

**LIKE** **NO** **OTHER** **2022**  
*Annual Report*



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# A NOTE FROM PASTOR HANS AND DEB

Hi everyone!

## **This has been a year *like no other*.**

What a year, Calvary!? Who would have thought back in early March when we closed our building and moved to online worship only that in January we would still be in the same position? If you had told me that we would have to postpone our Annual Meeting to June 6 because of Covid, I would've laughed. Add to that ugly politics, economic instability and racial tensions like many of us have never experienced before. This has been a year like no other.

But, here's what you have reminded us of this year: The church is not a building. It never was. It never will be. Our building may be closed, but Calvary was never closed or cancelled. Friends, you are the church. And, on the pages that follow you will hear how the church is alive and well and stronger than ever because of you!

## **You are a church *like no other*.**

It would've been understandable for us to have gotten cautious this year, to pull back or put the brakes on things for the year. Calvary, you could've chosen to wait Covid out. I think no one would have flinched had you chosen to just put things on hold.

...But you would have nothing of it! As you read the pages of this report you'll hear how, rather than pulling back, you've done the opposite. Rather than hunkering down, you've doubled down on serving our community and those in need. You've doubled down on generosity. Calvary, you distributed 100's of Christmas dinners, cared for the staff at our neighborhood school, wrote countless notes and made oodles of phone calls, sent out 1000's of Calvary Kid Crates—from Alexandria to the state of Virginia, made 1000's of masks for healthcare workers, purchased, packed and delivered \$22,000 worth of food to families in need this summer, helped other churches struggling through the pandemic...and most of all, you've invited more people to worship than ever! During this year like no other, you've been a church like no other.





## **Reaching out *like no other*.**

In a time when we should've shrunk as a church, guess what? We've grown. How is this possible? You've been reaching out to your friends and neighbors and relatives, both near and far, inviting them to experience God's word of hope, faith and love through our online ministries. 1000's view worship and the Daily Dose every week. People from California, to Colorado, to the Iron Range are tuning in weekly. You are reaching out like no other.

## **We follow a God *like no other*.**

As we prepare to boldly follow God's call in 2021, here's what we're most proud of: You do all of this, Calvary, because we follow a God like no other. You know the world needs the love and hope of Jesus now more than ever. This has been a hard, hard year. For you. For our families. For our staff. For all of us. Thank you for being a beacon of love and hope that only comes from God.

We are all eager for 2021 and the hope it holds for us. So, you'll notice something new on the pages enclosed: A new logo. Covid has disrupted all of our lives. It's time for a fresh start. This new logo actually says a lot about us who we've always been and our commitment to our mission here in this place. You'll notice three things: First, the "C" of the logo is broken into 3 parts to remind us who we worship—a God known to us as the Father, Son & Holy Spirit. A God of yesterday, today and tomorrow. Second, the middle section of the "C" is blue, reminding us that in the waters of baptism we are one, united as Christ's body, whoever you are, wherever you've been, regardless of politics, race, economics, gender or background. Third, the blue of the "C" also reminds us of Alexandria, a community of lakes where we are rooted and seek to live out God's mission.

During this year like no other, thank you for being a church like no other and for reaching out like no other...as, together, we follow a God like no other.

Grateful for the faith we share,

Hans Dahl & Council President, Deb Dittberner



# WORSHIP

It's no secret that during 2020, worship looked different than we imagined it would a year ago. And while we look ahead with joy to days of being together in our new and renovated worship spaces, we were reminded over and over during the past year that the "church" goes far beyond the confines of a building. From the Daily Dose to the Christmas Night of Worship to weekly worship, we experienced consistent online engagement from worshippers across Minnesota, and as far away as Idaho and South Carolina. Whether it was a friend who shared worship on Facebook or a neighbor who invited someone to watch on local Cable access, thousands of people heard God's promises in brand new ways. But what remains constant is that worship reminds us of our first and primary identity—we are children of God, just as we are, regardless of where we live, and whatever we face in life.

*"I am often on the road traveling for my RN work with Knute Nelson Home Care and Hospice. Having online church as an option is important for me as I am able to listen to God's message wherever I go and feel like I'm a part of the service. I am reminded that God is everywhere and always traveling with us, to keep us safe. He is watching over me, while I care for others in need."*

SAMMI OLSON (ALEXANDRIA, MN)

*"I am so happy to have been led to your online worship by my long-time friends, Paul and Arlis Hanson. Finding Calvary has filled a decades-long void. I am so grateful!"*

DUANE DALE (MOSCOW, ID)

*"Calvary's virtual connection has been such a light for my family. We had recently moved out of state and weren't able to find a church family before the pandemic. It's been wonderful to still feel a part of our Calvary family so far away. We have moved many places, and finding a community like Calvary is very rare. The Daily Dose is something I look forward to. Everything is very approachable and easy to navigate. We are so grateful we can still worship with Calvary states away!"*

STEPHANIE (SAHLI) GILBERTSON (SAN CARLOS, CA)

*"I want to thank your church for providing what I consider the best online worship presence during this pandemic. Unfortunately not all congregations can provide what Calvary does, but you have found the right style to provide me a worship experience. So when your congregation 'measures' what you are providing, know that it is precise, in my eyes. Thank you for providing inspiration in these difficult days of the world."*

