

2021 ANNUAL REPORT



OUR MISSION:

TO LEAD ALL PEOPLE TO A LIFELONG FAITH IN JESUS CHRIST

This drives every decision we make and guides every conversation we have.



TABLE OF CONTENTS

<i>4-5</i>	<i>A Note From Pastor Hans and Jana Berndt</i>
<i>6-7</i>	<i>Worship</i>
<i>8-9</i>	<i>Connect</i>
<i>10-11</i>	<i>Serve</i>
<i>12-13</i>	<i>Calvary Partner Network</i>
<i>14-15</i>	<i>Calvary Preschool</i>
<i>16-17</i>	<i>Candidates for Church Council</i>
<i>18-19</i>	<i>Now is the Time Building Renovation & Expansion Report</i>
<i>20-21</i>	<i>Endowment Fund</i>
<i>22-23</i>	<i>Treasurer's Report*</i>
<i>24</i>	<i>Congregational Annual Meeting Agenda</i>

**Full financials are available to pick up at Calvary's Welcome Desk*

A NOTE FROM PASTOR HANS AND JANA

God is always choosing the most unlikely people to do unexpected things. Think about Jesus' disciples: Peter was an ordinary fisherman and Matthew a despised tax collector, yet Jesus chose them to be his closest companions. Abraham was way too old. Noah was a drunk. David, a murderer. Jonah ran from God. Samson was a long-haired, arrogant womanizer. John ate bugs. Martha was a worry-wart. Peter ran away. It seems God doesn't have a certain resume or pedigree He's looking for other than availability and a willing heart.

In Habakkuk 5:1, God says, "Look among the nations and see; wonder and be astounded. For I am doing a work in your days that you would not believe even if you were told." Listen to that last part: **I'm doing a work in your day, and you won't believe it.**

Hans got an email—"I'm 73, haven't been to a Sunday service in decades," but a friend nudged me to join your online Easter experience. "WOW!" he wrote, "Both my wife and I were moved by the relevance. It was breathtakingly refreshing." He is now a regular attendee who happens to live in Idaho. **You wouldn't believe it. God is doing work in our day.**

A pastor reached out to Hans—"If something doesn't change, I'm going to quit ministry altogether. I'm burned out, our church is dying and I don't know where to turn." This year, his church joined the Calvary Partner Network, and not long ago he said, "I can't believe how much we've changed—I've changed. We're actually growing! I'm in the greatest season of ministry and it's all because of what Calvary is doing for us." **You wouldn't believe it. God is doing a work in our day.**

A longtime Calvary worshipper moved to a care facility in the twin cities, but insisted she wasn't leaving her church behind. Once her care facility looked into what Calvary is doing online, they now show our service for all their residents every week. **You wouldn't believe it. God is doing a work in our day.**

A couple from Battle Lake found Calvary online during Covid. They are now driving the 45 miles from their home to Calvary for worship and watching online whenever they're home. **You wouldn't believe it. God is doing a work in our day.**

A therapist in town had a client who was struggling with guilt and shame. She invited her to watch the daily dose and online worship. She now attends regularly and says she's never met a God as loving as the one we talk about at Calvary. **You wouldn't believe it. God is doing a work in our day.**

At Christmas Eve worship, a young dad introduced himself and his son to Pastor Angie. They recently moved to Alexandria and at the invitation of a friend they attended church with him for the very first time—ever. That dad and son had never been to church in their entire lives.

You wouldn't believe it. God is doing a work in our day.

This past year was one of the hardest in history for churches. Even harder than 2020. We started the year saying, "We're going to get through this with God and with each other!" with hope that life would get back to normal. But, wow, it has been hard. It is hard to believe we were closed to in-person worship and gathering for the first 5 months of this year. Divisions over politics and the pandemic have sought to divide us. There were uncertainties and economic realities that affected us all, and the church was not immune to such uncertainty.

