

2019 Annual Report

*Now*  
IS THE TIME



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## A Note From Pastor Hans

Thank you.

No, really. Thank you.

Seriously. I can't thank you enough.

Why? Because I have a hunch I know how you'd answer the following question:

**What is the faith of the next generation worth? What is the faith of your children or grandchildren worth? What is the faith of your friend or neighbor worth? Sister or brother? Best friend or spouse?**

WHY DO I ASK THIS QUESTION? BECAUSE THE REALITIES OF CHURCH IN AMERICA ARE STAGGERING:

- Between 1930's and 1980's, 68-70% of Americans were members of churches. But get this: Since 1999, church membership in America has fallen by 20%. Just 50% belong to a church. Amongst millennials, 42% are members of churches, while 33% have no religious affiliation. ("U.S. Church Membership Down Sharply in Past Two Decades," Jeffrey Jones, [www.gallup.com](http://www.gallup.com))

A RECENT STORY FROM LUTHER SEMINARY IN ST. PAUL, THE LARGEST OF OUR LUTHERAN SEMINARIES, REPORTED THE FOLLOWING:

- Currently, the total average weekly worship attendance at U.S. churches of the Evangelical Lutheran Church of America (ELCA) is 899,000. Given the current trends, by 2041 - in just 20 years - that number is projected to drop to 15,811. That's a 98% decline.
- Today, there are 3,458,839 members of ELCA churches. That number is projected to drop to 66,540. Again, a decline of 98%. ("Will the ELCA be Gone in 30 Years?", Dwight Zscheile, [www.faithead.luthersem.edu/decline/](http://www.faithead.luthersem.edu/decline/))

We all know this is real, because we've all experienced it. We all know a son or a daughter, a husband or a wife, uncle or aunt, neighbor or friend who has walked away from the church. Who have said, "enough." We all know a loved one who was bored or hurt or turned off by the church.

Because of this, I know how you would answer my question:

## WHAT IS THE FAITH OF THE NEXT GENERATION WORTH?

You'd say the same thing I would: **It is worth everything.** It's worth any change necessary to ensure that our kids and grandkids and friends and the people you know and love—that they know the faith that gives us hope and peace and joy.

I know it's worth everything to you.

Do you know why I know this? **Calvary is a church that is defying odds.** Worship attendance has grown by 40% since 2013. We have 100's of adults growing deeper in Connect Groups and Circles. We welcome over 300 kids to vacation Bible school. Each Wednesday night a modern worship service welcomes an average of 200 students and parents. And over this past year, you pledged over \$4 million dollars in financial and in-kind gifts to the "Now is the Time" Appeal that will ensure we have space to welcome even more. As one elder member put it: "This isn't about me. This is about those we don't even know yet, and those who haven't been born yet."

It's worth it.

It is worth everything.

Thank you. Seriously, thank you. I'm so honored to serve as your pastor.



Pastor Hans

# From Calvary's President

Dear Calvary Family!

All around the church these days, there's an exciting level of enthusiasm, not just for where we've been, but even more for what's next! Since Calvary was founded 143 years ago, God has said again and again, "Now is the time, Calvary!" And, every time Calvary responded great things have happened. This year was no exception!

- **Building for the future...** we made a monumental congregation-wide decision to commence a \$6 million renovation and expansion project to give us the right kind of space needed to lead more people to a lifelong faith.
- **Growing our capacity for ministry...** Executive Minister, Angie Larson, joined our team to oversee and expand our Caring Ministry, Kid and Student Ministry, as well as our Service Ministries teams.
- **Raising up new leaders...** we have 8 members who are attending Seminary and we are also exploring partnerships that will give students experience under Calvary mentorship.
- **Connecting in new ways...** in December we broadcasted a Calvary Unplugged service online and it was viewed over 3,500 times! Our online presence is growing.
- **Serving God's people...** 1000's of Backpack Attack bags were packed, \$1000's were given to The Shelf, and we concluded our 3-year \$60,000 partnership in Bihar, India.

In Exodus, God had a vision to lead the people to a promised land, but it took Moses and the Israelites working together to organize that logistically massive move of 2 million people. In Acts, the gospel went out to all nations, but it didn't spread by itself - it took the strategic efforts of missionary-minded people like Paul and Barnabas. Here's what I know: **The vision comes from God, but the faithful and sometimes challenging work of realizing a vision happens when God's people learn to move, serve, stretch and do ministry in new ways together.** God is again saying, "Now is the time!" I'm so thankful for the huge steps we took this year so that more and more might know the joy, hope and peace of the faith we know.

