

MOSAIC
CHRISTIAN COLLEGE

creating disciples of Christ, without creating disciples of debt

STUDENT HANDBOOK

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MOSAIC CHRISTIAN COLLEGE

Business Plan 2025–2030

Revised Edition

Mission and Identity • Programs • Market • Enrollment • Operations • Finances • Strategy • Risk

Creating disciples of Christ without creating disciples of debt.

Affordable Christian higher education for ministry and purpose.

Presented to the Board of Trustees for approval, November 2026. Replaces all earlier editions of the Business Plan 2025–2030.

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SECTION 00

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SECTION 01

About This Plan

This Business Plan sets out how Mosaic Christian College will fulfill its mission from 2025 to 2030: the students it serves, the programs it offers, how it recruits and supports students, how it is organized and financed, and the goals by which its progress will be measured.

Purpose and Scope

The Plan guides decisions by the Board of Trustees and the Executive Leadership Team on enrollment, programs, personnel, technology, finances and partnerships. It covers all programs and operations of Mosaic Christian College, an assumed name of Casa do Oleiro International Ministries.

Approval and Review

The Plan is approved by the Board of Trustees together with the annual budget. The Executive Leadership Team reports progress against the performance measures in Section 11 at least annually, and the Board reviews and, where necessary, revises the Plan each year. Material revisions take effect when the Board approves them.

Relationship to Other Documents

- **Student Catalog 2026–2027:** the College's official statement of its programs, admission requirements, academic regulations, tuition and fees, graduation requirements and student services. Where this Plan and the Catalog differ, the Catalog controls.
- **Strategic Plan 2025–2030:** sets out implementation details, responsibilities and timelines for the priorities summarized in Section 9.
- **Annual budget:** translates the financial plan in Section 8 into Board-approved revenue and expense figures for each year.
- **Internal Quality Assurance Policy:** governs how the College reviews programs, services and institutional performance, including the measures in Section 11.

Sources of Data

Enrollment, retention and graduation figures come from the College's annual institutional reviews. Financial results for 2023 and 2024 come from audited financial statements, and results for 2025 from the College's internal year-end statement. Peer tuition figures in Section 5 come from published sources, cited where they appear.

SECTION 02

Executive Summary

Mosaic Christian College provides affordable, fully online, Christ-centered theological education that prepares adults to serve in the Church and the world without taking on debt.

The College at a Glance

Item	Detail
Founded	2006, as West Coast Bible College & Seminary; renamed Mosaic Christian College in January 2025
Legal status	Assumed name of Casa do Oleiro International Ministries, a Texas nonprofit

Item	Detail
	corporation and 501(c)(3) organization
Location and delivery	Administrative office in Dallas, Texas; all programs delivered online
Programs	Bachelor of Ministry; Master of Ministry; Master of Divinity; Doctor of Ministry
Tuition	$155 per month, interest-free, capped at 60 payments (bachelor's) or 42 payments (graduate)
Accreditation	Accredited by ASIC as a Premier Institution through September 8, 2028; applicant for ECTE accreditation of the Bachelor of Ministry, Master of Ministry and Master of Divinity
Enrollment	389 students (2026, current)
Personnel	14 educational personnel, all with doctoral or terminal professional qualifications; 3 support personnel
Finances	Positive results in 2023, 2024 and 2025; unmodified audit opinions for 2023 and 2024; no long-term debt

Position and Advantages

The College competes on cost, access and ministry relevance. A student can complete the Bachelor of Ministry for an estimated maximum total cost of $10,200, including fees, which is a fraction of the tuition charged by comparable online Christian institutions (Section 5). Courses are fully asynchronous with rolling enrollment, so working adults, bivocational pastors and missionaries in any time zone can study without leaving their ministries. Every course includes a Ministry Application Project set in the student's own ministry and a Formation Reflection, and every program includes a supervised Ministry Internship.

Performance

Between 2022 and 2025, retention rose from 78 percent to 83 percent and annual graduates rose from 44 to 57. Enrollment reached 389 in 2026 after a decline in 2024 and 2025 caused by the closure of Master's Commission International, a major student pathway. Revenue grew from about $163,586 in 2022 to $201,830 in 2025, and the College moved from a deficit in 2022 to surpluses in each of the following three years.

