

2021 Annual Report

HARBORPOINT
MINISTRIES

Connecting Camps & Churches



Harbor Point Ministries

Earlier this year a pastor sent an email that caught me off guard. “I hope this is a wonderful time in ministry,” he wrote, “full of opportunities to do something new in ways we have yet to imagine. Just be faithful. God is at work and will see it through to completion.”

After another challenging year in 2021 – as if 2020 wasn’t enough! – his words were a salve for my heart. *God is at work and will see it through to completion.*

United in ministry

We are an unusual conference in the ECC. All 111 churches in our conference are equal members of Harbor Point Ministries! To be even clearer, every church in the Central Conference is part of the group that owns two Bible camps – Covenant Harbor in Lake Geneva, WI, and Covenant Point in Iron River, MI.

On your behalf, Harbor Point Ministries keeps the interests of churches a priority for camp ministry, connects churches to the camps and connects the two camps to each other. Harbor Point Ministries is a uniting organization, collaborating so local church ministry is strengthened, and so the Kingdom of God flourishes.

God at work in 2021

By God’s grace and creative Spirit, Harbor Point Ministries partnered in 2021 with you, the conference and your camps to:

- Check in with pastors and lay leaders to see how they were doing, to hear about ministry

HARBORPOINT MINISTRIES

Connecting Camps & Churches

- Lead in united governance through one board, overseeing the ministry of both camps
- Facilitate continued intercultural development for staff at both camps, engaging ECC Executive Minister of Love Mercy Do Justice Paul Robinson to equip and coach
- Coordinate fundraising, particularly for Covenant friends during a second year of the pandemic, to honor the many people who love and support both camps
- Stay in touch with pastors and churches about summer youth and family camps, retreat opportunities, prayer needs and ministry updates
- Support both camps through camper scholarships
- Support both camps in communications, marketing and development during a time of reduced staffing and ongoing uncertainty

Thank you for your financial support, prayers and participation. We are honored to be in ministry together.

Beth Fredrickson
Executive Director



HARBORPOINT MINISTRIES

Connecting Camps & Churches



Covenant women gather for fall retreats at both Covenant Harbor and Covenant Point.



Senior high students at Covenant Harbor's Winter Camp.



A staff member prays with a camper during a Covenant Point summer youth camp.

Serving Central Conference churches in 2021 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

Beth Fredrickson, Harbor Point Ministries Executive Director

Dwight Huse, Appleton, WI

Bob Jackson, Anchor Covenant, Lake Geneva, WI

Anne Jorgensen, First Covenant, Moline, IL

Kurt Kovacic, Winnetka Covenant, IL

Danny Martinez, Central Conference Superintendent

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

Megan Nyberg, Grace Covenant, Iron River, MI

Leslie X. Sanders, Naperville Covenant, IL

Erik Strom, Covenant Point Executive Director

Kurt Tillman, Central Conference Executive Board Chairperson

Edgar Torres, Central Conference Executive Board Liaison

Krist Werling, Winnetka Covenant, IL

Covenant Point

Covenant Point celebrates the partnership of our Central Conference churches in advancing the Kingdom of God together. 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.

Restored Rhythms

The beginning of 2021 saw continued cancellations of retreat programs, causing ongoing losses for our congregations, conference youth ministries and revenue streams. Adapting to smaller, outdoor, family-oriented ministry opportunities became the norm for the winter season. With spring came the joyful restoration of rhythms: a large university partnership, as well as the reopening of summer camp! To reduce transmission risks, while also navigating the mental, emotional, social and spiritual effects of the pandemic on our campers, we took preventative steps:

- Increased staff to camper ratios
- Shortened program lengths
- Reduced overall camper capacities
- Increased healthcare staff
- Bolstered our summer staff training on restorative justice, trauma-informed care, intercultural agility, and mental health
- Focused on staff care
- Temporarily suspended our charter bus service

Strategic Improvements

The movement from isolation to community, virtual to physical and unknowns to familiar activities required a tremendous investment in resources to improve some outdoor elements of our program, site, and facilities. Improvements included:

- Two new, large, outdoor tents to accommodate dining, worship and small group activities
- New food service equipment for safe and practical food handling in an outdoor setting
- New five-person outdoor hand washing station
- New multi-use benches, which convert to dining tables
- New Adirondack chairs for outdoor seating

Mission Friends

Without the overwhelming volunteerism, financial giving and steady prayer support from across the conference and beyond, we would not have been able to navigate these challenging days. God and God's people have again provided in abundance! Thank you for being our friends in mission, for entrusting us with your young people and for your willingness to show up in Christlike service in support of this vital work!