Even with all that, **our church thrived this past year.** Financially, you ended the year, Calvary, with the best December giving we've ever seen in the history of our church. More people made financial commitments to 2022 than ever before. Most importantly, we've seen more new guests joining us than ever before. We celebrated 56 baptisms, welcomed 300+ kids to vacation bible school, we provided over 100,000 meals to families in need, we gathered in Connect Groups, you invited your friends and neighbors, and lives were changed! We get emails almost every week from someone telling us how God has used our church to change their life. You wouldn't believe the stories. The only explanation is that **God is doing a work in our day.**

And, friends, God's not done. God's just getting started. God's always looking to use unlikely people to work in unexpected ways. That's you. That's us. From the bottom of our hearts, thank you for being a part of God's work at Calvary this year. We love each of you and are honored to work alongside you to lead all people to a lifelong faith in Jesus Christ—wherever they might be!



Hans Dahl
Lead Pastor



Jana Berndt
Council President





WORSHIP

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. We were humbled by the way people worshiped with Calvary during 64 weeks of online-only worship through May 2021. And we were blown away when 1,084 people showed up at our first two in-person worship services on Memorial Day weekend. Thank you for inviting your family, friends, and neighbors to experience God's gift of grace through community! Our beautifully renovated and newly constructed building allowed us to expand to four in-person worship services beginning after Labor Day, and we continued to consistently welcome new and returning worshipers through Christmas. After surveying parents, we also began offering nursery care and preschool programming concurrently with several worship services. Additionally, we remained committed to offering online opportunities—both weekly worship and the Daily Dose—for those who live outside of the Alexandria area, those snowbirds who relocate for the winter, and those who simply prefer an online worship experience.

"We heard about Calvary from a friend and decided to check it out during Covid. We felt the online service was so well put together, so we kept tuning in. When we signed up for emails it solidified us wanting to continue either in-person or online because there is always something going on and they were so welcoming." - HEIDI & WES HULL (BATTLE LAKE, MN)

"If your small children are like mine, sitting still during church can be hard! I am beyond grateful that Calvary provides creative and educational spaces for kids to play while I worship. I am able to engage in sermons and worship music with the peace of mind that my kids are having fun! If you have small kids, give the JAM room and nursery a try the next time you worship!" - BROOKE KLAHSEN

"It is so great to be playing in the Bell Choir again! For me personally, music is such an important part of the worship service and I appreciate being able to contribute through the Bell Choir music. And it is gratifying to get the thanks from the congregation. It is wonderful to have both experienced ringers and new ringers in our group – lots of joyful laughter during our practice! A special shout out to Carolyn Aarsvold for her leadership." - ELAINE LARSON

"I want to thank Calvary for providing such a welcoming, come as you are, and beautiful place to worship outside at Calvary at the Lake. Over the last couple of years during these very tough pandemic times, I want to also thank Calvary for pivoting and bringing the virtual experience to us all in the comfort and safety of our homes. It allowed me to grow my faith during a very hard time. I love that I can even join in while away for the winter. We were a part of Calvary back in the 90s, stepped away for awhile, and happy to be slowly making my way back to this beautiful church community and family and looking forward to becoming more of a part of it over time. Thanks Calvary family for all you do! - DREA EIDSVOLD

OUR **WORSHIP IMPACT** IN 2021

4 WEEKLY IN-PERSON WORSHIP OPTIONS

41 CONFIRMANDS

50 FIRST COMMUNION CELEBRATIONS

56 BAPTISMS 259 DAILY DOSES

588 AVERAGE IN-PERSON WORSHIP ATTENDANCE

98 FIRST TIME WORSHIP GUEST GIFTS

1,611 IN-PERSON CHRISTMAS EVE WORSHIPERS





CONNECT

As we discovered during the second year of the pandemic, connecting took an extra amount of intentionality. Some Connect Groups, weary of meeting over Zoom, found creative ways to meet in outdoor spaces or in Calvary's building while wearing masks. In August, we welcomed more than 300 kids and nearly 100 volunteers to our in-person VBS experience. The momentum for kid and student connections continued when families registered 346 kids and students, ages birth through 18, for in-person programming throughout the school year. This fall, both women's and men's weekly Bible Study resumed in-person meetings with renewed energy. The Women of Calvary provided brunch for 140 women in December and raised significant funds for a women's vocational school in Ghana, West Africa. We held three Next Steps gatherings which 20 households attended this fall and winter. Most of those 52 people chose to become official members of Calvary as well, and all of them committed some sort of next step—from greeting in worship to volunteering at the Welcome Desk, to joining a Connect Group when we start a new session in 2022. The methods of connecting may look a little different than they did two years ago, but we continue to believe that life is better when we're connected to one another and to God!

