

2024 CALVARY 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.





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A NOTE FROM PASTOR HANS

Hi everybody!

I came across an article the other day entitled, “28 Weird and Unusual Animals.” And, of course, I couldn’t *not* read it. There were all these strange, odd, **not normal** animals. There was the “Raccoon Dog” – a dog with a face identical to a raccoon. *Not normal!* There’s the “Glass Frog” – a frog with translucent skin. *Not normal!* There’s the “Red-Lipped Batfish” – a fish that doesn’t swim but has lips that look as though they are covered with bright red lipstick. Every one of the animals seemed so **not normal**.

When it comes to churches, there are “normal” churches and then there are **not normal churches**. Those that “go with the flow” – and then the outliers and nonconformists. Churches that choose a different path.

Normal churches are easily recognizable because they look and feel pretty much the same as churches did 30-40 years ago. They are comfortable for insiders. Sadly, you likely have someone you care about – a son or daughter or friend – who grew up attending a normal church, but doesn’t attend at all today.

There are, though, a rare breed of churches that are **not normal churches**. Churches that look a little different, and behave a little unconventionally. Churches that people are drawn to because worship is relevant, and they connect in meaningful, life-giving, Christ-centered relationships. Churches where people are mobilized in service to make a significant difference in their communities.

Not Normal Churches look like you, Calvary! Did you know, in 2024...

- An average of 810 people attended Calvary’s worship every week. That’s up from 744 in 2023 and 674 in 2022.
- 2,400 people attended Christmas Eve worship and 1,800 attended Easter worship – both all-time records.
- 69 people began a life of faith through baptism with us.
- You gave away \$187,000 to non-profit partners and individuals in need through our general and endowment funds.
- You welcomed 854 kids and students into meaningful school-year and summer programs.

Calvary, thank you. Thank you for reflecting the love of Jesus. Thank you for caring so much about the faith of the next generation. Thank you for being the hands and feet of Jesus in our community and beyond.

Thank you for being **not normal**.



Pastor Hans



OUR MISSION:

TO LEAD ALL PEOPLE TO A LIFELONG FAITH IN JESUS CHRIST

82 adults met 1-on-1 to mentor **6th-9th grade students** during January



We welcomed an average of **477 Calvary at the Lake worshippers** between Memorial Day and Labor Day, a 128% increase from 10 years ago



We expanded our reach by offering two nights of **Carols & Cocktails / Mocktails** at Gathered Oaks, bringing the joy of Calvary Christmas Worship Music to **403 people**



Quilters made a record **691 mission quilts** they distributed locally and globally through Lutheran World Relief

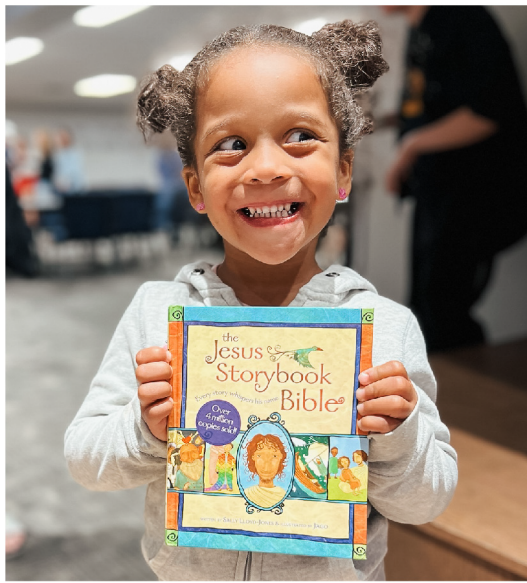


Your generosity helped send **39 high school students** and 8 adult volunteers on our **5th annual Rainy Lake Houseboat trip**, deepening their faith and building community



We had the privilege of **baptizing 69 babies, kids and adults**

1,798 people joined us for Easter worship and **2,399** for Christmas



Worship attendance **grew 8.9%** over last year, averaging **810 people each week**

Families accompanied their kids through important faith milestones, with **49 elementary students receiving First Communion, 79 Kindergartners and 4th graders receiving Bibles, and 45 Freshman celebration Confirmation**



By the end of the 2023-24 school year, **574 kids and students** had participated in Calvary's **weekly Next Gen programs**

OUR VISION:

TO CARE AS MUCH FOR THOSE WHO AREN'T HERE AS THOSE WHO ARE, AND TO HELP OTHER CHURCHES DO THE SAME

In 2024, we saw more and more people at Calvary

...sharing faith and life intentionally with one another in **groups**.

...stepping into **leadership** roles and actively leading others toward a lifelong faith.

...using their time and talents in **service** to our church, community, and world.

...realizing how God has blessed them with resources to generously **give**.



Understanding that Calvary pastors could never provide sufficient individual care for every worshiper, we engaged an average of **203 people in Connect Groups**, meeting regularly to grow in their faith and support one another



23 Caring Ministers regularly visited, brought communion and checked in on Calvary members who were homebound or struggling

410 people served in worship support roles. From greeters, to pizza servers, to special music and the tech team – it all supports Calvary's mission

65 people chose to become **new members** of the Calvary community



You provided funds for **163 students in Ghana, West Africa** to receive an education and learn about the love of Jesus

537 households generously **donated financially** toward Calvary's mission

You gave away **\$187,000** to our non-profit partners and individuals in need during 2024, and **distributed 400 Christmas meals** through our partnership with **Big Hearts of Central MN**



We welcomed **708 kids, students, and adults** as part of our annual **Vacation Bible School**, which is free and open to the entire community



217 new households stopped by the Welcome Desk to pick up a **First Time Guest Gift**

3,500 bags of Backpack Attack food were packed for kids struggling with hunger, through our partnership with United Way



298 people received daily text messages for our Lenten **1 Corinthians online Bible Study**, with even more watching through YouTube, Facebook and local cable



Thank you for investing in Calvary during 2024. As you invited people to **WORSHIP**, intentionally chose to **CONNECT**, and looked outside yourselves to **SERVE**, you played an important role in the story God is writing through this place.