I've never been more excited about the future of our church. I'm honored to serve as Calvary's president and I'm in awe of your faithful dedication to our mission: *...to lead all people to a lifelong faith in Jesus Christ!*

~ Deb Dittberner, President

*2019 Council: Deb Dittberner, Marc Sugden, Bonnie Schnell, Bruce Luehmann, Jana Berndt, Tyler Geyen, Jennifer Rentz, Kathy Hungness, Sarah Suchy*

## *From Calvary's Executive Minister*

I'm finishing my fourth month of being your Executive Minister. I've learned so much about Calvary's culture and strengths. In many ways it's been like drinking from a fire hose, but you've been gracious with me. It's a lot to learn. I've led weddings, funerals, and various worship services at both Calvary and three care centers in the area. I've visited members in their homes and enjoyed getting to know you all. I'm learning to preach at Calvary which offers a unique challenge with the diversity of worship styles. I've presided over worship and baptized some sweet little ones.

*I've visited members in their homes and enjoyed getting to know you all.*

Much of my time has been spent learning the various ways in which Calvary engages in God's mission and ministry in the world. Thinking strategically and carefully about how God calls us to serve the people within our congregation, those in the Alexandria area, and throughout the world.

I'm grateful to work with such a thoughtful and healthy staff culture, people who really work hard together and care for each other. I'm thankful for Hans' leadership and vision. I'm grateful to oversee talented people like Joanna and Maddie as we seek to continue to lead people to a lifelong faith.

*~ Angie Larson, Executive Minister*

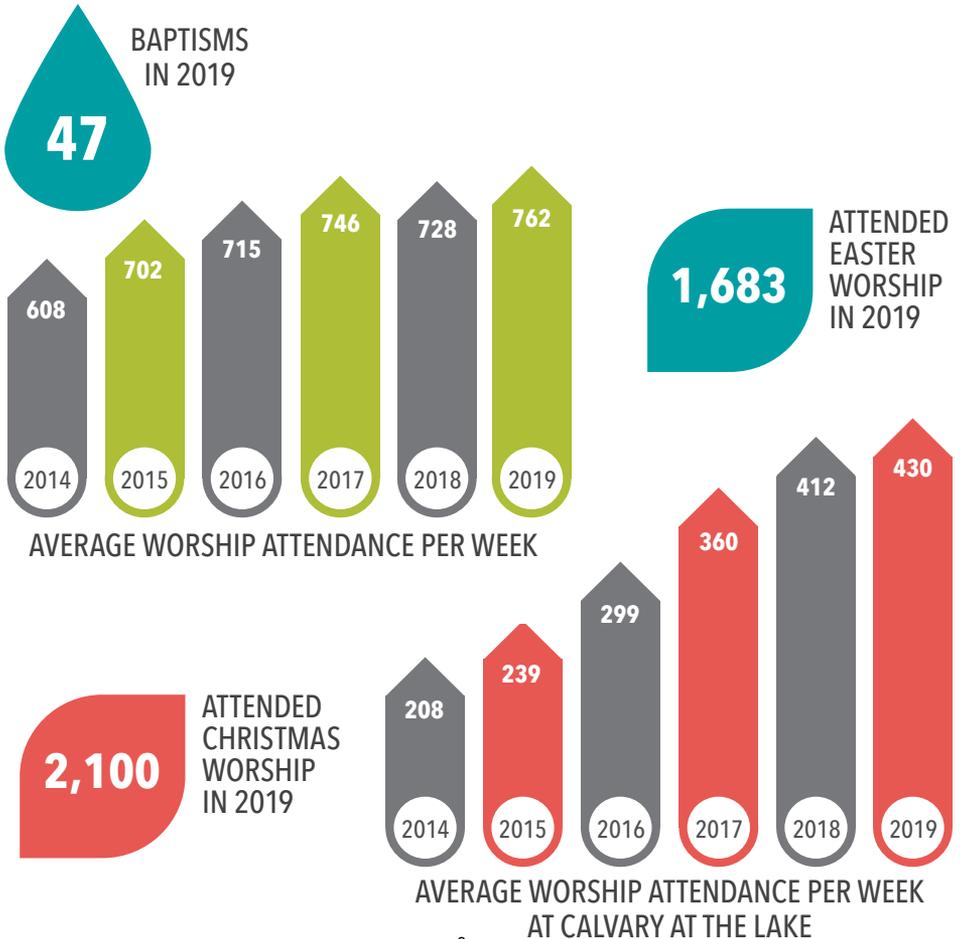


# WORSHIP

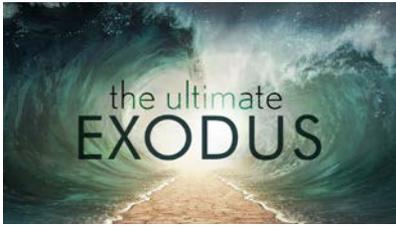
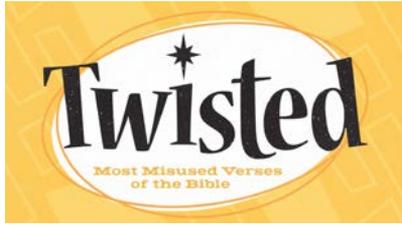


ONE CHURCH, MANY EXPRESSIONS

Worship is where we are reminded of our first and primary identity—we are children of God, just as we are, whatever we face in life. Worship is also where most people first engage with Calvary. The worship experiences we offer are our “front door,” if you will. Because of this, we strive to create irresistible worship experiences that are welcoming to all—whether one attends church every Sunday or has never entered the doors of a church.