"I believe a relationship with God is a very good foundation in life. I also enjoy engaging with the youth as an Elevate Connect Group Leader and giving back to the community because without the support and love of Alexandria, I wouldn't be where I am today." - BRENNAN LATTIMER

"I love leading a Connect Group! Gathering a group of women together, empowering the group to share our thoughts, build our friendships, and grow in our faith is a joy and very rewarding. Being a leader has really challenged my faith to grow even deeper, getting into scripture and opening my heart for the Lord to help me listen and share the thoughts that will be helpful." - JAYNE SAHLI

"As relatively new members of Calvary Church, my husband, Donn and I felt very welcome from the first Sunday we attended. That is why I find such pleasure in volunteering at the Welcome Desk! I realize the impact that a warm greeting and a comfortable atmosphere can have on people, especially on newcomers to the church. I am happy to say that I have already established some friendships as a result of my visits with people at the Welcome Desk!" - KRISTI FRAHM

"I have a total sense of belonging at Calvary that has been strengthened through my participation in both the 4-week Bible Study with the pastors and the weekly Wednesday morning Men's Bible Study. The Bible Studies have led to connections with many of the church family and have given me an increasing understanding of God and my purpose. Lori and I love our church and the connections we have both made."

- GARY HOUSELT

OUR CONNECTIONS IN 2021

15 CONNECT GROUPS & BIBLE STUDIES

20 HOUSEHOLDS ATTENDING NEXT STEPS

35 MONTHLY KID CRATES DELIVERED

346 KIDS AND STUDENTS
REGISTERED FOR IN-PERSON PROGRAMS

385 YOUTUBE SUBSCRIBERS

3,701 SOCIAL MEDIA FOLLOWERS





SERVE

Jesus shows us throughout his life that serving our neighbor is what we were made by God to do, and Calvary people found numerous meaningful and creative ways to serve our church, community and world in the past year. From large group service opportunities like Meals from the Heart or Backpack Attack, to smaller group projects like quilting or building baptism faith chests, service is an important part of our identity as people of faith. Calvary continued to serve as a leader in food security, filling the shelves of the High School food shelf and sending snacks for distribution by Elementary School social workers. And when international travel opened up last fall, we sent an exploratory team to Ghana, West Africa to begin a long-term project with a women's vocational school. As soon as in-person worship resumed in May, people also jumped into serving as front door greeters and worship ushers, kid and student small group leaders, and weekly Welcome Desk volunteers. We were able to do God's work on behalf of our neighbors in many important ways!

Visiting Ghana with Pastor Angie and GlobeServe Ministries was, spiritually, the best experience of my life. The people of GlobeServe and the people of Ghana were so warm and welcoming, eager to hear about and celebrate God's love for us. Ministries include schools, vocational training for women, malaria education and seminary training, all for the purpose of "taking the Gospel from where it is to where it is not." Their mission fits well with ours at Calvary and I can't wait to see what we can do together! -BONNIE SCHNELL

During the ups and downs of 2021, The Shelf for Students at AAHS consistently provided food support to many students and families experiencing food insecurity. Students accessed the Shelf at any time during the school day and brought home many bags of groceries as well as hygiene and school supplies. Families were also supported by gift cards to local grocery stores allowing them to purchase fresh items not available in The Shelf. Students continue to express gratitude for the caring and supportive community in which we live.

- LIZZ AHRENS, HIGH SCHOOL SOCIAL WORKER

"Last April, Meals From The Heart had the pleasure of packing Alfredo Primavera and Veggies and Rice meals with Calvary's fun and enthusiastic church family. Not only did you distribute 70,000 of them locally, but you also provided resources so that we could pay forward the additional 30,000 to help other folks. We would love to work with you again. Thanks, Calvary!"

