountable by the congregational as well. We again want to reiterate that we welcome and even seek your feedback. (but please be encouraging and nice! =P).
- I am (Pastor David) held accountable by the Pastoral Care Committee of Mosaic—which includes an Annual Ministry Review and I am accountable to the Chodae Elder Board, the pastoral staff and to the Director of International Ministry, Sungmin Choi.
- We also review every single comment submitted via the Suggestion Box very seriously. As a way to hear from the Mosaic family members. And lastly, I, all the LT members, and the MDs are more than open to discuss any concerns in person so please don't be shy!

“Some of them shouldn't be on LT.”

- Yes, all of us are not qualified to be leaders..., however, it is by God's amazing Grace extended to all of us that gives us this incredible privilege to serve Him as He builds His Church here at Chodae. We are all grateful—and a bit fatigued by the responsibilities and by the amount of work there is to do. Although we often disagree passionately and discuss (and sometimes argue) late into the night, all of us trust and believe that God is doing something special here at Mosaic. And all of us keep returning to the table... so, would you please remember and pray for us?

BUDGET (41 Yes. 8 No.)

“Budget for Leadership Summit is too much. And need clarification and application to Mosaic Christian Fellowship.”

- During the last three years, Chodae hosted the Leadership Summit here in Bergen County as the only Korean Language Host Site (i.e. provides Korean language interpretation) in the United States. The Chodae Board of Elders still believes and are confident that the Summit is a program that provided benefits to many Korean pastors in this region who otherwise could not afford the Summit experience due to the high travel/lodging costs to the actual Summit conference in Chicago.
- This year, the Board of Elders granted Mosaic the opportunity to host this event on behalf of Chodae Church. We believe this is an opportunity for us to learn how to serve other pastors and leaders from other churches in North Bergen County. Furthermore, Willow Creek has given us permission to become a host site—not just for Korean pastors in the region, but to anyone with interest in becoming a better leader. The initial budget of \$40,000 does not include the revenue generated by this

MOSAIC CHRISTIAN FELLOWSHIP

event. Our prayer is that we will meet the budget without drawing the funds out of Mosaic's account. So, we'd ask that you would take interest and promote this unique opportunity to learn from perhaps the greatest leadership faculty assembled once a year. We are confident that people who will attend the Summit this year will have a life changing experience.

“Budget is too high compared to last year without Beloved Budget from last year.”

- Any new ministry will require infusion of initial capital—higher than normal. Because Mosaic is in the initial phase of becoming a ministry, we believe such disproportionate budget is required. And we believe that as we trust God with our prayers and plans, He will provide the necessary resources for our church.
- Parenthetically, the budget comparison is made from “2008 Actual” and “2009 Budget.” In 2008, although we've had an aggressive budget, the actual spending was far lower than the budget allocated.
- We are also starting 2009 with a significant surplus. So, we believe as long as we remain faithful and continue to steward our resources and move trusting God, He will prove Himself faithful in 2009.

“Unrealistic Revenue Expectations—I fear income will not be there.”

- We know the future is in God's Hands. The revenue reflects the dreams we have for this ministry and the church. We are concerned about the current economy. However, we believe this is the greatest opportunity for us to be the “City on a Hill” that people are looking for. And if we are doing what God wants us to do here in North Bergen County, He will provide all the resources—not for us, but for His Kingdom and His Purposes.
- Besides, we move ahead by faith in God and also in confidence that God has already placed many capable people in our church, such that if quarterly adjustments are required, they will advise us to make appropriate corrections. We vow to steward God's entrusted resources to the best of our abilities.

“Two pastoral expenses, especially auto part doesn't make any sense.”

- Chodae Church keeps (1) the fuel and (2) auto maintenance expenses separate. Each month all pastors at Chodae are given a \$400 stipend for fuel and toll. The additional auto repair line item in 2008 was due to a one time cost for a 50,000 mile inspection plus tires that were changed.
- The pastoral expense line item is a discretionary fund made available for the pastor. This is to be used primarily for pastoral visitations, meetings with members of Chodae Church, and occasionally to cover expenses incurred during pastoral ministry and activities— i.e. hosting visitors to Chodae Church, gifts to new comers & special occasions, etc.
- These line items were separated for clarity purposes, and not to confuse our members. All the receipts are on file and they are audited by KM finance department each month for financial integrity purposes.

“Too much money spent on food”.

- For reasons stated above, in order for us to build relationships and anchor our congregation, our Leadership Team with the approval from the Korean Elder Board,

MOSAIC CHRISTIAN FELLOWSHIP

decided to provide substantial “food” during fellowship hour after the service each Sunday.

- Since a significant number of our members serve and volunteer at various ministries including Sunday School, Junior High and Senior High during the 9:45am service, by the time our Mosaic service is over, many are famished... so, therefore, we’ve decided to provide something a bit more significant than snacks.
- We are aware of the amount budgeted for food, and we are looking for alternate ways to raise support. We’ve implemented a free will donation of \$1 that has helped neutralize this cost a little bit. We are also looking for possible donors and different volunteer sign-up opportunities so that we can steward this area of our ministry in God honoring, people loving ways. If you have any ideas or creative suggestions on how we can enhance our fellowship while increasing our stewardship responsibilities, please help us.