# 2019 Worship Series



# Worship and Music

Happy New Year! A new year means another "Old Year!" A year that I'm so grateful to have been a part of here at Calvary. I am so honored and humbled to be a part of this team and serve as your Worship Arts Director. This year we have accomplished so much!

## HERE ARE SOME HIGHLIGHTS:

- With the help of our Tech Director and all our staff and volunteers we highly improved our technology in worship to increase our quality of worship inside and reach outside of our church building!
- We continue to add services at Christmas and Easter to accommodate more and more people who desire to worship at Calvary on those special holidays.
- We celebrated 25 years of Calvary's handbell choir with a special concert and commissioned piece for the occasion in November.
- We give thanks for incredible traditional worship music leadership in Joyce Engel, Pamela Phillips, Nicole Mattfeld, Nancy Schroeder, Brad Lambrecht, and Becky Worley.
- We are grateful for the countless number of musicians who provide vocal and instrumental leadership in our modern worship services.

I give thanks for all of you and look forward to another incredible year together at Calvary!

~ Nolan Weisz, Worship Arts Director

*Worship Staff: Kim Byrne (Worship Leader), Joyce Engel (Bellcanto Director), Kirk Gunderson and Bryce Galle (Sound), Joel Patterson (Tech Director)*



# CONNECT



LIFE IS BETTER CONNECTED

Calvary, you continue to catch the vision around the importance of connecting with one another in order to grow deeper in faith! During 2019, we had several opportunities for Connect Groups to form. Because there isn't one model that fits all groups, I meet with group leaders individually to find something that works best for their groups. For example, we have a new young adult Connect Group that watches videos to launch them into conversations focused on finding purpose in their lives, relationships, and careers. Another group of women meets weekly and discusses a book that they rotate choosing. This same group initiated their own service project by meeting outside of their regularly scheduled time to deliver food baskets for Jingle Bells. Several groups of empty nesters get together to share monthly meals, which has helped them form friendships and find ways to care for each other. This fall, a group formed at Grand Arbor, and they discuss the Bible lessons and sermon they heard the previous weekend in worship. This is all happening in addition to the Women's Circles, GIFT, Women's Bible Study, and Men's Bible Study which have faithfully met for many years. I look forward to expanding available resources, leader training opportunities, and group formation times in the coming year.

*~ Katie Dahl, Coordinator of Next Steps*



## Kid & Student Ministries

2019 for Kid and Student Ministry at Calvary has proven to be an amazing year of growth, learning together and lots of fun!



Sunday mornings are a busy time for the youngest kids at Calvary with DIG (Delight in God) for kindergarten through 3rd graders meeting between services and JAM (Jesus and Me) for 2-5 year olds meeting during the 10:45 worship service. What a joy to consistently be welcoming new kids and families to these times of ministry. I'm so grateful for the volunteers that have stepped up and into leading these groups of kids on a regular basis!



Wednesday nights are a whirlwind of student ministry and worship—in the very best way! Impact for 4th and 5th graders meets from 5:15-6:00pm before worship and Elevate and FUSE have been meeting from 7:00-7:45pm after worship. Impact has had a great fall with service projects such as writing letters to veterans and santa for seniors as well as learning about ways to build their friendships and what it means to be a leader. I couldn't ask for better volunteers than the women that run Impact—they are rockstars! Elevate has had an awesome year learning and doing service projects as well. A couple examples of their service projects include packing school supplies, writing cards to people in prison for Christmas, and delivering goodie baskets to our neighbors to wish them Merry Christmas and thanks for their patience during our construction phase! I'm also so grateful to the Elevate leaders who show up consistently for these groups of students.



FUSE, our high school ministry, took on a new look this fall with Angie guiding them in some leadership skills, then breaking into small groups with awesome leaders and it has been great! We've averaged 15 kids each week and look forward to continuing with this group in the new year!

## SOME OTHER HIGHLIGHTS FROM 2019 INCLUDE:

- Over 300 kids ages 2-18 participate in our various kid & student ministries.
- Vacation Bible School welcomed 300 kids and 100 leaders this summer, and one-third of those kids were new to Calvary!
- About 90 adults participated as mentors to middle school students as part of Elevate on Wednesday nights.
- We took 15 high school students and 7 adults on a Houseboat Trip to Rainy Lake this summer, and can't wait to do it again.
- Faith milestones were celebrated with 17 kids receiving first communion and 24 students being confirmed.
- About 150 kids and their families celebrated Christmas at our Kids & Carols event, including Calvary Preschool families.

We have big plans for 2020 and we can't wait to be in the new spaces for kids and student ministry when the building project is complete! It will be a great year of continuing to grow and learn together as we lead all people to a lifelong faith in Jesus!

