

2020 Annual Report



Connecting Camps & Churches

Harbor Point Ministries

In challenge, friends rise up

During a year like no other, Christian camping in the Central Conference experienced the joy, peace and hope that comes from being part of a strong fellowship of churches. How thankful we are to be linked to all of you! We are deeply grateful and encouraged by the love and care we experienced from all corners of the Central Conference during a season of loss and challenge. Thank you, friends.

Sacrificial giving

Your generosity to the camping ministry totaled \$191,252 in 2020! That is \$87,500 more than in 2019. How you blessed us! Many congregations transitioned scholarship support into contributions. Others gave above and beyond their typical giving. Many gifts arrived with assurances of prayer and encouragement. Your sacrificial care helped equip our resilience. Thank you, friends.

Partnered with the conference

We extend a special word of gratitude to Superintendent Martinez and the Central Conference Executive Board for their support and encouragement. As partners working together for the benefit of the 111 churches of the Central Conference, we deeply

appreciate walking together through 2020.

Strong governance

Hard times are well-served by an engaged, effective board. In 2020, the Harbor Point Ministries Board of Directors, which provides united governance for both camps, rallied to the circumstances of our unusual times. We are grateful for a board that attends to strategy, hard decisions, stewardship, care for people, extra meetings and effective ministry. As you talk with board members listed on the next page, please thank them for their leadership, wisdom and service. They govern on your behalf.

Looking forward

As we look forward to reviving summer programs at both camps, we also look forward to a return to church visits, gathering at events, more robust marketing, increased support for local church engagement with camp programs, renewed focus on intercultural development and youth mental health, and revitalized collaboration between the camps and with our churches. We look forward to engaging your congregation!

Beth Fredrickson
Executive Director



HARBORPOINT
MINISTRIES

Connecting Camps & Churches



Connecting Camps & Churches



Serving you in 2020 on the Harbor Point Ministries Board of Directors

David Anderson, Chairperson, Libertyville Covenant, IL

Eric Anderson, Covenant Harbor Executive Director

Scott Applequist, Treasurer, North Park Covenant, Chicago, IL

Kristine Brandel, Ravenswood Covenant, Chicago, IL

Cheryl Ek, Central Conference Executive Board Liaison

Beth Fredrickson, Harbor Point Ministries Executive Director

Dwight Huse, Appleton, WI

Anne Jorgensen, Secretary, First Covenant, Moline, IL

Kurt Kovacic, Winnetka Covenant, IL

Danny Martinez, Central Conference Superintendent

Dawn Mueller, Vice Chairperson, Hope Covenant, Orland Park, IL

Rebecca Nakamura, Central Conference Executive Board Chairperson

Megan Nyberg, Grace Covenant, Iron River, MI

Leslie X. Sanders, Naperville Covenant, IL

Erik Strom, Covenant Point Executive Director

Edgar Torres, Iglesia Del Pacto Peniel, Chicago, IL

Krist Werling, Winnetka Covenant, IL

Covenant Point

Navigating the in between time

Covenant Point celebrates the partnership of our Central Conference churches in advancing the Kingdom of God. As a small camp and retreat center located in Michigan's Upper Peninsula wilderness, Covenant Point exists to serve your church as a vibrant place of discipleship, evangelism and leadership development.

Lament and gratitude

2020 was unlike any other in Covenant Point's 94-year history. Following the Harbor Point Ministries board's decision to cancel summer programs due to the pandemic, donors, camper families, churches and staff responded with lament over this historic loss, as well as incredible generosity, love and prayer.

In 2020, 633 households and 20 churches and organizations gave over \$885,765 to sustain Covenant Point's ministry, as well as to invest in its good future. This allowed us to avoid layoffs, debt and deferred maintenance. We are overwhelmed, humbled and filled with gratitude. On behalf of all whose lives will be blessed through the ministry of Covenant Point, thank you!

Sabbath and work

The severe disruption and losses also opened up opportunities for renewal among staff, as well as in our site, facilities and programs:

- Online, guided prayer experience
- Virtual Rockin' Robins outdoor education program

- Fall and winter family getaway weekends, with DIY outdoor programs, meals to-go and podcast-style devotional content
- Two silent and directed contemplative retreats
- Fall and winter cabin rentals
- Projects including refurbished docks, new Island sauna and remodeled staff housing
- Reflection and development in intercultural agility and anti-racism



Beginnings and endings

As we move toward summer 2021, new systems and improvements are underway to ensure camper and staff safety. Much will be different in the season to come, yet we are eager to provide the same safe, nurturing and sacred space for holistic growth among our campers.

Finally, we celebrate Kevin Johnson, operations manager, as he transitions from our fulltime staff to a new adventure. Kevin has served at Covenant Point with dedication for ten years, guiding the maintenance, compliance and construction activities of the ministry.

Join us in expressing gratitude and blessing to Kevin and the whole Johnson family!