Erik Strom
Executive Director



Covenant Harbor



Covenant Harbor, located in Lake Geneva, WI, offers Christ-centered summer camps, church and programmed retreats and team building for schools. The story of 2021 is that God provides! During a difficult year, God protected this ministry, giving opportunities to serve. Thank you, friends, for your prayers, partnership and support.

Challenges

Covid continued to stunt ministry through cancellations and uncertainty, extending reductions in staffing and expenses:

- 2019: served 24,100 guests
- 2020: 6,900 guests (down 71%)
- 2021: 14,300 guests (down 41% from pre-Covid)

Although 2020 was challenging, 2021 was more so. We were understaffed, navigating programs with many complex, moving variables. Our summer staff showed signs of mental and emotional strain beyond previous years, and self-imposed Covid restrictions reduced our ability to serve more campers.

Celebrations

Yet God provides! In 2021, we also:

- Experienced the support of generous donors who bridged the gap, allowing us to stay out of debt. Thank you!
- Ran our county's Covid testing site for six months
- Ran full summer camps, with nearly 1,000 campers waitlisted

- Served guest groups when possible
- Partnered with Anchor Covenant Church as a site for outdoor summer worship
- Added 14 full-time staff since May 2021, including previous employees Jason Fischer as associate director and Sarah Augustson as development director

Projects

In the fall, we launched a campaign to replace our 70-year-old Triplet cabins. Engineers urged replacement due to structural challenges resulting from the original pier foundation design. The \$2.3 million campaign is fully funded with construction beginning soon. We also addressed many facility improvements.

Looking Forward

In 2022, Covenant Harbor is celebrating 75 years of ministry! We are grateful for continued partnerships with our churches and denomination and for full summer camps.

We do have an urgent need for more summer staff. Thank you for encouraging the young adults you know to apply.

We are grateful for your faithful prayers and support.

Eric Anderson
Executive Director



Supporting Churches in 2021

We are deeply grateful to the following churches that financially supported the camping ministry of the Central Conference during 2021. The sacrificial gifts of these congregations totaled \$152,285. Thank you, friends!

ILLINOIS _____

Batavia Covenant
Belvidere Evangelical Covenant
Bethesda Covenant, Rockford
Beverly Covenant, Chicago
Broadway Covenant, Rockford
Country Covenant, Campton Hills
Edgebrook Covenant, Chicago
Elim Covenant, Moline
Evangelical Covenant, Elgin
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
Libertyville Covenant
Naperville Covenant
North Park Covenant, Chicago
Northbrook Covenant
Northwest Covenant, Mt. Prospect
Ravenswood Covenant, Chicago
Trinity Evangelical Covenant, Oak Law
Winnetka Covenant, Wilmette

INDIANA _____

Covenant Community, South Bend

MICHIGAN _____

Bethlehem Covenant, Stephenson
Community Church of Boulder Junction
Community Covenant, Menominee
Community Covenant, Skandia
Covenant Church of Gladstone
First Covenant, Iron Mountain
Grace Covenant, Iron River

WISCONSIN _____

Evangelical Covenant, Milwaukee
Millard Community Covenant, Elkhorn
Zion Covenant, Sheboygan

HARBORPOINT MINISTRIES

Connecting Camps & Churches

Statement of Financial Position Year End November 30, 2021

ASSETS

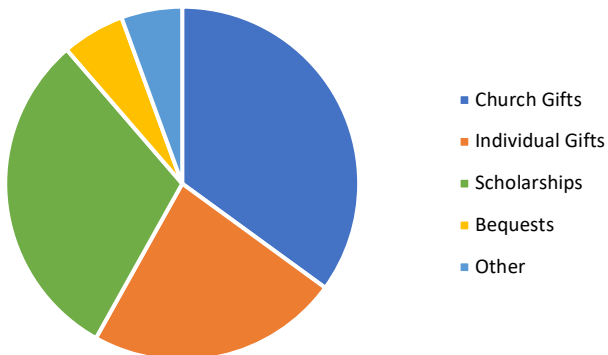
Checking	\$27,236.46
Covenant Trust Scholarship Endowment	183,793.58
National Covenant Properties Investment Account	<u>70,582.14</u>
TOTAL ASSETS	\$281,612.18