*~ Joanna Green, Kid & Student Minister  
(with Jennie Hodgson, Support)*



# Women of Calvary Annual Report 2019

The Women of Calvary are "God's Work...Our Hands" in action!

## HIGHLIGHTS OF 2019 INCLUDE:

- **Quilts** (430+) for Lutheran World Relief and local organizations.
- **Mission Kits** (1100+) assembled and sent to Lutheran World Relief. These are baby, health and school and fabric kits.
- **Funeral Meals** served.
- Knitting and crocheting of **prayer shawls and baptismal blankets**.
- Knitted **baby blankets** (150) donated to Alomere Hospital and Life Connections.
- **Monthly "coffees"** held at Ecumen Bethany Community.
- Keeping the **library** organized and current.

**Spring Celebration, Höst Fest and Advent Brunch were our three major fund-raising and connect events.** The Spring Celebration was indeed welcome after a long, long winter! As in previous years, we had a wonderful turnout of people eager to buy the food, treats, purchase a chance for the beautiful quilt and enjoy the delicious salad/meatball luncheon at Höst Fest. The Advent Brunch welcomed in a crowd over of 150 friends and guests. A special thank you to the Calvary men who helped clean up and wash dishes.

Throughout the year the Women of Calvary donated **over \$7,000 in cash and goods** to a variety of causes including Luther Crest Camperships, Calvary Preschool, Safe Harbor, Lutheran World Relief, Lutheran Disaster Relief, and Laughing Buddha Meditation.

We were also able to pledge **\$7,000** to the building renovation project earmarked for kitchen furnishings.

Finally, we offer thanks for the countless hours of service from three leaders who retired this year, Marlene Thompson and Deanne Gustafson (quilting) and Mary Oberg (missions)

*~ Elaine Larson, WELCA Director*

# Calvary Churchmen's Financial Report

|                                      |                          |
|--------------------------------------|--------------------------|
| Balance on hand, January 1, 2019     | \$355.00                 |
| <b>Receipts:</b>                     |                          |
| Lutefisk Supper                      | \$8,568.00               |
| Interest on Checking                 | \$4.00                   |
| Men's Bible Study Breakfast Offering | \$889.00                 |
| <b>Total Income</b>                  | <b><u>\$9,461.00</u></b> |
| <b>Expenses &amp; Donations:</b>     |                          |
| Lutefisk Supper Expenses             | \$4,358.00               |
| Boy Scout Troop #412                 | \$400.00                 |
| Koopman Family Trust                 | \$329.00                 |
| Outreach Food Shelf                  | \$400.00                 |
| Habitat for Humanity                 | \$300.00                 |
| LOVE, Inc.                           | \$200.00                 |
| Calvary Youth Camperships            | \$1,100.00               |
| Calvary Preschool Scholarships       | \$200.00                 |
| Caring Hands Dental                  | \$150.00                 |
| Douglas County Car Care              | \$400.00                 |
| Daylight Center & School             | \$250.00                 |
| United Way                           | \$816.00                 |
| Lutheran Mideast Development         | \$250.00                 |
| Someplace Safe                       | \$300.00                 |
| <b>Total Expenses</b>                | <b><u>\$9,453.00</u></b> |
| Balance on hand, December 31, 2019   | \$363.00                 |

Attendance at the Lutefisk Supper was less this year, but 501 people eating lutefisk is still amazing! The Men's group meets every Wednesday morning at 7am for a spirited Bible study. We have a lot of questions and not so many answers but we feel that we retain a lot. If you have never come to one of our meetings, we urge you to give it a try—we are sure you will love it! The Men's group is a band of brothers in Christ.

~ Chris Worley, Treasurer

# SERVE



WE CAN DO MORE TOGETHER



Calvary is a Live United partner at United Way of Douglas and Pope Counties, contributing \$13,500 during 2019. We hosted 4 food packing events that engaged people of all ages and packed thousands of bags of food. In November, United Way asked Calvary to assist with their community packing event for the second year in a row. Calvary volunteers proudly wore their green “We Can Do More Together” t-shirts and helped pack another 1,000 Thanksgiving break bags.



We remain committed to United Way's Christmas Adopt-A-Family program as well and collected **300 Giving Tree gifts**. A group of 10 volunteers from Calvary has faithfully organized this project for the past several years.



Calvary continues to serve as the fiscal agent for The Shelf at Alexandria Area High School. This fall, we collected food through our Green Bag collection as a part of the Reclaim the Table series. Through mug sales, we also raised additional funds for The Shelf. The Advisory Committee of social workers, teachers, and Calvary members met regularly to assess needs and make sure food, school supplies, and personal care items were getting to students who need them most.

*The Shelf @AAHS Team: Lizz Ahrens, Sharon Bisson, Tamara Christenson, Mary Beth Farrow, Jess Kriel, Jo Petersen*

The commitment to serving our community, world, and church runs deep at Calvary. This year we completed our support of the Bihar partnership with Lutheran World Relief, and we packed thousands of bags of food for elementary students through United Way's Backpack Attack program. Elevate Connect Groups helped with service throughout the year as well, doing things like assembling LWR school kits, packing snack bags for local schools, and delivering treats to neighbors around the church. Serving on all levels is an important part of our identity.