PAUL HANSON (SIOUX FALLS, SD)

## OUR **WORSHIP IMPACT** IN 2020

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**48** BAPTISMS

**42** WEEKLY ONLINE SERVICES

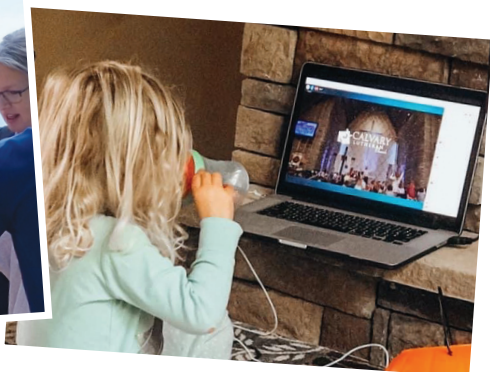
**104** DAILY DOSES

**249** NEW YOUTUBE SUBSCRIBERS

**1,102** NEW FACEBOOK FOLLOWERS

**8,328** NIGHT OF WORSHIP ONLINE VIEWS

**631,533** COLLECTIVE MINUTES VIEWED ON FACEBOOK





# CONNECT

Whether Connect Groups met to discuss the weekly sermon, books, or simply to check-in, intentionality was key during 2020. Groups of all ages and stages got creative and utilized Zoom, and when the weather was nicer, some even met at a distance in backyards or parks. One-on-one connections thrived during the year as well. Care team members and staff wrote letters and made hundreds of phone calls to those who were especially isolated and vulnerable. And faith formation happened in unique ways for Calvary kids and students.

Volunteers distributed hundreds of Calvary Kid Crates, reaching new families in the area and beyond. And hundreds viewed our student/parent event on Facebook and YouTube. **Life is better when we are connected.** Circles are better than rows. We grow spiritually when we connect relationally. You've heard us say these things again and again, and even a pandemic couldn't sway Calvary connections from happening.

*"The Kids Crates have helped my family feel and stay connected during this time when we can't attend in-person services. I enjoy volunteering my time to help make them possible as I know how much of an impact they have on all of the children and families. My daughter looks forward to the delivery of her box each month!"*

JANELLE NEGAN (ALEXANDRIA, MN)

*"Covid stepped in to make our first Connect Group gathering through Zoom instead of in-person. Even though our group was a bit intimidated and unsure, we all soon recognized that meeting via Zoom was a positive step in what was setting up to be a long haul. I believe our group has crossed the 'getting acquainted' threshold and has come to enjoy the benefits of being in a Connect Group. Zoom saved the day for our group."*

JOHN LOKEN (ALEXANDRIA, MN)

*"As a newcomer to Alexandria, I had attended worship at Calvary just a handful of times prior to the pandemic shut down in March 2020. Thanks to Calvary's online presence, through worship, reflection, music, discussion, and a virtual Connect Group, I am now entering 2021 more fully and deeply connected to God, self, family, community, and my new church home, all while being 'apart.' AMAZING!"*

CHERYL WHITCHURCH (ALEXANDRIA, MN)

## OUR CONNECTIONS IN 2020

**4 COVID-FRIENDLY DRIVE-THRU EVENTS**

**19 VIRTUAL CONNECT GROUPS**

**283 MONTHLY CALVARY KID CRATES**

**346 KIDS PARTICIPATED IN CALVARY SUMMER EXPERIENCE**

**400 SUMMER LIKE NO OTHER CAN KOOZIES**

**500 ROOT BEER FLOATS**

**857 FACEBOOK & YOUTUBE VIEWS OF STUDENT EVENT**

**2,736 LUTHER CREST MINI DONUTS**





# SERVE

"Go and do likewise." Jesus shows us throughout his life that serving our neighbor is what we were made by God to do. In this year like no other Calvary has been a church like no other serving our community with great generosity during challenging times. Calvary became even more of a community leader through Covid-19: making thousands of masks for the community, enabling students to be fed through the Backpack Attack program and the Shelf at the High School, sending teams of people to work on the Habitat for Humanity Faith Builds Home, adopting families through the Giving Tree, thousands of care calls and letters to our older members, supporting individuals struggling with food or financial needs from the pandemic, helping kids grow in their faith, thanking our teachers, and providing hundreds of families with Christmas dinner. We've been able to share generously with our neighbors throughout a challenging year, truly doing God's work in the world.