LIABILITIES

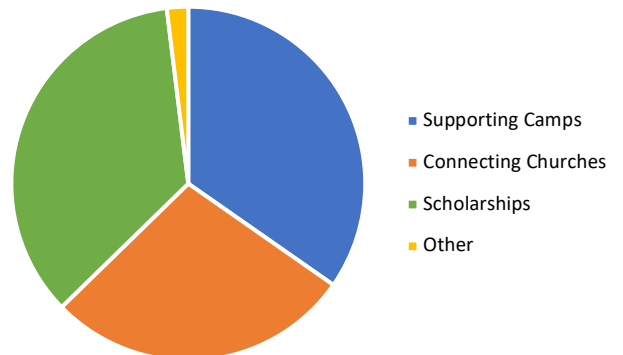
Accounts Payable	\$358.40
Taxes Payable	268.28
Total Current Liabilities	626.68
Long Term Liabilities: Scholarship Endowment	<u>183,793.58</u>
TOTAL LIABILITIES	\$184,420.26

NET ASSETS, BEGINNING OF YEAR	\$231,034.45
Change in Net Assets	<u>\$50,577.73</u>
NET ASSETS, END OF YEAR	\$281,612.18

INCOME: \$139,086



EXPENSE: \$97,150

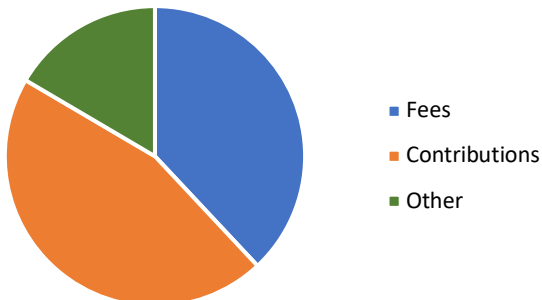




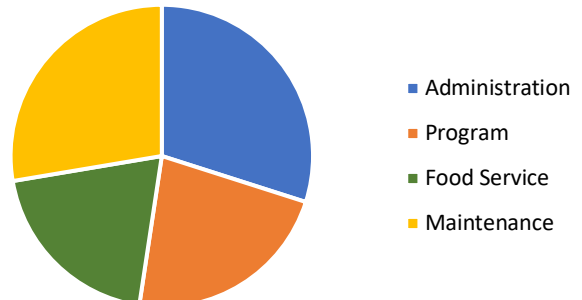
**Statement of Financial Position
Year End November 30, 2021**

ASSETS	
Cash and Cash Equivalents	\$1,069,496
Inventory	18,281
Investments	<u>453,241</u>
TOTAL CURRENT ASSETS	\$1,541,018
 PROPERTY & EQUIPMENT	
Land and Buildings	\$4,609,432
Furniture and Fixtures	559,388
Equipment	257,344
Less Accumulated Depreciation	<u>(4,009,258)</u>
TOTAL PROPERTY & EQUIPMENT	\$1,414,906
 TOTAL ASSETS	 \$2,957,924
 LIABILITIES	
Accounts Payable & Accrued Expenses	\$4,064
Deferred Revenue	107,995
TOTAL LIABILITIES	\$112,059
 NET ASSETS	
Unrestricted	\$2,101,382
Temporarily Restricted	<u>856,542</u>
TOTAL LIABILITIES & NET ASSETS	\$2,957,924
 NET ASSETS, BEGINNING OF YEAR	 \$2,599,316
Change in Net Assets	<u>\$246,549</u>
NET ASSETS, END OF YEAR	\$2,845,865

INCOME: \$961,314



EXPENSE: \$714,765



A complete audit of financial statements is available upon request: 358 W. Hagerman Lake Rd., Iron River, MI 49935



**Statement of Financial Position
Year End November 30, 2021**

ASSETS

Cash and Cash Equivalents	\$4,109,157
Investments	335,649
Accounts Receivable, Net	220,931
Inventories	44,078
Prepaid Expenses	46,633
Property and Equipment	9,034,225
Beneficial & Split Interest Agreements	<u>6,959</u>
TOTAL ASSETS	\$13,797,632

LIABILITIES

Accounts Payable	\$113,261
Accrued Expenses	180,227
Deferred Revenues	469,310
Lines of credit (ECC loan)	<u>76,508</u>
TOTAL LIABILITIES	\$839,306