Calvary gave its final **donation of \$10,000** to the Lutheran World Relief Bihar partnership during 2019. Over three years, the church and endowment committee contributed a **total of \$60,000** to help eradicate hunger in the Bihar region of India. Although we will continue to receive updates from LWR about the progress being made, they have sent us many positive updates from communities who received support. Children are healthier, women are receiving training, and crop yields are increasing.

*Bihar Team: Julie Anderson, Deb Dittberner, Angelina Lee, Bonnie Schnell, Jay Sieling, Dave Velde*



And finally, we give thanks to the many Calvary people who volunteer their time serving *inside* the walls of the church as well. More than 250 people serve throughout the year as ushers, communion servers and greeters, offering a warm welcome to members and visitors alike. During Easter we had 86 people volunteer for our 4 Easter services, and for Christmas 90 people volunteered throughout the 7 services. Thank you for your service to this place!

*~ Katie Dahl, Coordinator of Next Steps*

# Calvary Preschool

Calvary Lutheran Preschool is a vibrant ministry of Calvary Lutheran Church for the past 29 years. We are committed to creating a Christian atmosphere in which social emotional skills, spiritual growth, physical development and developmentally appropriate pre-academic opportunities are of the utmost importance. This year we provided an outstanding preschool experience for 68 families. Programming for three year olds was offered two days per week either morning or afternoon half days. Four year old classes included three days per week—morning half days OR full days, OR afternoon half days. Families could participate in early morning drop off if interested.

Our licensed and experienced teachers observed students in all they did to inform our teaching. They provided guidance, encouragement and well prepared lessons, as the children navigated the excellent learning environment. Students practiced and learned self-help skills, social skills and pre-academics with our new literacy based curriculum. Each day also included devotions and beloved Bible stories. Thank you again to the Endowment Committee for their generous donation last year for us to purchase great curriculum for our children. **We are proud to individualize learning for each child as they begin preparing for kindergarten.** We are proud to market Calvary Lutheran Preschool as a Christian, developmentally appropriate place where children can thrive and begin their journey of lifelong faith in Jesus

~ Connie Good, Preschool Director

## **Preschool Staff:**

Connie Good, Sarah Olson-Teacher, Kristin Notch-Teacher, Julie Bruder-Assistant, Jessica Wall-Assistant, Katie Dahl-Music Specialist



# *Caring Ministries*

Hello! My name is Maddie Elliott and I'm the Caring Minister at Calvary! Caring and serving the people of the church has always been a sense of call that I have felt in my life. The church should be a place where the people of God are welcomed and embraced in all circumstances and life events. I love being able to live out this call with the community of Calvary. I arrived as a member of the Calvary staff in June of 2019.

***The biggest joy in my role is to be able to visit with all kinds of Calvary folks and share in communion together.***

I spend my time visiting care facilities like Bethany, Grand Arbor, and Windmill Ponds and leading communion services there. The biggest joy in my role is to be able to visit with all kinds of Calvary folks and share in communion together.

We have been working hard to put energy towards reinvigorating our Friendly Visitor program. We are working towards a "relaunch" in the spring of 2020. We know that the best people to care for our people is...our people!

We are looking forward to what the future will bring as we continue fun events and programs like Prime Time, Senior Coffee, baby basket deliveries and more!

*~ Maddie Elliot, Caring Ministry Coordinator*

# Now Is The Time Building Expansion & Renovation Report

## WHAT'S HAPPENED?

A lot has changed on Calvary's property since the historic congregational vote on October 13, 2019! With resounding support from the congregation, the work on the property has begun. All the work being done is for the purpose of making sure that we have enough space and the right kind of space where all people can experience a growing relationship with Jesus Christ through worshipping, connecting and serving.

## HIGHLIGHTS OF FALL 2019 WORK INCLUDE:

- Foundations laid for expansion to the south
- Mechanical systems rerouted
- Second floor demolition



## WHAT'S COMING UP?

The property will continue to evolve over 2020. While the timeline is subject to change, the current general construction flow is listed below. We can't wait for all God has in store for our church family in the coming year—Now is the Time!

### WINTER

- Erect the expansion on the south end of lot
- Complete renovations of second floor for new staff offices and two multipurpose rooms

### SPRING

- Convert main level Svea wing into Calvary Preschool
- Add restrooms and preschool classroom to courtyard

### SUMMER

- Connect the expansion to the existing building
- Finish renovations on main level

### FALL

- Construction completed

## CONSTRUCTION COMMUNICATION TEAM

The team was formed this fall with three main purposes:

- Ensure the project reflects Calvary's mission to lead all people to a lifelong faith in Jesus Christ by worshipping, connecting, and serving
- Plan and implement the communication to the congregation
- Provide input and final sign off on construction related decisions

Members of the team include Elaine Larson, Rich Rentz, Jay Sieling, Cory Hodgson, Bruce Luehmann, Wade Cole of ORB Management, and Katie Rentschler, Calvary's Business Administrator (below). They welcome your feedback and encourage you to visit [www.calvaryalex.org/buildingproject](http://www.calvaryalex.org/buildingproject) to leave comments or questions and see the latest updates.