*"I've lived in Alexandria all my life and I've never seen how difficult some people have it. I was glad to deliver Backpack Attack bags"*

KEN PEXSA (ALEXANDRIA, MN)

*"It was an honor to participate in the Christmas meal project. The families that came to pick up their meals were so grateful and appreciative of the generosity of others. It touched my heart and filled my soul to be part of this ministry."*

PAM WILBUR (ALEXANDRIA, MN)

*"The Shelf for Students at Alexandria Area High School is a tremendous blessing to students and their families. The opportunity to assist in meeting essential needs, including food and hygiene supplies—especially during distance learning—contributes tremendously to a student's ability to engage in learning as well as increasing personal feelings of self-worth and dignity. The gratitude felt for the support of Calvary Lutheran Church and its congregants is immeasurable!"*

TAMARA CHRISTENSON (AAHS SOCIAL WORKER)

*"Affordable housing is a huge need in our community. We were happy to help volunteer on a Faith Build Day to help a family get a little closer to moving in and home ownership."*

JOHN SEVERSON, CALVARY HABITAT TEAM LEADER

## OUR SERVICE IMPACT IN 2020

**6 HABITAT TEAMS**

**79 FAITH CHESTS BUILT**

**92 QUILTS MADE**

**310 CHRISTMAS MEALS**

**2,100 SUMMER BACKPACK ATTACK MEALS DELIVERED**

**\$6,000 DONATED TO THE SHELF**

**\$7,885 GIVEN TO LOVE OUR TEACHERS AT LOCAL SCHOOLS**

**\$28,830 RAISED FOR BACKPACK ATTACK**

**20,000 MASKS FOR HOSPITAL, CARE FACILITIES, COMMUNITY**





Two years ago, members of Calvary's leadership began a conversation with leaders from West Moe Lutheran Church outside of Brandon, MN. West Moe was without a pastor, not large enough to hire a pastor of their own, and uncertain about their future, yet had an eagerness to see their church grow. They approached Calvary's staff and said, "We want a little of what you have!"

This is an all too common story for rural churches today. Many are isolated, stretched thin and ill-prepared to meet the unique challenges of ministry today. Covid-19 has only exacerbated these stresses. Additionally, there are fewer seminary graduates and denominations are strapped and unable to provide support.

At Calvary, we want all churches to thrive! To this end, Calvary leaders, partners and staff developed and submitted a grant request to the Lilly Foundation of Indianapolis, IN. This innovative proposal utilized the strengths of Calvary to gather, develop, strengthen and equip a network of outstate congregations, called the Calvary Partner Network. The purpose of the network is to help churches gain clarity, vitality and adaptability through one-on-one coaching, retreat gatherings, webinars and resources such as curriculum, sermons, bulletins & training. Calvary's proposal was selected by Lilly as one of 92 grants awarded.

Awards were given to colleges and universities, theological schools, denominational agencies, individual congregations and other faith-based organizations. **Calvary was awarded \$997,100 to invest in outstate congregations over 5 years, 2021-2025.**

We have begun to assemble an Advisory Team of ministry professionals from across the country to help guide our work, and are in conversation with several churches eager to join the Network already. The grant provides us with a year to ramp up and recruit in 2021, with Network training and activity commencing in 2022. To hear more about the Calvary Partner Network visit [www.calvarypartners.com](http://www.calvarypartners.com).



## MEET MADDIE ELLIOTT

### *Calvary West Moe Minister*

You may know Maddie as Calvary's Caring Minister, but now she is also serving as our Minister at West Moe.

Maddie is a student at Luther Seminary and her time with us will fulfill her intern requirements to become a pastor. She also serves as the Associate Director at Luther Crest Bible Camp. Maddie is married to Luke Elliott, and mother to sons Soren and Pax.



The purpose of the network is to help churches gain clarity, vitality and adaptability through one-on-one coaching, retreat gatherings, webinars and resources such as curriculum, sermons, bulletins & training.



# CALVARY PRESCHOOL

IN THE HEART OF ALEXANDRIA

Calvary Lutheran Preschool is a vibrant ministry of Calvary Lutheran Church and we continued this year despite the global pandemic! 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. We did switch to distance learning for April & May but were back in school successfully this fall. This school year we are providing an outstanding preschool experience for 54 families.

## NEW SPACES

We are blessed to have started the school year in our dedicated, secure preschool wing! We have three classrooms, a kitchenette, director office, and lobby that have provided an excellent environment for our children to learn and grow. Thank you to the generous congregation for making this dream a reality for our preschool ministry!

## COVID PROTOCOLS

To keep all children and staff safe, we follow strict guidelines. The preschool wing is restricted to only children and staff. We implemented additional cleaning procedures and have a dedicated custodial staff to do that work.

We also received a grant to hire a staff person to specifically cover lunches and breaks for the all day staff to avoid crossing staff with teachers from the other room. We also have children bring their own snack and have provided individual boxes for their own private supplies.

## BUDGET

Attendance declined by about 20% due to family choice related to Covid. We were fortunate enough to receive grants from the Covid-19 Public Health Support Funds for Child Care in the amount of \$21,250 and a West Central Initiative Geers Funding Grant for \$7,500 to support increased costs from Covid-19.

## PROGRAMMING

Programming for three year olds was offered two half days per week in the morning. Four year old classes included three days per week—morning half days or full days. Families can participate in early morning drop off or after school care.