- TODD KING, MEALS FROM THE HEART DIRECTOR

"At United Way we connect people who care with causes that matter and are so thankful for the caring power of the Calvary community! Calvary creates opportunities to make meaningful connections through Backpack Attack packing events. It is through this long time partnership that this program has been able to engage more partners to collaborate and make a difference in the lives of children in our community. I look forward to growing our relationship to serve our neighbors together!"

- JEN JABAS, UNITED WAY OF DOUGLAS AND POPE COUNTIES DIRECTOR

OUR SERVICE IMPACT IN 2021

32 FAITH CHESTS BUILT 310 QUILTS MADE

142 MOSQUITO NETS PURCHASED FOR GHANA

3,000 BACKPACK ATTACK BAGS PACKED

\$14,840 DONATED TO THE SHELF AT AAHS

129 WORSHIP SUPPORT VOLUNTEERS

12 MONTHS OF PRESCHOOL TUITION SCHOLARSHIPS

100,000 MEALS FROM THE HEART PACKED



CALVARY PARTNER NETWORK

Three 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 and training.**

Calvary was awarded \$997,100 to invest in outstate congregations over 5 years, 2021-2025. In 2021 we hit the ground running! We hired Jon Dahl as the full-time Administrator of the Partner Network, we assembled an Advisory Team of ministry professionals from across the country to help guide our work, we built and launched the Open Network, which consists of resources like our message series, kid's curriculum, training videos, social media tools and more!

Not only have we launched and started getting the word out, but we already signed on 2 brand new churches by the end of 2021! We are starting 2022 with 3 official partner churches and we have many more churches very interested that we are walking alongside. We are excited to introduce our 2 brand new partners: Holy Cross Lutheran Church in Duluth, Minnesota and Peace and Hope Lutheran Church out of Blacksburg, Virginia!

We already knew that ministry is hard, especially in rural areas. What we have discovered is that great leaders are leaving ministry leadership roles because of it. They now have a Network to connect with and share ministry ideas. It's not just about sharing ministry tools and resources but instead it's about doing life together. We are better together!

TO LEARN MORE ABOUT THE CALVARY PARTNER NETWORK VISIT WWW.CALVARYPARTNERS.COM

MEET JON DAHL

PARTNER NETWORK ADMINISTRATOR

Jon served as a Worship Director for over 10 years and launched Red River Worship to create and distribute music resources to churches and Red River Leadership to help churches take their ministry to the next level.



Jon has led worship and ministry training sessions at many churches, church events, conferences, private events and Bible camp events. When Covid-19 hit, he put a renewed focus on worship leadership training & technology consulting. Jon also has a background in online communications, IT, website development, online marketing and video production.

Jon went to Concordia College in Moorhead, MN, where he sang in The Concordia Choir and studied Ministry and Music. He worked for Pathways Outdoor Ministries during college and then served as a Worship Director at Good Shepherd in Moorhead, MN for 10 years before coming to the Calvary Partner Network. He is also very active in the worship and technology ministry at Calvary.

Jon and his wife Lisa have a 2 year old son named Abram "Abe." They love to travel, spend time with friends and family, attend music events where Abe leads the room with his dance moves, and just enjoy the outdoors.



CALVARY PRESCHOOL

IN THE HEART OF ALEXANDRIA

Calvary Lutheran Preschool is a vibrant ministry of Calvary Lutheran Church. 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 has been fantastic! We are full in every class with waitlists. This school year we are providing an outstanding preschool experience for 62 families. We have also been able to provide special events that allow kids and parents to deepen their connection.

FACILITY

Our dedicated, secure preschool wing has been a blessing to keep our children safe. We are excited to share the space with Calvary's kid ministries for the first time this year. It is an excellent environment for our children to learn and grow. We are still overwhelmed and thankful 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 from the Minnesota Department of Health. We implement additional cleaning procedures and have a dedicated custodial staff to do that work.

BUDGET

A detailed budget can be seen on the next page. We were fortunate enough to receive the Child Care Stabilization Grant in the amount of \$14,000 over the past year to support increased costs due to Covid-19.