Priorities for 2025–2030

- Complete the ECTE accreditation review of the Bachelor of Ministry, Master of Ministry and Master of Divinity, and renew ASIC accreditation before September 2028.
- Grow enrollment through several independent pathways so that no single partner supplies a dominant share of new students.
- Raise retention and graduation through earlier student contact, structured advising and the Student Advisory Council.
- Develop certificates, micro-credentials and new religious-discipline programs within the College's regulatory position.
- Build operating reserves and diversify revenue while keeping tuition at $155 per month.
- Strengthen faculty development, succession planning and the College's learning technology.

SECTION 03

Institutional Profile

Mosaic Christian College is a private, Christ-centered, online institution of theological higher education that offers degrees only in religious disciplines.

Legal Status and Governance

Mosaic Christian College is an assumed name of Casa do Oleiro International Ministries, a Texas nonprofit corporation and a 501(c)(3) organization. The assumed name was filed on December 27, 2024. Before November 2024, the College operated as a division of Victorious Life Ministries. One Board of Trustees governs both Casa do Oleiro International Ministries and the College. The President and Chief Executive Officer leads the College and is accountable to the Board; the President is not a member of the Board.

History and Name Change

The vision for the College began in 1987, when Kevin Harrison attended Impact '87 and was moved by the call to practical, affordable ministry training. By 1999 he had gathered a team of biblically grounded and academically trained leaders, and in 2006 West Coast Bible College & Seminary launched as an online college and seminary. The online model kept costs low and allowed students to study while continuing in ministry, work and family life.

The College began in Los Angeles, California, and later moved to Texas. As its students came increasingly from across the United States and other countries, the regional name no longer described the institution. An unaffiliated organization also began operating under the former name, creating a risk of public confusion. To protect its students, graduates and reputation, the Board of Trustees adopted the name Mosaic Christian College, effective January 2025. The name reflects the unity of many members in one Body of Christ (1 Corinthians 12:12). Records issued before 2025 carry the name West Coast Bible College & Seminary.

The College is closely connected to the mission of Casa do Oleiro International Ministries, which has helped establish hundreds of churches, orphanages and mission outreaches in Brazil, Africa, India, Russia and other regions.

Mission and Vision

Mission: Creating disciples of Christ without creating disciples of debt.

The College honors God by educating and equipping a diverse community of students to become servant-leaders who will radically impact the world with the Gospel of Jesus Christ. It provides biblically based programs that draw on the richness of past traditions while using current technology to prepare students for the future, and it holds that affordable, Christ-centered education should be accessible to everyone without the burden of debt (Proverbs 22:7).

Vision: Mosaic Christian College's vision is to create Christ-centered servant leaders who will impact the world with the Gospel while providing affordable, biblically based education without the burden of financial debt.

Core Values

Value	Commitment
Christ-Centered	Christ is preeminent in every program, professor and course (Colossians 1:18).
People-Focused	Every person bears God's image and is treated with dignity, fairness and respect (Genesis 1:27).

Value	Commitment
Uncompromisingly Bible-Based	Scripture is taught as the inspired, inerrant and final authority (2 Timothy 3:16).
Educationally Relevant	Education is biblically sound and culturally relevant, using current resources and delivery (1 Corinthians 9:22).
Spirit-Led	Decisions, teaching and relationships follow the Holy Spirit's leading (John 16:13).
Missions-Oriented	The College supports global missions and the Great Commission (Matthew 28:19–20).
Theologically Sound	Instruction rests on the unchanging truth of God's Word (Psalm 119:105).
Great Commission-Driven	The College builds God's Kingdom, not its own, equipping leaders for all nations (Mark 16:15).

Institutional Learning Outcomes

Every graduate is expected to achieve seven Institutional Learning Outcomes, developed in each program at the level of the qualification: Biblical Literacy and Theological Understanding; Spiritual Formation and Christian Character; Leadership and Ministry Effectiveness; Critical Thinking and Problem Solving; Communication and Cultural Engagement; Professional and Vocational Readiness; and Innovation and Excellence in Practice. The Program Learning Outcomes in the Student Catalog show how each program develops them.