Erik Strom
Executive Director



Covenant Harbor

A time of transition

2020 was a year of big change. The transition from one executive director to another is a noteworthy adjustment for a camp. Covid also shifted Covenant Harbor from being a large camp to a small camp nearly overnight. Programs were cancelled, staff reduced, responsibilities reassigned and plans adjusted.

A time of crisis

Covid remains a serious threat. Normally, we serve 26,000+ guests annually. During the last 12 months, we served 2,850 guests. Meals dropped from 102,000 to 4,800. Operational revenue decreased by \$2.9 million. Across all measures, we experienced devastating declines. We implemented early and severe cost cuts and sought responsible ministry and revenue where we could, but it was not enough. We still needed to fundraise over \$1 million to survive. Nearly all staff energy was/is redirected exclusively to survival efforts.

A time of collaboration

Our challenging year was made easier because we were not alone. Harbor Point Ministries, Covenant Point and Covenant Harbor worked together to navigate new strategies and paths. The ECC reached out with grants and consultation. Our churches and donors provided incredible support to help us survive. We formed new partnerships in the community. Each played a critical role in our survival.

A time of gratitude and hope

God has protected this ministry and given us unexpected opportunities.



Thanks and glory to God for ministry and service in 2020:

- 815 summer day-campers *safely* and creatively served
- 290 individuals participated in summer family getaways
- A family-focused retreat in October with 40 participants
- Pastor and family getaways in fall, winter and spring
- A few rental groups
- Covid testing and vaccine administration support in partnership with the Walworth County Health Department

I believe the worst is behind us. We will survive. Since May 2020, our faithful donors, churches and partners have given over \$1 million. We have a gap of less than \$80,000 to reach our fundraising target. Our cost cutting is on pace and we have stayed out of debt.

I expect our return to normal to take over a year. Yet, we see signs of hope. 2021 summer camps are nearly full (at reduced capacity) and churches and schools are slowly rebooking. Our staff are battered, but unified and hopeful we can serve more campers and guests soon. Thank you for standing with us.

Eric Anderson
Executive Director



Church Support in 2020

We are deeply grateful to the following churches that financially supported the camping ministry of the Central Conference during 2020 – a most challenging year. These churches sacrificially supported camp ministry with gifts totaling \$191,252! We are humbled and grateful. Thank you, friends!

ILLINOIS _____

Batavia Covenant
Belvidere Covenant
Bethesda Covenant, Rockford
Beverly Covenant, Chicago
Broadway Covenant, Rockford
Church of the Good Shepherd, Joliet
Country Covenant, Campton Hills
Covenant Church of Schaumburg
Edgebrook Covenant, Chicago
Elim Covenant, Moline
Evangelical Covenant, Elgin
Evangelical Covenant, Paxton
Evangelical Covenant, Princeton
Faith Covenant, Wheaton
First Covenant, Moline
First Covenant, Rockford
Galesburg Covenant
Glen Ellyn Covenant
Grace Evangelical Covenant, Chicago
Hillcrest Covenant, DeKalb
Hinsdale Covenant
Hope Church, Crystal Lake
Hope Covenant Church, Orland Park
Iglesia Del Pacto Jerusalén, Chicago
Libertyville Covenant
Naperville Covenant
North Park Covenant, Chicago

Northbrook Covenant
Northwest Covenant, Mt. Prospect
Ravenswood Covenant, Chicago
St. Peter's Faith Health, Chicago
Trinity Evangelical Covenant, Oak Law
Winnetka Covenant, Wilmette

INDIANA _____

Church of Gary Covenant Church
Covenant Community, South Bend

MICHIGAN _____

Bethlehem Covenant, Stephenson
Community Church of Boulder
Junction

Community Covenant, Menominee
Community Covenant, Skandia
Covenant Church of Gladstone
Evangelical Covenant, Norway
First Covenant, Iron Mountain

Grace Covenant, Iron River
Mission Covenant, Foster City

WISCONSIN _____

Anchor Covenant, Lake Geneva
Bay Covenant, Green Bay
Evangelical Covenant, Milwaukee
Millard Community Covenant, Elkhorn
Redeemer Evangelical Covenant,
Beloit
Zion Covenant, Sheboygan



Connecting Camps & Churches

**Statement of Financial Position
Year End November 30, 2020**

ASSETS

Checking	\$14,231.88
Covenant Trust Scholarship Endowment	\$166,773.83
National Covenant Properties Investment Account	<u>\$50,028.74</u>
TOTAL ASSETS	\$231,034.45

LIABILITIES

Accounts Payable	\$0.00
Taxes Payable	\$180.76
Total Current Liabilities	\$180.76
Long Term Liabilities: Scholarship Endowment	<u>\$166,773.83</u>
TOTAL LIABILITIES	\$66,954.59