PROGRAMMING

Programming for three year olds is offered both in two half days or two full days per week. Four year old classes include three days per week—morning half days or full days. Families can participate in early morning drop off or after school care. Registration for the 2022-2023 school year will be open starting January 24th.



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. Rachel Capistrant teaches music and Pastors Hans & Angie as well as other Calvary staff 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 education journey and support a lifelong faith in Jesus.

- CONNIE GOOD, PRESCHOOL DIRECTOR

CALVARY LUTHERAN PRESCHOOL 2021-2022 BUDGET

Income		Budget	Sept-Dec 2021 Actuals
	Registration	\$3,800	\$0
	Tuition	\$139,426	\$53,393
	Before/After Care	\$10,125	\$2,213
	Milk Reimbursement	\$2,000	\$570
	Misc. Income	\$1,973	\$8,176*
Total Income		\$157,324	\$68,352
Expense		Budget	Sept-Dec 2021 Actuals
	Milk	\$1,980	\$258
	Supplies	\$2,000	\$950
	Equipment	\$10,000	\$13,579**
	Licensing Fee	\$300	\$300
	Continuing Education	\$400	\$127
	Special Events	\$800	\$342
	Staff Recognition	\$200	\$104
	Staff Salaries & Benefits	\$141,644	\$63,193
Total Expense		\$157,324	\$78,853
Net Income		\$0	-\$16,509

*Received MN Child Care funding

**Used funds left from previous fiscal year

CANDIDATES FOR 2022

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. 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 four years.



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 five years.



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’ third 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 fourth year on Council.



CLAY OSTLUND

Clay, his wife Kristin, and their four children have been members of Calvary since 2003. Clay is the Chief Technology Officer for Marco, and is a talented woodworker in his free time. This will be Clay's first year on Council.



FRANK PETERSON

Frank and his wife Marlys have been members at Calvary since 1994. Frank is a proud great-grandpa to 23 kids. This will be Frank's third year on Council.



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 five years and is the Council representative on the board for the Calvary Partner Network.



PAM WILBUR

Pam and her husband Russ have been members of Calvary since 2017. They have two adult sons. Pam retired from a long career in healthcare business and is now working in a leadership role with a start-up healthcare company. This will be Pam's first year on Council.

NOW IS THE TIME BUILDING EXPANSION & RENOVATION UPDATE

The work to expand and renovate Calvary's building began in 2019 with these goals: to address much needed deferred maintenance issues, and to 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.

We excitedly opened the doors to our building publicly in April 2021, with our first worship together on Memorial Day weekend. It has been truly incredible to see the building used as it was designed—a tool to aid us in ministry. Never before have we been able to worship as one church with different expressions like we do with dedicated modern and traditional worship space. We also get to connect more freely, with a wide open Hub space used for fellowship and several meeting rooms to accommodate groups large and small. We have more space in which to serve our community—from the Community Room to Calvary Preschool to hosting other outside groups from the area.

A large element of our building project was to give attention to deferred maintenance issues, such as water leaks, heating and cooling, and drainage issues. We have been very fortunate to have addressed most of those issues through the project. There are a few items that are being watched closely by our Church Council for addressing in the coming year or beyond. These are items that were not in the original scope of the project but important to address for the longevity of our facility, such as the lifespan of the air conditioners for the Sanctuary.

Thanks to the generosity of people like you, we are entering 2022 with solid financials to report. Income received toward the project in 2021 was \$642,588!



That level of giving allowed us to pay down some of our loans, and we anticipate eliminating our smaller loan in the first quarter of 2022.

We also celebrate giving the second of five annual gifts to Calvary's Endowment Fund from 5% of total income received for the project. The second year's total gift amounted to \$33,058, bringing the grand total to \$121,360 in two years! We are proud to support the work of the Endowment Committee to build future leaders in ministry.

Thank you to all for your prayers, encouragement, and donations to make this dream a reality. We have learned so much in just 8 months of using the building and look forward to adding more touches that make it our own in the coming year.

Below are the financials for the project through December 31, 2021.