Accreditation and Regulatory Status

Status	Body	Position
Accreditation held	Accreditation Service for International Schools, Colleges and Universities (ASIC)	Premier Institution, September 9, 2024 to September 8, 2028
Application in progress	European Council for Theological Education (ECTE)	Applicant for initial accreditation of the Bachelor of Ministry, Master of Ministry and Master of Divinity (2026). Not accredited by ECTE; the Doctor of Ministry is not part of the application.
Regulatory position	Texas Higher Education Coordinating Board	Religious institution offering degrees only in religious disciplines; Coordinating Board approval not required (letter of January 3, 2025). Degrees are not approved by the Coordinating Board.
Regulatory position	Texas Workforce Commission	Religious exemption granted in 2011; exemption in the name of Casa do Oleiro International Ministries requested

ASIC is listed in the International Directory of the Council for Higher Education Accreditation; this listing is not CHEA recognition, and ASIC accreditation is not recognized by the U.S. Department of Education. Within the ECTE framework the College is an Alternative Provider of Higher Education, which describes the kind of institution it is and is not a status granted by ECTE. These statements match the Student Catalog, Section 3, and are used in all public materials.

SECTION 04

Academic Programs

The College offers four practice-oriented degree programs in religion and theology, each delivered entirely online and designed for adults already serving, or preparing to serve, in ministry.

Programs of Study

Program	Level	Specializations	U.S. credits	ECTS
Bachelor of Ministry	EQF 6, first cycle	Biblical Counseling; Church Business Administration; Church Ministry; Missions; Theology; Worship Arts; Youth Ministry	120	200
Master of Ministry	EQF 7, second cycle	Biblical Counseling; Digital Discipleship; Digital Media Ministry; Religious Education; Worship Studies	36	60
Master of Divinity	EQF 7, second cycle	Church Ministry	72	120
Doctor of Ministry	Doctoral (professional)	Ministries; Leadership	45	—

Three U.S. semester credits equal 5 ECTS credits; one U.S. credit represents 45 hours of student work. The field of study of every program is religion and theology (ISCED-F 0221).

Delivery Model

All programs use structured asynchronous online delivery with rolling module enrollment. There are no terms, semesters or required live sessions. A student may begin a course on any day once enrolled and completes it within set minimum and maximum periods: for a standard course, a pacing guide of 8 weeks, a minimum of 42 days and a maximum of 12 weeks, plus one extension of up to 4 weeks. Students take one course at a time, or two if studying full time, and no more than 60 ECTS in any twelve months.

Course Design and Assessment

Every course states learning outcomes in four integrated domains of the MCC Integrated Module Outcome Framework: Theological Understanding; Critical and Academic Engagement; Practical Theology and Ministry Application; and Spiritual and Character Formation. Each outcome is linked to an assessment with a published rubric. Courses move from foundational knowledge to analysis, application and evaluation, following the progression described by Bloom's Taxonomy, and teaching follows adult-learning principles in which students' ministry experience is treated as a resource.

Activity in a standard course	Bachelor's weight	Master's weight
Reading, with quizzes (bachelor's) or critical responses (master's)	15%	10%
Lectures and videos, with quizzes or critical analysis	10%	5%
Formation Reflection	5%	5%
Ministry Application Project	10%	10%
Mid-module examination	10%	—
Research paper	20%	35%
Articles, book review and discussion	10%	15%
Final examination (scenario-based or case analysis)	20%	20%

Objective questions carry no more than 30 percent of a bachelor's course and 10 percent of a master's course. Written feedback is returned within five business days, or 15 business days for MRP 601 and CAPS 601, which are assessed by panels of doctorally qualified academic staff.

Ministry Internship

Every program except the Doctor of Ministry includes one supervised Ministry Internship of 3 U.S. credits (5 ECTS, 135 hours), with about 90 hours of ministry in the student's own church or another approved setting under a learning agreement. It is assessed through a site-supervisor evaluation, a student self-evaluation, and a reflective journal and portfolio assessed by the Director of Ministry Programs.