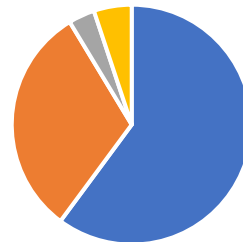
NET ASSETS, BEGINNING OF YEAR	\$261,195.24
Change in Net Assets	<u>-\$30,160.79</u>
NET ASSETS, END OF YEAR	\$231,034.45

INCOME: \$130,400



■ Church Gifts ■ Individual Gifts ■ Scholarships ■ Bequests ■ Other

EXPENSE: \$168,532



■ Supporting Camps ■ Connecting Churches
■ Scholarships ■ Other



Statement of Financial Position Year End November 30, 2020

ASSETS

Cash and Cash Equivalents	\$802,213
Inventory	\$12,103
Investments	\$420,960
TOTAL CURRENT ASSETS	\$1,235,276

PROPERTY & EQUIPMENT

Land and Buildings	\$4,575,691
Furniture and Fixtures	\$553,671
Equipment	\$201,931
Less Accumulated Depreciation	(\$3,936,266)
TOTAL PROPERTY & EQUIPMENT	\$1,395,027

TOTAL ASSETS

\$2,630,303

LIABILITIES

Accounts Payable & Accrued Expenses	\$3,102
Deferred Revenue	\$27,885
Total Current Liabilities	\$30,987

NET ASSETS

Unrestricted	\$827,934
Temporarily Restricted	\$1,771,382
	\$2,599,316

TOTAL LIABILITIES & NET ASSETS

\$2,630,303

NET ASSETS, BEG OF YEAR

\$2,071,390

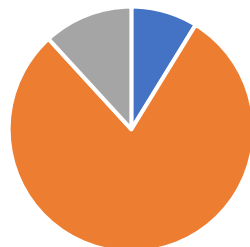
Change in Net Assets

\$527,926

NET ASSETS, END OF YEAR

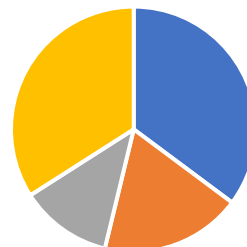
\$2,599,316

INCOME: \$1,115,358



■ Fees ■ Contributions ■ Other

EXPENSE: \$587,432



■ Admin ■ Program ■ Food Service ■ Maintenance



**Statement of Financial Position
Year End November 30, 2020**

ASSETS

Cash and Cash Equivalents	\$395,031
Investments	300,178
Accounts Receivable, Net	390
Inventories	31,010
Prepaid Expenses	44,412
Property and Equipment	9,370,761
Beneficial & Split Interest Agreements	<u>9,377</u>
TOTAL ASSETS	\$10,151,1593

LIABILITIES

Accounts Payable	\$27,560
Accrued Expenses	197,294
Deferred Revenues	135,533
Lines of credit (ECC loan)	<u>80,535</u>
TOTAL LIABILITIES	\$440,922

NET ASSETS

Without Donor Restrictions	9,492,512
With Donor Restrictions	<u>217,725</u>
	9,710,2373
TOTAL LIABILITIES & NET ASSETS	\$10,151,237

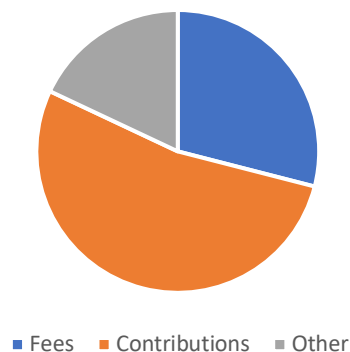
NET ASSETS, BEGINNING OF YEAR

Change in New Assets	<u>-42,106</u>
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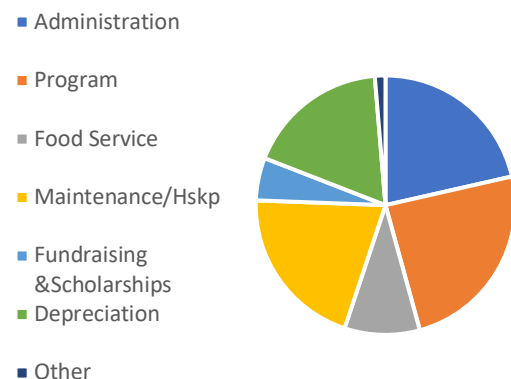
NET ASSETS, END OF YEAR

\$9,710,237

INCOME: \$2,618,874



EXPENSE: \$2,660,980



“Please receive this offering as a token of our appreciation for your continuous support of the Central Conference, the Executive Board and my person. I have been blessed to work with Harbor Point Ministries and our camps. It is an honor to support an obvious blessing to our 111 churches. We appreciate your heart for the camps, ministries and kids. As we move forward, we pray for the betterment of the financial status and overall ministry. We pray for a strong movement of the Spirit and hope for a rapid end to the pandemic. Please know that we hold your ministry as dear and essential to our conference.”

- Rev. Dr. Danny Martinez, Superintendent of the
Central Conference