CURRICULUM AND ASSESSMENT

Our licensed and experienced teachers observe students in all they do to inform our teaching. They provide guidance, encouragement and well prepared lessons, as the children navigate the excellent learning environment. Students practice and learn self-help skills, social skills and pre-academics with our Opening the World of Learning (OWL) literacy based curriculum. Each day also includes devotions and beloved Bible stories. Katie Dahl teaches music and Pastors Hans & Angie hold regular chapel for the 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 2020-2021 BUDGET

Income		Budget	Sept-Dec 2020 Actuals	
	Registration	\$3,000	\$0	
	Tuition	\$97,758	\$40,239	
	Before/After Care	\$2,250	\$500	
	Milk Reimbursement	\$450	\$327	
	Misc. Income	\$4,000	\$29,850	*Received MN Child Care funding and a West Central Initiatives grant
Total Income		\$107,458	\$70,916	
Expense		Budget	Sept-Dec 2020 Actuals	
	Milk	\$450	\$177	
	Supplies	\$650	\$385	
	Equipment	\$3,000	\$134	
	Licensing Fee	\$300	\$300	
	Continuing Education	\$400	\$497	
	Staff Background Checks	\$200	\$40	
	Staff Recognition	\$300	\$250	
	Staff Salaries & Benefits	\$121,165	\$47,534	
Total Expense		\$126,465	\$49,317	
Net Income		-\$19,007	\$21,599	

# CANDIDATES FOR 2021

## CALVARY CHURCH COUNCIL

Calvary's Church Council will present to the congregation the following members who have indicated a willingness to serve a one year term, renewable up to six years. All eight members of Council are renewing their term. The following candidates were nominated, agreed to serve, and were approved by Calvary's current Church Council.



### JANA BERNDT

Jana became of a member of Calvary in 2017 and recently retired from a long tenure with Bremer Bank. She has served on Council for three years and will be serving in the President role this year.



### DEB DITTBERNER

Deb and her husband Jay have been members at Calvary since 1995. Deb is the Chief Medical Officer of Alomere Health, and has served on Calvary's Council for five years, most recently as the President.



### TYLER GEYEN

Tyler, his wife Rachel and two daughters became members of Calvary in 2016. Tyler is a dentist and owns Woodland Dentistry in Alexandria. Tyler has served on Council for four years, and will be serving in the role of Vice President this year.



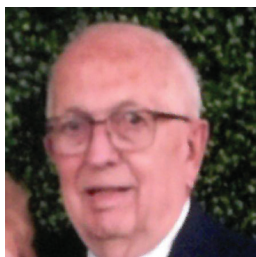
### **LUKAS GOTTO**

Lukas, his wife Alicia and daughter Braelynn have been members at Calvary since 2014. Lukas is the Technology Integrationist in the Alexandria Public Schools. This will be Lukas' second year on Council.



### **KATHY HUNGNESS**

Kathy, her husband Darren and daughter Morgan have been members at Calvary since 2000. Kathy is the Director of Administrative Services at PrimeWest Health. This will be Kathy's third year on Council.



### **FRANK PETERSON**

Frank and his wife Marlys have been members at Calvary since 1994. Frank is excitedly looking forward to 2 great-grandchildren being born this year. This will be Frank's second year on Council.



### **JENNIFER RENTZ**

Jennifer & her husband Rich have been members of Calvary since 1993, and are parents to two adult sons. Jennifer is retired from a long career at the Douglas County Hospital. She has served on Council for five years and is the current Secretary.



### **MARC SUGDEN**

Marc, his wife Charis and their three children have been members of Calvary since 2015. Marc is an attorney with Pemberton Law in Alexandria. He has served on Council for four years, most recently in the role of Vice President, and will be the Council representative on the newly appointed board for the Calvary Partner Network.

# NOW IS THE TIME BUILDING EXPANSION & RENOVATION

The work to expand and renovate Calvary's building began in 2019 with these goals: to address much needed deferred maintenance issues, and create the right kind of space and enough space where all people can experience a growing relationship with Jesus Christ through worshipping, connecting, and serving.

The construction ended officially in December 2020. We are so grateful for the support of the congregation throughout this year to make the dreams from long ago a reality. While Covid has certainly prohibited us from celebrating our new space as of yet, we are thankful for the blessings of this year that allowed our builders to move forward with minimal disruption to the schedule.

**Thanks to the generosity of people like you, we are entering 2021 with solid financials to report. Income received toward the project in 2020 was over \$838,000!** That level of giving allowed us to go several months without borrowing any money, effectively reducing our total interest expenses for the long term.

In addition, we are well within budget for the expenses on the project. The building certainly presented its fair share of surprises, like asbestos, soil corrections, and structural needs, but with all things considered we have spent very little of our contingency, or safeguard funds. This commitment to wise spending has allowed us to enter our final payments with confidence that we have been wise stewards of the gifts from the congregation.

With much excitement we also announce that we have given our first of five annual gifts to Calvary's Endowment Fund from 5% of total income received for the project. The first year's total gift amounted to \$88,301! We are proud to support the work of the Endowment Committee to build future leaders in ministry.

The next page shows the financials for the project through December 31, 2020. We expect that the final bills will all be paid by the time of the annual meeting in June and will give a full report at that time.