Faculty

All 14 educational personnel hold doctoral or terminal professional qualifications. Most faculty serve as volunteers who receive a modest stipend, contributing course development, course review, theological and academic oversight, and consultation. In 2025 the three programs under ECTE review had 104 active students, a ratio of about one educational staff member for every seven students.

Faculty member	Role	Highest qualifications
Dr. Robert Condly	Vice President of Academics; Program Lead, Master of Ministry and Master of Divinity	PhD, Marquette University; MA, Fuller Theological Seminary
Kevin Harrison, DMin	President; Program Lead, Bachelor of Ministry	DMin, Luther Rice Seminary; MBA, LSU-Shreveport; PhD in progress, Kairos University
Shaun Miles, DMin	Director of Ministry Programs	DMin, Luther Rice Seminary; MDiv, Liberty University
Yvette Garcia, PhD, DMin	Vice President of Marketing and Mission	PhD, Baylor University; DMin, Gordon-Conwell Seminary
Steven Brooks, DWS	Faculty	DWS, Robert E. Webber Institute for Worship Studies
Sam Brumit, PsyD	Faculty	PsyD, California Coast University
Steven J. Condly, PhD	Faculty	PhD, University of Southern California
Nika Davis, PhD, DMin	Faculty	PhD, University of Texas at Arlington; DMin, Houston Graduate School of Theology
Louis R. Garcia, DDS	Faculty (science courses)	DDS, University of Texas Health Science Center–Houston
Al Sarno, PhD	Faculty	PhD, Capella University; Licensed Professional Counselor (MO)
Samuel Tootle, DMin	Faculty	DMin, Luther Rice Seminary; MDiv and MTh, Liberty University
Lynn Waller, PhD	Faculty	PhD, Texas Tech University
Jimmy White, DMin	Faculty	DMin and MDiv, Oral Roberts University
Robert Muli, DMin	Africa Representative	DMin, West Coast Bible College & Seminary

Quality Assurance

Each program is reviewed every year through a Programme Review Report and every five years through a periodic review that includes an external academic reviewer. Students evaluate every course on completion and take part in an annual survey each March; the College tells students each year what it has changed in response. Credit hours are verified annually against student-reported hours, completion times, faculty reviews and pass rates. Students, alumni and partner churches are consulted at least once every three years.

SECTION 05

Market Analysis

Demand for flexible, affordable theological education is strongest among adults already serving in ministry, who cannot relocate or borrow to study and who need learning they can apply immediately.

Students the College Serves

Segment	Typical profile	What they need	How the College meets it
Working adults and ministry leaders	Ages 25–55; serving pastors, bivocational pastors, church staff and volunteers	Flexibility, low cost, immediate application	Asynchronous rolling enrollment; $155 monthly tuition; Ministry Application Project in every course
Missionaries and international church leaders	Ages 20–50; serving outside the United States	Access from any country and time zone; affordability	Fully online delivery with no required live sessions; no visa or residency requirement
Career changers and second-career pastors	Ages 35–60; degree or experience in another field	Efficient completion; theological depth	Structured degree plans; recognition of prior learning and transfer credit up to the Catalog limits
First-time and dual-enrollment students	Ages 16–24; high school, homeschool or GED background	Affordable start; guidance	Dual enrollment from age 16; New Student Orientation; advising and progress contact

Geographic Reach

The United States is the College's primary market, across urban, suburban and rural communities. Africa and Latin America show strong demand among church leaders and missionaries, supported by the College's Africa Representative and by Casa do Oleiro International Ministries' work in Brazil. Asia, Europe, military personnel and expatriates form a smaller, growing share. Because all study is online, the College does not issue documents for student visas.

Comparison With Peer Institutions

The College's flat monthly tuition produces a far lower total cost than per-credit pricing at comparable online Christian institutions. The table compares published online tuition, without financial aid, for a full program.