NET ASSETS

Without Donor Restrictions	\$10,426,373
With Donor Restrictions	<u>2,531,953</u>
TOTAL LIABILITIES & NET ASSETS	\$13,797,632

NET ASSETS, BEGINNING OF YEAR

\$9,710,237

Change in Net Assets

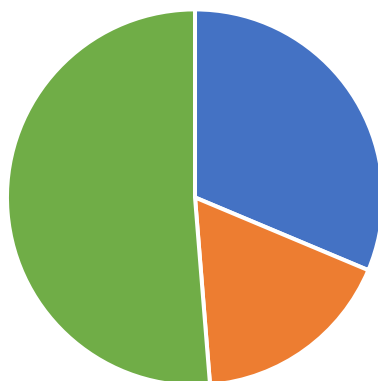
\$3,248,089

NET ASSETS, END OF YEAR

\$12,958,326

INCOME: \$6,380,705

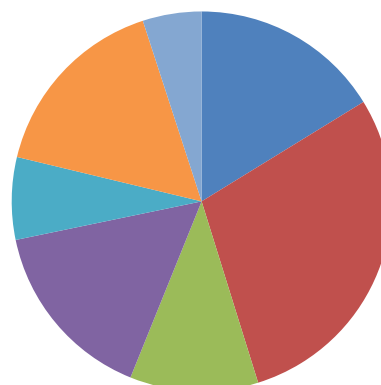
- Operations
- Other: PPP Loans, Grants
- Dev/Capital Campaign



Overall gifts reflect major gifts received in 2021 toward the Triplets replacement project and future new dining hall. These funds will be used in 2022 and into the future.

EXPENSE: \$3,241,051

- Administration
- Program
- Food Service
- Maint., Hskp.
- Fundraising, Scholarships
- Depreciation
- Other



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

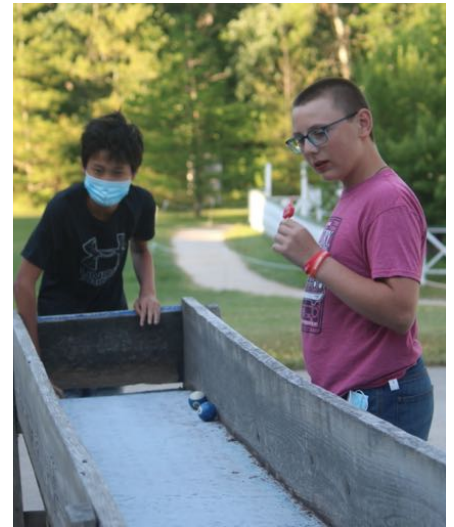
A glimpse of 2021 at Covenant Harbor...



Covenant Harbor summer youth campers and staff enjoy a boat ride.



Central Conference pastors gathered at Covenant Harbor for the ministerial association retreat in October 2021.



Carpetball is a favorite activity for Covenant Harbor youth campers.

From a church plant leadership team

We want to say thank you for your support, thank you for your kindness, and thank you for all the help that we received from Covenant Harbor – the church is very grateful, they say that they love the place, and they fall in love with the people who work in the Covenant Harbor. We will continue supporting Covenant Harbor and we will continue praying for Covenant Harbor and all the staff that made this great thing for everyone. As a pastor I feel so honored to be part of all the Covenant Harbor and the Covenant Church - thank you.

-Pastor Rafael Lizama, Luz de Esperanza

From a mom who attended Moms & Daughters

Thank you so much for generously making it possible for my daughters and I to attend Mothers-Daughters. We had such a meaningful and fun time. This past year has been difficult as we've had to navigate some serious health issues for our youngest daughter (thankfully all resolved well after multiple surgeries), as well as the pandemic. My 7-year-old daughter told me as she was having fun, "Mom, this is my true self. I'm remembering who I really am. I've felt so clogged up."

From church retreat groups

Thank you so much for the perfect weekend! So many of our newer church members enjoyed the facilities, the lake, the connecting with one another. Your staff is truly helpful and accommodating.

The presence of the Lord is here in the staff, the setting and all aspects. Very peaceful and refreshing!

Thank you for the gracious hosting! God's beautiful setting and friendly staff!

From Fall Fellowship women's retreat participants

The golf cart must have cameras hidden because they drive up the moment I walk out the door.

Amazing service and servant leadership exhibited.

We appreciate all the hard work this limited staff did for us.