*Elaine Larson, Rich Rentz, Jay Sieling, Cory Hodgson, Bruce Luehmann, Katie Rentschler*

## Now is the Time Building Renovation & Expansion

Through December 31, 2020

### Income

	<u>Anticipated</u>	<u>Received</u>
Pledges Committed	\$3,914,950	
2018 donations		\$202,327
2019 donations		\$981,568
2020 donations		\$838,497
<b>Total Income</b>	<b>\$3,914,950</b>	<b>\$2,022,392</b>

### Expenses

#### Total Known Costs

<u>Category</u>	<u>Budget</u>	<u>Total Spent</u>
Construction	\$4,693,066	\$4,468,628
Professional Fees	\$716,184	\$586,995
Equipment	\$439,000	\$212,187
<b><u>Total Known Costs</u></b>	<b><u>\$5,848,250</u></b>	<b><u>\$5,267,810</u></b>

#### Total Variable Costs

Safeguard	\$328,515	\$78,007
Financing/Closing Costs	\$535,000	\$90,965
Endowment	5% of total cash received	\$88,301
<b><u>Total of Variable Costs</u></b>		<b><u>\$257,273</u></b>

<b>Total Expense</b>	<b>\$6,896,765</b>	<b>\$5,525,083</b>
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# WOMEN OF CALVARY

The Women of Calvary are “God’s Work...Our Hands” in action!

Covid-19 did not stop the Women of Calvary....they just adjusted!

They continued to make quilts, prayer shawls, baptismal blankets, and baby layettes which were distributed to local organizations. Add countless masks made to the list this year!

A special thanks to Elaine Simpson, who has kept us connected through her written devotions—170 and counting! We are all so thankful for her faithful sharing of life experiences. With gratitude, we were able to contribute \$7,000 to the building/renovation project.

*~ Elaine Larson, representing the Women of Calvary*

# CALVARY CHURCHMEN

The Calvary Churchmen continued to make an impact in 2020, though in slightly different ways than usual. From the start of the year’s in-person gatherings they were able to make a \$360 donation to the Salvation Army. Members have continued to live out their faith by being involved in connect groups, local service, and volunteering with special service events at Calvary.

A highlight from the year is to recognize the faithful service of John Loken, Kirk Gunderson, Mike McCormick, and Lowell Lenz for their work on the baptismal chests. Their hands made an incredible 79 faith chests this year, and many of them have already found homes with the babies who were baptized at Calvary in 2020.

*~ Chris Worley, representing the Men of Calvary*

# THE ENDOWMENT FUND

The Endowment Fund stands at \$421,621 as of 12/31/2020. Investment returns this year have been positive and the long term return of the fund over the last 11 years has averaged 9.26% per annum. In 2020, \$13,060 was paid out in seminary tuition fees for four Calvary students for either M.Div, M.A., or Certificate degrees. The balance of \$10,700 was donated to nine causes listed below in the financial report.



A huge thank you is due to the members of Calvary who have donated to the “Now is the Time” Building Project as 5% of those donations have been directed to the Endowment Fund. This amounts to \$88,302 for 2020. The primary purpose of the Endowment Fund is to support Christian education toward work within the Christian public ministry. This is Calvary’s commitment to meet the growing need in our denomination for pastors. To meet this need our Endowment Fund needs to grow, and with your support it is growing. If you have any questions about the Fund, or how you might help by including the Fund in your estate planning, please contact any of the committee members listed below. As from January 1st, 2021, Pam Wilbur is the Chairperson of the Endowment Fund.

~ Chris Worley, Outgoing Chair

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

**CALVARY LUTHERAN CHURCH ENDOWMENT FUNDS**  
*Summary of Activity Report 2020*

<b>Fund Balances and Assets</b>	<b>12/31/2020</b>	<b>12/31/2019</b>
Edward Jones Investment Account	\$399,072	\$302,220
Checking Account	\$22,549	\$12,963
<b>TOTAL ENDOWMENT FUND</b>	<b>\$421,621</b>	<b>\$315,183</b>

**DEPOSITS 2020**

Now Is the Time Commitment	\$88,302
Donations	\$6,450
Interest	\$21
Capital Appreciation	\$37,135

**DISBURSMENTS 2020**

Knute Nelson (3 <sup>rd</sup> of 4)	\$1,000
Habitat For Humanity	\$1,300
Luther Crest Bible Camp	\$1,000
Luther Campus Ministries	\$1,000
Elder Network	\$1,000
Salvation Army	\$2,000
Calvary Preschool (2 of 2)	\$1,000
ELCA - Dr. Steve Friberg	\$1,000
Worship Ministry School (N. Weisz)	\$1,400
Seminary Tuition Paid	\$13,060
<b>Total 2020 Disbursements from Endowment Fund</b>	<b>\$23,760</b>

# TREASURER'S REPORT

Calvary began 2020 with a \$1.1 million dollar budget, a 2.4 percent increase over 2019. Things changed early in 2020, we faced a new picture, closing the church facility and moving to all on-line services and connection. With concern how this may impact income a revised budget was drafted. Fortunately, as we moved through the first few months with no in-person services and a building expansion in process it was evident that Calvary's congregation remained faithful to the church. Though we ended 2020 with a General Fund deficit, we can be proud of the many things accomplished. With the strong, faithful support of the congregation Calvary remains in a solid financial position.