Institution	Published online tuition	Estimated tuition, 120-credit bachelor's	Estimated tuition, 36-credit master's
Mosaic Christian College	$155 per month, capped	$9,300 maximum ($10,200 including all fees)	$6,510 maximum ($6,775 including all fees)

Institution	Published online tuition	Estimated tuition, 120-credit bachelor's	Estimated tuition, 36-credit master's
Luther Rice College & Seminary	$439 per credit (undergraduate); $391 per credit (graduate); $190 technology fee per course (2025–2026)	$60,280	$16,356
Epic Bible College & Graduate School	$299 per credit (undergraduate); $359 per credit (graduate)	$35,880	$12,924

Sources: Mosaic Christian College Student Catalog 2026–2027, Section 8; Luther Rice College & Seminary, Tuition & Fees 2025–2026 (lutherrice.edu/tuition-and-aid/tuition-and-fees); Epic Bible College per-credit rates as reported from federal College Navigator data (collegetuitioncompare.com). Peer figures exclude application, graduation and other fees. Peer rates are reviewed each year when the Plan is updated.

Peer institutions hold regional or national accreditation recognized in the United States and participate in federal financial aid, which the College does not. The College's advantage is therefore cost, flexibility and ministry focus, not recognition status; its public materials state its accreditation position plainly so students can make an informed choice.

Trends in Christian Higher Education

- **Online and asynchronous study** has become the expected format for adult ministry students, rewarding institutions built for it rather than adapted to it.
- **Cost and debt** are deciding factors for students and churches, especially for bivocational and volunteer ministers.
- **Short credentials** such as certificates and micro-credentials are growing alongside degrees, and ECTE now accredits micro-credentials.
- **Global enrollment** is rising as churches in Africa, Latin America and Asia seek accessible leadership training in English and local languages.
- **Artificial intelligence** is changing both study and assessment, requiring clear integrity rules and well-designed applied assessments.

Market Position

Mosaic Christian College is positioned as the most affordable fully online, Christ-centered option for adults who want a ministry degree they can complete without debt and without leaving their ministry. The position rests on four advantages: a capped total cost; rolling, asynchronous enrollment; ministry application built into every course; and a mission connected to church planting and missions worldwide.

SECTION 06

Marketing and Enrollment Strategy

The College will grow enrollment through several independent pathways and will measure success by students who complete, not only students who enroll.

Enrollment Pathways

The closure of Master's Commission International after the pandemic removed a major source of students and caused the enrollment decline of 2024 and 2025. The College has since diversified, and it will

continue to recruit through five pathways so that no single partner supplies a dominant share of new students:

- **Direct enrollment** through the website, search and social media.
- **Church and ministry partnerships**, including staff-training arrangements and referrals.
- **International partnerships** in Africa and Latin America, building on the work of Casa do Oleiro International Ministries and the Africa Representative.
- **The Kairos University pathway**, in which students pay under a separate fee schedule and receive a degree awarded by Kairos University.
- **Dual enrollment** for qualified high school, homeschool and Christian school students.

Recruitment Methods

- **Digital marketing:** search-optimized content, targeted social media and paid search, and follow-up email to inquirers, measured by cost per enrolled student.
- **Content and community:** faculty teaching, student and graduate stories, and The Bible in a Year Podcast, which brings the College's teaching to a daily audience.
- **Church partnerships:** presentations to pastors, staff-development offers and church-sponsored scholarships.
- **Referrals:** encouraging students and graduates to recommend the College to their churches and networks.

Brand Position

All marketing presents the College as affordable, fully online, Christ-centered and ministry-focused, and states accreditation and recognition in the exact words of the Student Catalog. Marketing does not describe the ECTE application as accreditation, and it reminds prospective students to confirm that a degree meets the requirements of their church, denomination, employer or country.

Retention and Student Success

- Every new student completes New Student Orientation before the first course.
- The Office of Student Services contacts any student with no course activity for 14 days, or who has not finished a course by the end of its pacing guide.
- Academic advising by email, phone and video helps students plan courses and prepare for graduation.
- Accommodations are decided within five business days, and course periods are extended if the learning platform is unavailable for more than one business day.
- The Student Advisory Council reviews survey results, brings concerns to leadership and reports to the Board each year.
- Spiritual life includes The Bible in a Year framework, periodic online prayer and worship gatherings, and pastoral care from the Chaplain.

SECTION 07

Operations and Organization

The College operates a small, accountable organization in which governance, management and academic oversight are clearly distinguished.