NOW IS THE TIME BUILDING RENOVATION & EXPANSION THROUGH DECEMBER 31, 2021

Income

	<u>Anticipated</u>	<u>Received</u>
Pledges Committed	\$3,914,950	
2018 donations		\$202,327
2019 donations		\$981,568
2020 donations		\$838,497
2021 donations		\$642,588
Total Income	\$3,914,950	\$2,664,980

Expenses

Total Known Costs

<i>Category</i>	<i>Budget</i>	<i>Total Spent</i>
Construction	\$4,693,066	\$4,828,855
Professional Fees	\$716,184	\$696,563
Equipment	\$439,000	\$435,974
Total Known Costs	\$5,848,250	\$5,961,392

Total Variable Costs

Safeguard	\$328,515	\$93,517
Financing/Closing Costs	\$535,000	\$190,000
Endowment	5% of total cash received	\$121,360
Total of Variable Costs		\$404,876
Total Expense	\$6,896,765	\$6,366,268

THE ENDOWMENT FUND

The Endowment Fund is used to manage, and distribute gifts received for educational and charitable purposes. Calvary is committed to helping meet the growing need for those interested in ministry. If you have questions regarding the Endowment Fund or how to include it in your estate planning, please contact any of the committee members.

As of 12/31/2021 the balance of the Endowment Fund was \$490,560. The annualized rate of return since 2009 is 9.12%. In 2021 we financially supported three students pursuing MDiv, MA or Certificate degrees. In addition, \$20,000 was donated to charitable organizations and causes. In 2021, \$33,058 was directed to the Endowment Fund which represents 5% of the generous donations to the Now is the Time Building Campaign for the previous year.

- Pam Wilbur, Chairperson

Endowment Committee:

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



MADDIE ELLIOTT



JESSICA PAULSEN

Maddie Elliott and Jessica Paulsen are the two current seminary students that Calvary's endowment supports. Maddie is pursuing a Master of Divinity degree from Luther Seminary, and Jessica is currently enrolled at Fuller Seminary but will transfer into the Master of Divinity program at Luther Seminary in the fall.

Calvary Lutheran Church Endowment Funds

Summary of Activity Report 2021

FUND BALANCES AND ASSETS	12/31/2021	12/30/2020
Edward Jones Investment Account	\$454,233	\$399,072
Checking Account	\$36,327	\$22,549
Total Endowment Fund	\$490,560	\$421,621

DEPOSITS 2021

Now is the Time Commitment	\$33,058
Donations	\$2,205
Interest	\$3
Capital Appreciation	\$25,803

DISBURSEMENTS 2021

Knute Nelson (4th of 4)	\$1,000
Habitat for Humanity	\$2,000
Luther Crest Bible Camp	\$2,000
Lutheran Campus Ministries - Morris	\$2,000
Elder Network	\$1,000
Salvation Army	\$2,000
Calvary Preschool	\$3,000
ELCA - Dr. Steve Friberg	\$1,000
Kalon Prep Academy	\$2,000
Globeserve International (Calvary work in Ghana)	\$5,000
Seminary Tuition Paid	\$8,225

TOTAL 2021 DISBURSEMENTS FROM ENDOWMENT FUND	\$29,225
---	-----------------

TREASURER'S REPORT

2021 saw some changing financial trends for Calvary as it has for all non-profit organizations. Though Calvary Worship Income trailed our 2021 budget estimate through much of the year, with member faithfulness we ended the year strong. Total gifts of the congregation toward the general fund, special projects, and the 'Now Is The Time' building project exceeded \$1.72 million. After deduction of expenses, Calvary ended 2021 with a small operations deficit of \$5,800. With the forgiveness of \$125,000 from a government PPP loan received in 2020, Calvary ended 2021 with a Net Income of \$119,200. Thanks to everyone for your faithful support! Through a couple of up and down challenging years, we can be proud of the many things accomplished and the strong financial position of Calvary.