## KEY 2020 FINANCIAL OBSERVATIONS:

- Total congregation gifts in 2020 were nearly \$1.9 million. Worship Income, Designated gifts and other Donations were \$1,018,924, and building project donations were \$838,498.
- 2020 Worship Income was down about 3.4 percent from 2019 which can be attributed to the impact of no in-person services mid-March through December.
- Total General Fund Expenses were down 2.2 percent from 2019 and 1.4 percent below budget. Calvary's staff did an excellent job managing expenses. During this challenging time Calvary was still able to expand on-line worship and invest in giving back to the community through Backpack Attack, holiday meals, and more.
- Benevolence and Donations totaled \$117,667 in 2020, 12.2 percent of Worship Income.
- In April Calvary received a \$148,700 SBA loan available through the CARES Act. Application has been filed for full forgiveness of the loan through provisions of the CARES Act.
- Calvary's General Fund reserve year-end balance was \$340,094.
- 'Now Is The Time' building expansion donations in 2020 were \$838,498, bringing total donations to \$2,034,139. A total of 51.9 percent of the building project pledges have been paid.
- A contribution of \$88,301.81 was paid from the building project to the Calvary Endowment Fund, representing 5 percent of the donations received from start of the project through October 2020.

Worship Income is being held at the same level as budgeted in 2020, which is a 10.2% increase over 2020 actual. Expense increases are in place for operating a new and expanded facility. The budget also reflects additional expense in support of Calvary’s new Partner Network. These expenses are offset in the budget with income that the network will reimburse to Calvary. There are three new staff roles within the budget for a part-time bookkeeper, part-time digital minister, and full-time lead kid & student minister. The Church Council has approved to operate under this conditional budget until Calvary’s Annual Meeting when the budget will be reviewed for congregation approval.

~ Bruce Luehmann, Treasurer

# CALVARY GENERAL FUND BUDGET

				2021 Budget	2020 Final	2019 Final
Income						
	10000 · GENERAL FUND -WORSHIP INCOME					
	10100 · Offering Envelopes			1,055,000.00	954,439.50	961,544.65
	10200 · Loose Offering			5,000.00	7,088.08	34,022.48
	Total 10000 · GENERAL FUND -WORSHIP INCOME			1,060,000.00	961,527.58	995,567.13
	11000 · PROGRAM INCOME					
	11150 · Vacation Bible School Income			6,000.00	600.00	1,752.00
	11220 · Speakers				0.00	6,500.00
	11260 · Cruisn' With Calvary Trip Pmts				0.00	2,833.00
	11300 · Funerals			1,000.00	4,064.58	12,998.82
	11400 · Parish/Caring Ministry			50.00	500.00	0.00
	11500 · Small Group/Books				0.00	64.89
	11600 · Weddings			500.00	1,325.00	1,724.00
	11720 · Evening Wednesday Suppers				0.00	1,990.25
	Total 11000 · PROGRAM INCOME			7,550.00	6,489.58	27,862.96
	12000 · DESIGNATED DONATIONS					
	12100 · Building Fund (to transfer)				240.00	220.00
	12125 · Calvary @ Lake Income				0.00	1,385.00
	12150 · Baptismal Supplies Donations				0.00	125.00
	12270 · Campership Donations				0.00	1,700.00
	12300 · Other Designated Ministries				0.00	89.00
	12500 · Radio Ministry			3,000.00	2,325.00	3,240.00
	12600 · Special Missions				980.00	315.00
	12700 · Special Projects				0.00	8,961.00
	12900 · World Hunger/Missions				2,240.00	4,726.00
	12901 · Designate/Mem Fund Transfer Inc				0.00	17,500.00
	12905 · Bihar donations				500.00	140.00
	12906 · Backpack Attack			10,000.00	28,830.00	650.00
	12907 · Flowers				0.00	3,329.00
	Total 12000 · DESIGNATED DONATIONS			13,000.00	35,115.00	42,380.00
	13000 · Other Income					
	13001 · USE OF FACILITY			250.00	130.00	2,590.00
	13500 · Sunday Fellowship Coffee			100.00	105.16	853.60
	14000 · Misc Income				21,503.88	0.00
	14500 · Undesignated Thrivent Choice			2,500.00	2,477.00	2,333.00
	16000 · Olive Oil				73.00	2,452.00