Governance

The Board of Trustees is the College's governing body and holds its fiduciary authority. It protects the College's Christian identity, mission, policies, finances and programs; approves policies, budgets, strategic plans, the Student Catalog and significant partnerships; and evaluates the President. Trustees normally serve three-year terms, which the Board may renew. An Advisory Board offers non-governing counsel on the needs of the churches and ministries the College serves.

Trustee	Role
Rev. Russ Madill, BM	Chair (since May 2025)
Mikaela Baker, B.S.	Trustee
Rev. Phillip Price, BA, MA	Trustee
Rev. Devin Peterson, BM, MDiv	Trustee
Rev. Joshua Ostertag	Trustee (since May 2025)

Leadership and Management

The President and the Executive Leadership Team manage academics, student services, finances, personnel, technology and quality assurance within Board-approved policies. Because the College is small, some leaders serve in more than one area, under defined authority and supervision.

Officer	Principal responsibilities
Dr. Kevin Harrison, President and CEO	Leads the College; reports to the Board; confers degrees under delegated authority; decides appeals
Dr. Robert Condly, Vice President of Academics	Curriculum, faculty, academic standards, final-grade oversight, academic integrity and graduation confirmation
Rebecca Harrison, M.Ed., Vice President of Student Services and Registrar	Admissions, enrollment, records, advising, accommodations and student support
Dr. Yvette Garcia, Vice President of Marketing and Mission	Marketing, recruitment and mission engagement
Dr. Antonio Oliveira, Vice President of Relationships	Church, ministry and partner relationships
Dr. Shaun Miles, Director of Ministry Programs	Ministry Internship placement, supervision and assessment
Michelle Fleming, MLS, Librarian	Library collection and research support
Rev. Martin Arredondo, Chaplain (volunteer)	Prayer and pastoral care

Personnel

Personnel category	Full-time	Part-time	Total
Educational personnel	2	12	14
Non-educational and support personnel	1	2	3
Total	3	14	17

Three support roles are filled by non-salaried personnel under written arrangements that set out supervision, workload and accountability. Faculty and staff take part in Professional Development Week each July.

Student Services

The Office of Student Services is each student's main point of contact and responds within one business day. Course questions are handled by the Assignments Department, with subject-matter questions referred to faculty. Services include orientation, advising, technical support, accessibility accommodations, career and ministry guidance, and pastoral care, all designed for students studying online in any time zone.

Technology and Learning Resources

Courses are delivered through a WordPress learning platform using LearnDash, integrated with the College's own student management and institutional effectiveness system for admissions, records, transcripts, assessment and accreditation reporting. The College library is an open-access curated collection at www.gomosaic.college/library, available at all times at no cost, with research and writing guides; the College holds no commercial database subscriptions. Course books are provided free of charge.

SECTION 08

Financial Plan

The College funds affordable education through a lean online model, a balanced budget, diversified income and a debt-free operating policy.

Revenue Model

Income comes primarily from tuition and charitable contributions, supplemented by book sales, consulting, partnerships and other approved activities. Tuition is predictable because students pay a flat monthly amount, and costs remain low because the College has no campus and course books are open-access or provided free.

Tuition and Fees

Program	Monthly tuition	Maximum payments	Maximum tuition	Estimated maximum total cost
Bachelor of Ministry	$155	60	$9,300	$10,200
Master of Ministry	$155	42	$6,510	$6,775
Master of Divinity	$155	42	$6,510	$6,775
Doctor of Ministry	$155	42	$6,510	$6,775

Monthly tuition is interest-free and carries no finance charges. Fees are an application fee of $75, an annual administrative and technology fee of $100, a graduation fee of $100 and a re-enrollment fee of $250 after withdrawal; prior learning assessment is free. The College does not participate in federal student aid or student loans and accepts outside scholarships.

