2020 Annual Report

HARBORPOINT MINISTRIES

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
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 totally $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 Schaumberg
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
# 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: $50,028.74

**TOTAL ASSETS**: $231,034.45

### LIABILITIES
- Accounts Payable: $0.00
- Taxes Payable: $180.76
- Total Current Liabilities: $180.76
- Long Term Liabilities: Scholarship Endowment: $166,773.83

**TOTAL LIABILITIES**: $66,954.59

### NET ASSETS, BEGINNING OF YEAR
- $261,195.24

### Change in Net Assets
- $-30,160.79

### NET ASSETS, END OF YEAR
- $231,034.45

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**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

### 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

### EXPENSE: $587,432

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A complete review of financial statements is available upon request: 358 W. Hagerman Lake Rd., Iron River, MI 49935
# Statement of Financial Position

**Year End November 30, 2020**

## ASSETS

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
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</thead>
<tbody>
<tr>
<td>Cash and Cash Equivalents</td>
<td>$395,031</td>
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<tr>
<td>Investments</td>
<td>300,178</td>
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<tr>
<td>Accounts Receivable, Net</td>
<td>390</td>
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<tr>
<td>Inventories</td>
<td>31,010</td>
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<tr>
<td>Prepaid Expenses</td>
<td>44,412</td>
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<tr>
<td>Property and Equipment</td>
<td>9,370,761</td>
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<tr>
<td>Beneficial &amp; Split Interest Agreements</td>
<td>9,377</td>
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<tr>
<td><strong>TOTAL ASSETS</strong></td>
<td><strong>$10,151,159</strong></td>
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## LIABILITIES

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
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</thead>
<tbody>
<tr>
<td>Accounts Payable</td>
<td>$27,560</td>
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<tr>
<td>Accrued Expenses</td>
<td>197,294</td>
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<td>Deferred Revenues</td>
<td>135,533</td>
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<tr>
<td>Lines of credit (ECC loan)</td>
<td>80,535</td>
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<td><strong>TOTAL LIABILITIES</strong></td>
<td><strong>$440,922</strong></td>
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## NET ASSETS

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Without Donor Restrictions</td>
<td>9,492,512</td>
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<tr>
<td>With Donor Restrictions</td>
<td>217,725</td>
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<td><strong>TOTAL LIABILITIES &amp; NET ASSETS</strong></td>
<td><strong>$10,151,237</strong></td>
</tr>
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## NET ASSETS, BEGINNING OF YEAR

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
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</thead>
<tbody>
<tr>
<td>Change in New Assets</td>
<td>-42,106</td>
</tr>
<tr>
<td><strong>NET ASSETS, END OF YEAR</strong></td>
<td><strong>$9,710,237</strong></td>
</tr>
</tbody>
</table>

## INCOME: $2,618,874

- Fees
- Contributions
- Other

## EXPENSE: $2,660,980

- Administration
- Program
- Food Service
- Maintenance/Hskp
- Fundraising & Scholarships
- Depreciation
- Other

A complete audit of financial statements is available upon request: 1724 Main St., Lake Geneva, WI 53147
“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