# CALVARY GENERAL FUND BUDGET

		2021 Budget	2020 Final	2019 Final
	17000 · CLIM Program	42,650.00	16,100.00	0.00
	18000 · Calvary Partner Network	37,500.00		
	Total 13000 · Other Income	83,000.00	40,389.04	8,228.60
	Total Income	1,163,550.00	1,043,521.20	1,074,038.69
	Expense			
	30000 · GENERAL FUND EXPENSE			
	30100 · BENEVOLENCE & DONATIONS			
	30110 · NW MN Synod Benevolence	59,500.00	59,500.00	60,000.00
	30120 · Luther Crest	24,500.00	24,500.00	19,500.00
	30130 · LOVE Inc.		0.00	1,000.00
	30150 · World Hunger		2,240.00	4,521.00
	30190 · Other Designated Donations	5,000.00	5,000.00	400.00
	30191 · Ghana Exploration		0.00	10,000.00
	30192 · Backpack Attack	13,500.00	23,427.44	14,150.00
	30193 · Habitat for Humanity	3,500.00	3,000.00	0.00
	Total 30100 · BENEVOLENCE & DONATIONS	106,000.00	117,667.44	109,571.00
	31000 · PROGRAM EXPENSES			
	31110 · Elevate/Students 4th-12th grade	6,450.00	849.54	874.76
	31120 · Faith Milestones		364.65	595.54
	31140 · DIG/Kids birth-3rd grade	7,000.00	4,407.08	1,956.29
	31145 · Impact		531.84	994.56
	31150 · Vacation Bible School	6,000.00	5,268.36	6,166.33
	31160 · Baptismal Supplies		2,651.39	1,886.55
	31170 · Curriculum		1,660.00	4,721.13
	31180 · Day Camp Expenses	1,000.00	1,300.00	1,150.00
	31190 · JAM		339.71	857.65
	31191 · FUSE		662.02	42.20
	31192 · The Nest		0.00	69.99
	31195 · Volunteerism - CYF		448.75	929.91
	31881 · Camperships	1,300.00	3,300.00	3,060.00
	31300 · Funerals	1,000.00	4,595.91	12,181.90
	31511 · Cruisin' With Calvary		0.00	2,890.99
	31512 · Congregational Ministries		120.88	549.88
	31514 · Fall Kickoff & Holidays	2,500.00	4,114.28	1,852.21
	31515 · Stewardship Expenses		1,633.32	0.00
	31516 · WELCA Mission		0.00	914.33
	31518 · Connect	2,000.00	2,110.40	1,086.48
	31519 · Serve	3,000.00	2,016.09	2,134.21
	31520 · Faith for Life Speaker Expense		0.00	14,026.27
	31525 · Next Steps		40.33	0.00
	31555 · Caring Ministries	2,000.00	34.45	464.23
	31556 · Volunteer Recognition Expense		70.42	272.90
	31557 · Relaunch	5,000.00		
	31600 · Resources/Books		711.73	465.40
	31650 · Calvary @ Lake Expenses	5,000.00	2,029.84	5,152.79
	31700 · Weddings	250.00	696.74	1,199.34
	31920 · Music	250.00	226.45	560.64
	31930 · Worship	6,750.00	5,264.40	4,913.54
	31940 · Worship Arts professional expen	500.00	58.78	457.70
	31950 · Liturgical Supplies	1,500.00	675.99	2,325.62
	31960 · Organ & Piano Maintenance	1,200.00	1,016.00	1,140.00
	Total 31000 · PROGRAM EXPENSES	52,700.00	47,199.35	79,224.15

		2021 Budget	2020 Final	2019 Final
	32000 · STAFF EXPENSE			
	32100 · Total Staff Salaries	689,831.00	627,496.63	598,679.23
	32210 · Staff - Health Benefits	62,000.00	61,188.52	67,379.33
	32220 · Staff Enrichment	4,000.00	3,107.54	5,181.86
	32230 · Other Staff - Mileage		0.00	174.00
	32240 · Lay Staff Continuing Education	5,000.00	3,464.80	11,213.05
	32250 · Payroll Expenses	40,000.00	35,956.04	31,334.32
	32260 · Staff Background Checks		15.50	15.73
	Total 32000 · STAFF EXPENSE	800,831.00	731,229.03	713,977.52
	33000 · COMMUNICATION EXPENSE			
	33100 · Home Devotions	800.00	661.50	885.00
	33200 · Radio Ministry	4,700.00	4,860.00	4,590.00
	Total 33000 · COMMUNICATION EXPENSE	5,500.00	5,521.50	5,475.00
	34000 · OFFICE & ADMINISTRATIVE EXPENSE			
	34100 · Advertising	9,500.00	5,970.58	8,914.91
	34300 · Fellowship/Coffee/Kitchen Suppl	3,000.00	1,878.71	6,646.29
	34400 · Offering Envelopes	600.00	0.00	794.53
	34510 · Office Supplies	5,000.00	4,974.03	7,552.23
	34540 · Decorating	2,000.00	43.68	3,431.00
	34550 · Bank Service Charges	15,000.00	12,116.89	8,498.36
	34600 · Printing & Supplies	8,500.00	8,269.41	11,114.63
	34700 · Postage	4,500.00	4,548.23	4,264.35
	34800 · Telephone & Internet	3,200.00	3,553.20	4,819.80
	Total 34000 · OFFICE & ADMINISTRATIVE EXPENSE	51,300.00	41,354.73	56,036.10
	35000 · PROPERTY EXPENSE			
	35100 · Equipment & Software Contracts	15,000.00	34,255.62	23,225.14
	35150 · Technology Upgrades	10,000.00		
	35200 · Garbage	2,100.00	2,151.23	2,277.58
	35300 · Heat	12,000.00	8,906.65	8,167.76
	35400 · Insurance	20,000.00	19,434.40	17,214.00
	35500 · Repairs & Maintenance	21,600.00	20,012.37	23,472.98
	35501 · Facility Supplies	4,000.00	4,857.41	3,687.76
	35600 · Utilities	23,500.00	15,990.84	16,875.35
	Total 35000 · PROPERTY EXPENSE	108,200.00	105,608.52	94,920.57
	36000 · OTHER EXPENSE			
	36100 · Alex Ministerial	380.00	0.00	380.00
	36300 · Synod Assembly/Conventions	800.00	0.00	506.85
	36400 · Olive Oil		0.00	2,975.00
	36550 · Lead Pastor Professional Expens	2,500.00	1,346.26	3,813.08
	36551 · Executive Minister Prof Expense	1,000.00	156.67	0.00
	36560 · CLIM Program	37,760.00	15,600.00	0.00
	36600 · Call Committee/Kid & Student Search Fee	22,500.00	0.00	12,468.92
	36700 · Miscellaneous Expense		18,017.15	4,500.00
	36800 · Reimbursements		-95.00	126.58
	36900 · Transfers To/From Accounts		1,597.82	9,338.60
	Total 36000 · OTHER EXPENSE	64,940.00	36,622.90	34,109.03
	Total 30000 · GENERAL FUND EXPENSE	1,189,471.00	1,085,203.47	1,093,313.37
	36901 · Old Outstanding Clean Up		0.00	16,530.87
	Total Expense	1,189,471.00	1,085,203.47	1,109,844.24
		-25,921.00	-41,682.27	-35,805.55