Budgets and Results

Year	Approved budget: revenue	Approved budget: expenses	Actual revenue and support	Actual expenses	Actual change in net assets
2023	—	—	$202,083	$183,839	$18,244
2024	$171,800	$167,000	$233,874	$201,245	$32,629
2025	$177,000	$171,500	$201,830	$170,924	$30,906
2026	$171,300	$166,000	In progress	In progress	In progress

Budgets are prepared on conservative enrollment and contribution assumptions, which is why actual results have exceeded budgeted surpluses. The 2023 and 2024 financial statements received unmodified audit opinions; 2025 figures are from the College's internal year-end statement pending audit.

Expenses

Expenses are directed to personnel and stipends, technology and the learning platform, curriculum development, student services, library resources, accreditation and professional services, and administration. Faculty compensation reflects the College's model in which most faculty serve as volunteers with modest stipends; the plan provides for appropriate compensation, manageable workloads and professional development as resources allow.

Financial Controls

The Board approves the annual budget and any material revision. Leadership monitors income and spending against the budget, and expenditures require authorization and supporting documentation. Restricted contributions are recorded separately and used only for their designated purposes. Independent auditors review the financial statements, and the Board considers their findings and the follow-up.

Reserves and Debt

The College's remaining Paycheck Protection Program liability was repaid in 2024, leaving no long-term debt, and the College will fund growth from operating results and gifts rather than borrowing. The College will build operating reserves equal to at least three months of operating expenses (about $43,000 at 2025 expense levels) and will report the reserve balance to the Board each year.

Fundraising

Fundraising supplements the budget and is directed to student scholarships, technology, library resources, program development, faculty support and global ministry. Appeals state accurately the purpose, amount and intended use of gifts and do not overstate enrollment, outcomes or accreditation. Donors receive acknowledgment and, where applicable, reports on how gifts were used.

SECTION 09

Strategic Plan 2025–2030

Eight strategic priorities guide the College through 2030: academic quality, student success, technology, personnel, finances, partnerships, global engagement and sustainable growth.

Goals and Actions

Priority	Goal	Principal actions	Timing
Academic quality	External quality assurance	Complete the ECTE review of three programs; renew ASIC accreditation; publish an annual quality report and action log	ECTE 2026–2027; ASIC before September 2028; annually
Student success	Higher retention and completion	Progress contact, advising, Student Advisory Council, annual survey and published responses	Ongoing; reviewed annually
Sustainable growth	Diversified enrollment	Grow the five pathways in Section 6; set annual targets for each	Annual targets from 2027
Partnerships	Church and institutional partners	Expand church partnerships and the Kairos University pathway; develop credit-transfer agreements	2026–2030
Personnel	Faculty development and continuity	Implement the faculty development plan; document leadership succession; add faculty in high-demand specializations	Plan adopted 2027; reviewed annually
Technology	Accessible, data-informed learning	Complete captions and transcripts for course videos; improve mobile access; use institutional effectiveness data in program review	Captions by 2028
Finances	Resilience	Build reserves to three months of expenses; grow donor and alumni giving; add revenue from book sales and consulting	Reserve target by 2029
Global engagement	International access	Translate core materials into Spanish and Portuguese, then French; strengthen support in Africa and Latin America	Spanish and Portuguese by 2029

Program Development

Because the College's regulatory position covers degrees in religious disciplines only, new degree programs will be religious in nature. A Master of Business Administration or Master of Education, as proposed in the earlier edition of this Plan, would require approval from the Texas Higher Education Coordinating Board. The College will therefore pursue these areas as follows:

- **Church administration and nonprofit leadership:** a graduate specialization within the Master of Ministry, building on the Bachelor of Ministry in Church Business Administration.
- **Christian education:** a graduate specialization for teachers in Christian schools, homeschool leaders and church education directors, building on the Religious Education specialization.
- **Certificates and micro-credentials:** short programs in ministry leadership, biblical counseling and worship arts, designed to the ECTE micro-credential standards and stackable into degrees.
- **Alumni continuing education:** short courses that keep graduates' ministry skills current and connect them to the College.

Each new program will be approved by the Board, published in the Student Catalog before enrollment opens, and reviewed for market demand, faculty capacity and financial viability.