KEY 2021 FINANCIAL OBSERVATIONS:

- Total congregation gifts in 2021 were \$1,722,727. Worship Income, Designated gifts and other donations were \$1,080,139. 'Now Is The Time' building project donations were \$642,588.
- Worship Income was up 6 percent over 2020, and designated and special project gifts increased 61 percent in 2021.
- Through diligent expense management by Calvary staff, total General Fund Expenses were 3.7 percent below the 2021 expense budget.
- Benevolence and Donations totaled \$102,315 in 2021, ten percent of Worship Income.
- Calvary's year-end General Fund reserve balance totaled \$352,011.
- The Calvary Partner Network income and expenses were originally placed in the 2021 budget. During the year those items were separated and recorded through the grant itself resulting in zero income and expense recorded in Calvary operations.
- 'Now Is The Time' building project donations in 2021 were \$642,588, bringing total donations to \$2,664,980. Sixty-eight percent of the total project pledges have been paid.
- A contribution of \$33,058 was paid from the building project to the Calvary Endowment Fund, representing 5 percent of the donations received in the 12-month period from November 2020 through October 2021.
- The building project year-end loan balance totaled \$4,002,802. \$100,000 was paid on loan principal in 2021. Additional principal will be paid as we move through 2022.

Calvary Church Council has approved a balanced \$1.04 million budget for 2022. This is lower than the 2021 budget as all income and expenses related to the Calvary Partner Network have been removed from Calvary’s budget in 2022. The separation will help keep the financial records clearer going forward. Worship Income is budgeted close to current level as we continue through uncertain times for in-person worship by many worshippers. Designated income has been increased as we will communicate about special projects/ programs through the year and the opportunities to support funding for them. Most expense categories are budgeted close to or below 2021 levels as some expenses were prepaid in 2022. Staffing expense is included for the planned addition of a Next Generation Minister during the year.

Calvary Church Council also approved allocation of a portion of 2021 Net Income into specific dedicated funds for future use. This will provide a set aside of funds for anticipated future capital asset, facility requirements, and repair expenditures.

- BRUCE LUEHMANN, TREASURER

CALVARY GENERAL FUND BUDGET

Total giving to all funds in 2021 was \$1,722,727! Calvary, thank you for your incredible generosity to our mission to lead all people to a lifelong faith in Jesus Christ!

REVENUES:	2020 ACTUAL	2021 ACTUAL	PROPOSED 2022 BUDGET
General Fund-Worship Offering Income	\$ 961,527.58	\$ 1,020,906.02	\$ 975,000.00
Program Income	\$ 6,489.58	\$ 18,389.13	\$ 20,000.00
Designated Donations	\$ 35,115.00	\$ 56,620.06	\$ 39,750.00
Other Income	\$ 40,389.04	\$ 168,739.60	\$ 5,800.00
Total General Fund Income	\$ 1,043,521.20	\$ 1,264,654.81	\$ 1,040,550.00
EXPENSES:			
Benevolence and Donations	\$ 117,667.44	\$ 102,315.00	\$ 100,500.00
Program Expenses	\$ 47,199.35	\$ 78,168.54	\$ 59,750.00
Staff Expenses	\$ 731,229.03	\$ 706,810.45	\$ 748,578.00
Communication Expense	\$ 5,521.50	\$ 10,732.50	\$ 1,100.00
Office & Administrative Expense	\$ 41,354.52	\$ 60,549.00	\$ 41,040.00
Property Expense	\$ 105,608.52	\$ 111,682.88	\$ 86,700.00
Other Expense	\$ 36,320.90	\$ 75,375.63	\$ 2,980.00
Old Outstanding Clean Up		\$ (181.49)	
Total General Fund Expenses	\$ 1,084,901.26	\$ 1,145,452.51	\$ 1,040,648.00
Net Total	\$ (41,380.06)	\$ 119,202.30	\$ (98.00)

A detailed budget and balance statement is available at Calvary's Welcome Desk.

Congregational Annual Meeting Agenda

January 30, 2022 at 9:30 am

1. Call to order
2. Certification of Quorum
3. Devotions, *Pastor Hans*
4. Report of Council Chairperson, *Jana Berndt*
5. Treasurer's Report, *Bruce Luehmann*
6. Endowment Fund Report, *Pam Wilbur*
7. Other Business
 - A. Adoption of the 2022 budget
 - B. Election of 2022 Council members
8. Adjourn