# CALVARY BALANCE SHEET

						Dec 31, 20
ASSETS						
	Current Assets					
	Checking/Savings					
	100 · General Fund Accounts					
	100-00 · Checking					
	100-01 · General Fund - Undesignated					340,094.18
	Total 100-00 · Checking					340,094.18
	190 · Petty Cash					100.00
	100 · General Fund Accounts - Other					933.40
	Total 100 · General Fund Accounts					341,127.58
	200 · Designated Funds Account					
	220 · Designated Funds Savings					
	220-13 · Youth					
	220-13a · Mission Trips-Senior High					2,360.51
	220-13 · Youth - Other					2,629.58
	Total 220-13 · Youth					4,990.09
	220-3 · Serve					304.36
	220-4 · Building					
	220-01 · Building Fund					7,572.49
	220-015 · Building Expansion					58,800.04
	Total 220-4 · Building					66,372.53
	Total 220 · Designated Funds Savings					71,666.98
	321 · Designated Memorials					
	321-04 · Choirs					842.42
	321-13 · Library					127.42
	321-17 · Organist Scholarship					2,296.00
	321-30 · Blissful Serenity					1,735.00
	Total 321 · Designated Memorials					5,000.84
	200 · Designated Funds Account - Other					-7,944.79
	Total 200 · Designated Funds Account					68,723.03
	3164 · The Shelf					11,833.41
	5000 · CALVARY PARTNER NETWORK					
	500-01 · Lilly Grant					530,386.14
	Total 5000 · CALVARY PARTNER NETWORK					530,386.14
	60000 · BUILDING RENOVATION & EXPANSION					
	600-02 · Bremer Bank Money Market					142,031.54
	Total 60000 · BUILDING RENOVATION & EXPANSION					142,031.54
	900 · Endowment Fund					
	930 · Edward Jones Investment Acct					
	930-01 · Edward Jones Money Market					22,549.11
	930-02 · Edward Jones Investments					399,072.02
	Total 930 · Edward Jones Investment Acct					421,621.13
	Total 900 · Endowment Fund					421,621.13

		Total Checking/Savings	1,515,722.83
		Other Current Assets	
		1201 · Pledges Receivable - Current	500,000.00
		Total Other Current Assets	500,000.00
		Total Current Assets	2,015,722.83
		Fixed Assets	
		1000 · Real Estate	
		1101 · Construction in Progress	
		1101-01 · Existing Building	1,757,833.00
		1101-02 · New Building	5,114,349.22
		1101-03 · Parking Lot	215,206.00
		1101-04 · Land	211,550.00
		Total 1101 · Construction in Progress	7,298,938.22
		Total 1000 · Real Estate	7,298,938.22
		Total Fixed Assets	7,298,938.22
		Other Assets	
		1202 · Pledges Receivable	1,393,558.00
		Total Other Assets	1,393,558.00
		TOTAL ASSETS	10,708,219.05
		LIABILITIES & EQUITY	
		Liabilities	
		Current Liabilities	
		Accounts Payable	
		2001 · Accounts Payable	-441.70
		Total Accounts Payable	-441.70
		Other Current Liabilities	
		2000 · Liabilities	
		2100 · Payroll Liabilities	7,004.26
		2199 · Pre-Paid General Fund Pledges	13,730.00
		Total 2000 · Liabilities	20,734.26
		2500 · Note payable - PPP	148,700.00
		Total Other Current Liabilities	169,434.26
		Total Current Liabilities	168,992.56
		Long Term Liabilities	
		2900 · Mortgage	
		2900-01 · Building Expansion Loan #1	720,000.00
		2900-02 · Building Expansion Loan #2	2,921,833.85
		Total 2900 · Mortgage	3,641,833.85
		Total Long Term Liabilities	3,641,833.85
		Total Liabilities	3,810,826.41
		Equity	
		3000 · Opening Balance Equity	2,285,182.58
		3900 · Unrestricted Net Assets	619,531.30
		Net Income	3,992,678.76
		Total Equity	6,897,392.64
		TOTAL LIABILITIES & EQUITY	10,708,219.05



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