From summer camper parents

My son has always wanted to go to camp. He wants to stay all summer. He accepted Christ this summer. He said the best part of camp was reading his Bible. He is still reading his Bible almost every day.

My daughter was so nervous on her first day headed into day camp in June and as soon as I picked her up that day she was beyond happy and excited. By the end of that first week, she was asking to come back next year! When we returned a month later for her next session, I was overjoyed by the counselors yelling her name and welcoming her back - I had not expected that and was truly grateful.

My son was so talkative on the way home. He explained everything to me. He loved his friends, staff, games and faith discussions. I was so happy for him to have this experience.

From summer youth campers

I learned that I am stronger than I thought.

I learned that people will accept me for who I am.

This week I sang praise songs for the first time.

I'm ready to live my life in a way that reflects the Lord.

This was the best week I have had in a long time. I feel so close to God.

I didn't know anyone at first, but my favorite part of camp was making all new friends.

I learned that God never stops choosing you.

I learned how to be kinder, calmer and braver.

I learned that trying something new doesn't have to be so bad.

...and at Covenant Point



Summer youth campers explore new activities, experience life in community and enjoy God's creation at Covenant Point.



Covenant Point's Autism Spectrum Disorder Family Camp gives families a true vacation and time of refreshment.



Families appreciate Covenant Point's Christmas Camp, which offers rest and respite during the holidays.

From camper parents

I think being forced to take the summer [of 2020] off has given us, as a family (and as parents), more time to reflect on how special and pivotal Covenant Point is and has been to our daughters. We thank you for running an incredible place that will always hold a special spot in their lives.

I know that my children are loved and challenged while having a blast at camp.

My kids' faces light up at the mention of Covenant Point and we love to hear their stories and listen to their songs.

My children came home with a greater sense of identity separate from media and culture. No small feat!

My son struggles with his faith, this camp helps greatly!

This camp is so inclusive and that makes it fun.

She said that Pastor Kate talked about things she hears in Sunday School, but with more detail and that she learned a lot this week. She also came home reciting Psalm 23 from memory. Camp is for fun, but we also are grateful for others pouring into our child's spiritual life.

From youth campers

God brought me to Covenant Point so that he could help me solidify my relationship with him.

I became closer to God and felt his presence this week.

I really enjoyed getting to know everyone at camp. All the games and activities we did were super fun, and I loved the quiet time and small groups. Getting closer to God was also a highlight of my week.

From family campers

The efforts staff put into creating the beautiful worship space in the Tab was completely worth it! The big lit Christmas tree, the lovely rug, the candle on the piano...Wow, it was fantastic! I loved being in that space. Again, the luminary-lit ski trail and the bonfire after skiing were my favorite activities! The sauna, polar-bear plunge, and lantern lighting were also a blast!! We loved going to Anvil Lake to ski and feed the chickadees. The lunches packed for us were over-the-top, as were all the meals! You all thought of everything, and we appreciate your hard work very much! Oh, and I must say, you handled the whole covid thing so well! Testing upon arrival was much appreciated!

Things have been quite difficult for our family, especially as we learn to navigate parenting two kids who have experienced a great deal of trauma. You and your staff so graciously gave space for the boys to explore, laugh, play, and learn without judgment and with great patience and kindness. You have no idea the gift that was!

From retreat youth group leaders

The speaker crushed it with connecting with junior highers and teaching them the breathing prayer. She was super. We loved the weather and being outdoors together. We loved your staff and your volunteers. [Everyone is] kind, servant hearted, hard workers.

Our group had a sheer blast. That first Saturday chapel - FELT the peace of the Lord and then were safe enough to share for real in our talk back time. To open up, to trust, to wonder out loud.... we came home changed. We came home having lived a slice of heaven.

From adult Silent Retreat participants

The weekend was one of simplicity which enhanced the purpose of the retreat. Meals were prepared and served with care. Thank you. The entire atmosphere helped me to relax and engage with the presence of God!

Love coming to this retreat - always a significant milestone for me, beautiful setting, great retreat leadership, camp staff - you can tell they are committed to this experience for us and for themselves. It is a beautiful thing to see as they nurture God's voice in their own lives as a foundation to their lives of service

From a women's retreat participant

God's presence was made known to me by the beautiful natural setting, the scriptures, reading and song, the openness of the presenters, the warmth, support, friendliness exhibited in the eyes of the participants and staff. This is a transformational and restorative program.