## Supporting Our Mission & Vision

Wow, Calvary, what a year 2019 has been! In this section, you will see various financial reports, including the 2020 budget overview, and an overview of the Now Is The Time building project financials.

I continue to see firsthand how generous and faithful the congregation is with gifts of time and money. I have seen again and again how the congregation responds to God's call in using those gifts to strengthen and invest in ministries that are leading people to a lifelong faith in Jesus Christ. What an honor it is to be part of the ministry at Calvary.

~ Katie Rentschler, Business Administrator

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## Stewardship Report

In the fall of 2019, the fifth annual General Fund Stewardship Commitment Challenge was incorporated with the Now is the Time Appeal. This stewardship campaign was designed to fund our ongoing General Fund for both operations support and the further development of ministry activities related to the church's mission: to lead all people to a lifelong faith in Jesus Christ.

Commitments for 2020 were a record high this year, with more households committing and over \$100,000 more pledged than the previous year. Our stewardship commitments allow us to project a significant portion of our General Fund income in 2020 as Calvary continues to move forward with its vision to worship, connect, and serve. Automatic giving continues to grow, comprising almost one-third of all worship income received. In 2019 we had 175 households giving recurring automatic gifts. These gifts are easy to set up, so go to [www.calvaryalex.org/giving](http://www.calvaryalex.org/giving) if you'd like to get started. Thank you to all who made financial contributions to Calvary in 2019, and to those who submitted their 2020 commitment!

Total number of commitments received for 2020: **289**

Total amount pledged to Calvary's general fund in 2020: **\$762,105**

*Financial Feasibility Team: Mark Watkins, Mike Svobodny, Jim Eidsvold, Brent Iserman, Mike Steidl, Rick Paulsen, and Bruce Luehmann.*

## Now Is The Time Financial Summary

Calvary's Now is the Time Building Renovation & Expansion Appeal began in the summer and fall of 2019 to raise necessary funds for the project. With a goal of securing \$5 million in pledges, we invited the congregation to participate. The support was overwhelming, and we are grateful to all those who have made a commitment to the project. At the end of 2019, we had received commitments from **302 households for a total of \$3,914,950.**

The chart below indicates both the income received and expenses to the project as of January 10, 2020. We celebrate that up to this point we have been using cash to pay all expenses for the project. Thank you, people of Calvary, for your incredible generosity that has made this possible! It's not too late to pledge, and contributions are welcome at any time to help reduce our overall need for financing. If you'd like to make a pledge, go to [www.calvaryalex.org/pledge](http://www.calvaryalex.org/pledge) or fill out a card in the church office. Also, if you'd like to make a gift to the project, write "Now is the Time" or "Building Project" on an envelope or in your check memo line and drop it in the offering plate. Another easy way to give is to set up a recurring gift at [www.calvaryalex.org/giving](http://www.calvaryalex.org/giving) and selecting "Now is the Time Project." Calvary, Now is the Time to continue to create welcoming space so that all people can experience a growing relationship with Jesus Christ!

*Now is the Time Appeal Co-Chairs: Dale & Donna Vollmers, Mark & Carmon Watkins, and Sam & Megan Steidl.*

| <b>Now is the Time Building Renovation &amp; Expansion</b> |                                |                           |                    |
|--|--------------------------------|---------------------------|--------------------|
| <b>Income</b>  |                                | <u>Anticipated</u>        | <u>Received</u>    |
|  |                                | Pledges Committed         | \$3,914,950        |
|  | 2018 donations                 |                           | \$194,923          |
|  | 2019 donations                 |                           | \$981,568          |
| <b>Total Income</b>  |                                | <b>\$3,914,950</b>        | <b>\$1,176,491</b> |
| <b>Expenses</b>  |                                |                           |                    |
| Total Known Costs  | <u>Category</u>                | <u>Budget</u>             | <u>Total Spent</u> |
|  | Construction                   | \$4,693,066               | \$497,423          |
|  | Professional Fees              | \$716,184                 | \$415,332          |
|  | Equipment                      | \$439,000                 | \$0                |
|  | <b>Total Known Costs</b>       | <b>\$5,848,250</b>        | <b>\$912,755</b>   |
| Total Variable Costs                                       |                                |                           |                    |
|  | Safeguard                      | \$328,515                 | \$0                |
|  | Financing/Closing Costs        | \$535,000                 | \$37,477           |
|  | Endowment                      | 5% of total cash received | \$0                |
|  | <b>Total of Variable Costs</b> |                           | <b>\$37,477</b>    |
| <b>Total Expense</b>                                       |                                | <b>\$6,896,765</b>        | <b>\$950,232</b>   |

# Treasurer's Report

Looking back on 2019, and forward to 2020 we can do so with pride and confidence. Worship attendance continues to grow and along with it so does the faithful financial support of Calvary's congregation. Ministry and programs continue to expand and grow. In addition, in 2019 the congregation faithfully committed support of a building renovation and expansion project. Thanks to a faithful and generous congregation, Calvary is alive and in a solid financial position.