International Expansion

- **Africa:** partnerships with churches and seminaries, supported by the Africa Representative, with scholarships for students in underserved areas and contextualized course examples.
- **Latin America:** Spanish and Portuguese course materials, partnerships with Spanish- and Portuguese-speaking churches, and local student-support contacts, drawing on Casa do Oleiro International Ministries' work in Brazil.
- **Asia-Pacific:** partnerships with Christian networks and agencies serving remote ministry workers, introduced through online conferences and workshops.
- **Regional learning partners:** optional short intensives with partner churches or seminaries, funded by gifts, that supplement but do not replace online study.

SECTION 10

Risk Management

The College identifies its principal risks each year and assigns a response and an owner to each.

Principal Risks and Responses

Risk	Effect	Response	Owner
Dependence on one enrollment source	A partner's closure reduces new students, as occurred with Master's Commission International	Recruit through five independent pathways; track each pathway's share of new students	Vice President of Marketing and Mission
Thin operating margins	An enrollment dip or unexpected cost produces a deficit	Conservative budgets; three-month reserve target; quarterly review of results against budget	President
Key-person dependence	Loss of a leader in a small team interrupts operations	Documented succession plan; cross-training; written delegation framework	Board of Trustees
Accreditation outcome	ECTE review produces requirements or a delayed decision	Annual quality report and action log; complete evidence files; timely responses to reviewers	Vice President of Academics
Regulatory change	Loss or delay of a religious exemption	Keep all degrees religious in nature; complete the Texas Workforce Commission exemption in the current owner's name	President
Name confusion	An unaffiliated organization using the former name misleads the public	Consistent use of the current name; verification of degrees through info@gomosaic.college; Catalog statement on records issued before 2025	Vice President of Student Services and Registrar
Technology failure or data loss	Students cannot study; records are compromised	Platform monitoring; backups; extension of course periods during outages; data-protection policy	IT/LMS Administrator
Academic integrity and AI	Misuse of generative AI weakens assessment	Disclosure rules; originality checking; applied, scenario-based assessments	Vice President of Academics

SECTION 11

Performance Measures and Review

The College measures progress against stated baselines and targets, and the Board reviews the results each year.

Key Performance Indicators

Measure	Baseline	2030 target
Total enrollment	389 (2026)	475
Retention	83% (2025)	85% or higher
Graduates per year	57 (2025)	70
Share of new students from any single pathway	To be measured from 2027	No more than 25%
Written feedback returned within the Catalog deadline	To be measured from 2027	95% of submissions
Students reporting satisfaction with their program (annual survey)	To be measured in March 2027	85% or higher
Revenue and support	$201,830 (2025)	$245,000
Operating reserves	To be reported in 2026 statements	At least three months of operating expenses
Change in net assets	Positive in 2023, 2024 and 2025	Positive every year
External quality assurance	ASIC accredited; ECTE applicant	ASIC renewed; ECTE decision received for three programs

Targets in this table are proposed for Board approval with this edition of the Plan and are reviewed each year with the annual budget.

Monitoring and Annual Review

The Executive Leadership Team reports progress on each measure to the Board at least annually, using data from the College's institutional effectiveness system, the annual student survey, program reviews and financial statements. Where a measure falls short, the report names the cause, the corrective action, the person responsible and the date for follow-up. The Board then confirms or revises the Plan, its targets and the next year's budget.

SECTION 12

Summary

Mosaic Christian College enters the second half of this Plan financially sound, debt-free and focused on its mission.

The Plan in Brief

- **Mission:** creating disciples of Christ without creating disciples of debt, through affordable, fully online, Christ-centered education.

- **Programs:** Bachelor of Ministry, Master of Ministry, Master of Divinity and Doctor of Ministry, with ministry application in every course and a supervised internship in every program but the doctorate.
- **Market:** a capped total cost of $10,200 for a bachelor's degree, far below comparable online Christian institutions, serving adults already in ministry in the United States and abroad.
- **Results:** retention up from 78 to 83 percent and graduates up from 44 to 57 a year since 2022; surpluses in 2023, 2024 and 2025; no long-term debt.
- **Priorities:** complete the ECTE review, renew ASIC accreditation, diversify enrollment, build reserves, develop new religious-discipline programs and expand internationally.
- **Accountability:** measurable targets for 2030, reviewed by the Board each year.