## KEY 2019 FINANCIAL OBSERVATIONS:

- We celebrate over \$2 million in congregation gifts in 2019. \$995,567 in General Fund Worship Income and \$981,568 in building project donations make up the majority. Though the 2019 General Fund Worship income was below budget, the Worship Income was up nearly two percent over 2018.
- An excellent job was done by Calvary staff in budgeting and controlling expenses through the year. Total expenses were on target with the 2019 budget. Excluding a one-time historical accounting correction, total expenses would have come in under budget and less than one percent above 2018.
- \$109,571 in 2019 Benevolence and Donations was 11 percent of 2019 Worship Income.
- Calvary's General Fund checking account reserve 2019 year-end balance was \$208,529.
- In October 2019 Calvary's congregation approved a nearly \$6.9 million dollar 'Now Is The Time' building expansion project and financing engagement. Congregation giving units have pledged over \$3.9 million toward the project. \$1,176,491 in pledges have already been paid.
- \$950,232 in building expansion project expenses (construction, professional fees, campaign costs, etc.) have been paid to date with no borrowing required.
- The 'Now Is The Time' building project account year-end balance was \$386,795 and Calvary enters 2020 with no debt.

Looking forward to 2020, Worship Income is projected to grow 6.5 percent and Total Income 2.5 percent. Staff has been careful in budgeting expenses and will continue to monitor them closely. With everyone working together, Calvary is in a healthy position to continue moving forward in its mission to *lead all people to a lifelong faith in Jesus Christ*. Thank you for your generous support of financial gifts, time, and talent as we move forward into the new church year and watch our ministry grow and our facilities expand.

~ Bruce Luehmann, Treasurer

# Calvary General Fund Financials

**TOTAL GIVING TO ALL FUNDS IN 2019 WAS \$2,092,131!**

Calvary, thank you for your incredible generosity to our mission to lead all people to a lifelong faith in Jesus Christ!

| <b>Calvary Lutheran Church Analysis of Revenues and Expenses - General Fund</b> |                        |                        |                             |
|---|------------------------|------------------------|-----------------------------|
| <b>Revenues:</b>  | <b>2018 ACTUAL</b>     | <b>2019 ACTUAL</b>     | <b>PROPOSED 2020 BUDGET</b> |
| General Fund-Worship Offering Income  | \$ 979,829.05          | \$ 995,567.13          | \$ 1,060,000.00             |
| Program Income  | \$ 29,534.55           | \$ 27,862.96           | \$ 11,700.00                |
| Designated Donations  | \$ 61,933.99           | \$ 42,380.00           | \$ 18,030.00                |
| Other Income  | \$ 12,919.13           | \$ 8,228.60            | \$ 11,050.00                |
| <b>Total General Fund Income</b>  | <b>\$ 1,084,216.72</b> | <b>\$ 1,074,038.69</b> | <b>\$ 1,100,780.00</b>      |
| <b>Expenses:</b>  |                        |                        |                             |
| Benevolence and Donations   | \$ 109,427.74          | \$ 109,571.00          | \$ 106,000.00               |
| Program Expenses  | \$ 97,206.34           | \$ 79,224.15           | \$ 59,800.00                |
| Staff Expenses  | \$ 699,122.37          | \$ 713,977.52          | \$ 762,957.00               |
| Communication Expense   | \$ 5,378.40            | \$ 5,475.00            | \$ 5,380.00                 |
| Office & Administrative Expense   | \$ 58,732.09           | \$ 56,036.10           | \$ 54,500.00                |
| Property Expense  | \$ 104,938.73          | \$ 95,060.57           | \$ 102,400.00               |
| Other Expense   | \$ 9,537.14            | \$ 34,056.39           | \$ 9,680.00                 |
| Audit Clean Up *  |                        | \$ 16,530.87           |                             |
| <b>Total General Fund Expenses</b>  | <b>\$ 1,084,342.81</b> | <b>\$ 1,109,931.60</b> | <b>\$ 1,100,717.00</b>      |
| <b>Net Total</b>  | <b>\$ (126.09)</b>     | <b>\$ (35,892.91)</b>  | <b>\$ 63.00</b>             |

\* An audit conducted by Clifton Larson Allen resulted in cleaning up historical financial records, resulting in a one time correction of \$16,530.87.

A detailed budget and balance statement is available in the church office.

# Preschool Budget

| Calvary Lutheran Preschool 2019-2020 Budget |                            |                     |                      |
|---|----------------------------|---------------------|----------------------|
|   |                            |                     |                      |
| <b>Income</b>                               |                            | <u>Budget</u>       | <u>Sept-Dec 2019</u> |
|   | Registrations              | \$ 3,300.00         | \$ 100.00            |
|   | Tuition                    | \$ 113,324.00       | \$ 55,525.08         |
|   | Before School Care         | \$ 4,150.00         | \$ 235.00            |
|   | Before Lunch Care          | \$ 2,375.00         | \$ -                 |
|   | Snacks/Milk Reimbursement  | \$ 2,000.00         | \$ 239.08            |
|   | Misc. Income               | \$ 5,000.00         | \$ 1,906.11          |
| <b>Total Income</b>                         |                            | <b>\$130,149.00</b> | <b>\$ 58,005.27</b>  |
|   |                            |                     |                      |
| <b>Expense</b>                              |                            | <u>Budget</u>       | <u>Sept-Dec 2019</u> |
|   | Snacks/Milk                | \$ 2,000.00         | \$ 148.32            |
|   | Telephone                  | \$ 400.00           | \$ 113.90            |
|   | Equipment                  | \$ 2,500.00         | \$ 955.79            |
|   | Consumable Supplies        | \$ 500.00           | \$ 1,653.57          |
|   | Staff Continuing Education | \$ 400.00           | \$ 42.10             |
|   | Staff Background Checks    | \$ 200.00           | \$ 307.30            |
|   | Staff Recognition          | \$ 200.00           | \$ 12.97             |
|   | Staff Salaries & Insurance | \$ 123,949.00       | \$ 54,849.02         |
| <b>Total Expense</b>                        |                            | <b>\$130,149.00</b> | <b>\$ 58,082.97</b>  |
|   |                            |                     |                      |
| <b>Net Income</b>                           |                            | <b>\$0</b>          | <b>-77.70</b>        |

# The Endowment Fund

The Endowment Fund stands at \$315,183 as of 12/31/19. Investment returns this year have been positive! Payments made by the Fund this year totaled \$22,804. The majority of this sum, \$17,045, paid for seminary tuition for 6 calvary students for either an M. Div, M.A., or Certificate degree. The balance supported local charities listed in the financial report.

The major purpose of the Endowment Fund is to pay tuition for students enrolled at the Seminary who are Calvary members and who intend to serve our wider Lutheran church. This coming year there will be 8 students supported by the fund...isn't that wonderful? This is Calvary's effort to meet the growing need in our denomination for pastors. And of course to meet this need, our Endowment Fund needs to grow, and with your support it will. Please consider the Endowment Fund when planning your estate. If you are uncertain as to how to do this, please contact any of the committee members listed below.

~ Chris Worley, Endowment Chair

*Endowment Committee: Chris Worley, Nancy Einerson, Mike Svobodny, Bruce Luehmann, Jim Eidsvold, Pam Wilbur, Dale Vollmers, Derek Trosvig, Hans Dahl, Scott Larson (Investment Advisor)*

## CALVARY LUTHERAN CHURCH ENDOWMENT FUNDS Summary of Activity Report 2019

| <b>Fund Balances and Assets</b> | <b>12/31/2019</b> | <b>12/31/2018</b> | <b>12/31/2017</b> | <b>12/31/2016</b> |
|---------------------------------|-------------------|-------------------|-------------------|-------------------|
| Edward Jones Investment Account | \$302,220         | \$281,775         | \$340,161         | \$333,626         |
| Checking Account                | \$12,963          | \$3,250           | \$4,955           | \$3,803           |
| Mina Estate Lot                 | 0                 | 0                 | 0                 | \$44,400          |
| Pastor Dahl Note Payable        | <u>0</u>          | <u>0</u>          | <u>0</u>          | \$4,484           |
| <b>TOTAL ENDOWMENT FUND</b>     | <b>\$315,183</b>  | <b>\$285,025</b>  | <b>\$345,116</b>  | <b>\$386,313</b>  |

### DEPOSITS 2019

|           |       |
|-----------|-------|
| Gifts     | \$575 |
| Dividends | \$220 |

### DISBURSEMENTS 2019

|   |                 |
|---|-----------------|
| Knute Nelson (2 <sup>nd</sup> of 4)                 | \$1,000         |
| Luther Crest Bible Camp                             | \$830           |
| Elder Network                                       | \$829           |
| Calvary Preschool (2 of 2)                          | \$3,100         |
| Seminary Tuition Payments Made                      | \$15,345        |
| Seminary Tuition Due                                | <u>\$17,000</u> |
| <b>Total 2019 Disbursements from Endowment Fund</b> | <b>\$22,804</b> |



## ***Congregational Annual Meeting Agenda*** January 26, 2020 - 9:30AM

- I. Call to order
- II. Devotions, Pastor Hans
- III. Certification of Quorum
- IV. Report of Council Chairperson, Deb Dittberner
- V. Treasurer's Report, Bruce Luehmann
- VI. Endowment Fund Report, Chris Worley
- VII. Other Business
  - 1) Adoption of the 2020 Budget
  - 2) Election of 2020 Council Members
  - 3) Now Is The Time Update
- VIII. Adjourn