TREASURER'S REPORT

In 2024 the congregation of Calvary Lutheran Church contributed \$1.8 million in total gifts toward the general fund, specific programs, special projects, and the 'Now Is The Time' building project. **This is the highest level of giving we have seen post-COVID.** We celebrate this and share thanks for the continuous faithful support of the congregation.

Worship Income and total General Fund Income were short of the 2024 budget, primarily the result of lower-than-expected gifts toward the end of the year. Total expenses were also under budget, however not fully offset by the income, resulting in a \$37,500 general fund deficit for the year. Though income was under budget, we recognize the impact of also conducting the major five-year 'Make Room' pledge campaign in 2024. Despite ending with a deficit, 2024 was a good year and we celebrate the total gifts of the congregation.

The General Fund income statement does not include the financials of the Calvary Preschool, Ghana ministry, 'Make Room' pledges, mortgage interest expense, Lilly Grant funded ministries and investment gains/losses. The combination of these areas with the general fund resulted in a \$1.6M impact on Calvary Equity on the balance sheet.

KEY 2024 FINANCIAL OBSERVATIONS:

- Worship Income of \$1,104,400, was 5.7% under budget for the year.
- Total General Fund Expenses of \$1,220,200 were 1.6% under the annual budget.
- Benevolence and Donations totaled \$110,400 in 2024, 10% of Worship Income.
- Calvary's year-end General Fund reserve balance totaled \$141,729.
- The building year-end mortgage balance is \$3,182,432. The mortgage loan principal was reduced \$213,864 in 2024. Interest expense was \$126,469.

The Calvary Church Council has previously shared a desire to change Calvary's accounting from a traditional calendar year to a July through June financial year. The primary reasons for the change are budgeting and timing. The end of the calendar year is a busy time, and historically the last couple of months are when a significant portion of Worship Income is received. Shifting to a July through June financial year aligns better with church programming and will provide more time and better information for planning and budgeting. The Council has approved to make this transition in 2025. To initiate the transition, the Council proposes a one-time, six-month January 2025 through June 2025 budget. Due to historical timing when income is received during a year and when various programming events occur, the proposed six-month general fund budget is a deficit. This is common with past records during this period. We believe the budget is a roadmap we can be confident in as we go through this transition.

Calvary Lutheran Church continues in a healthy financial position in the mission "To lead all people to a lifelong faith in Jesus Christ." Thank you for the continuous, faithful support!

- BRUCE LUEHMANN, TREASURER

GENERAL FUND BUDGET

	2023 ACTUAL	2024 ACTUAL	PROPOSED 2025 BUDGET JANUARY-JUNE
REVENUES:			
General Fund-Worship Offering Income	\$1,142,309.48	\$1,104,404.22	\$589,000.00
Program Income	\$19,997.17	\$25,515.69	\$11,000.00
Designated Donations	\$13,684.52	\$25,620.10	\$7,750.00
Other Income	\$10,410.97	\$27,128.19	\$9,500.00
Total General Fund Income	\$1,186,402.14	\$1,182,668.20	\$617,250.00
EXPENSES:			
Benevolence and Donations	\$116,250.00	\$110,438.00	\$55,000.00
Program Expenses	\$66,594.36	\$71,504.72	\$39,550.00
Staff Expenses	\$806,801.20	\$842,475.92	\$440,092.00
Communication Expense	\$989.00	\$5,740.40	\$2,930.00
Office & Administrative Expense	\$47,382.87	\$56,216.05	\$28,050.00
Property Expense	\$140,264.93	\$131,692.67	\$76,850.00
Other Expense	\$6,412.83	\$2,119.62	\$2,250.00
Total General Fund Expenses	\$1,184,695.19	\$1,220,187.38	\$644,722.00
Net Total	\$1,706.95	\$(37,519.18)	\$(27,472.00)

TOTAL GIVING TO ALL FUNDS IN 2024 WAS \$1,788,797

CALVARY, THANK YOU FOR YOUR INCREDIBLE GENEROSITY TO OUR MISSION TO LEAD ALL PEOPLE TO A LIFELONG FAITH IN JESUS CHRIST.



FEBRUARY 2, 2025 ANNUAL MEETING

The congregation will vote to...

- Change from a calendar fiscal year to a July-June fiscal year
- Approve a 6 month budget from January-July 2025 in preparation for the new fiscal year timeframe
- Elect Calvary's Church Council Members

BALANCE SHEET

AS OF DECEMBER 31, 2024

ASSETS

CURRENT ASSETS

CHECKING/SAVINGS

11000 • GENERAL FUND ACCOUNTS	141,728.76
12000 • BUILDING FUND ACCOUNTS	321,018.72
13000 • CALVARY PARTNER NETWORK	89,711.43
14000 • DESIGNATED ACCOUNTS	87,640.69
15000 • PRESCHOOL ACCOUNTS	57,878.46
18000 • LILLY GRANT ACCOUNTS	1,258,401.11
19000 • ENDOWMENT ACCOUNTS	462,466.18

TOTAL CHECKING/SAVINGS 2,418,845.35

OTHER CURRENT ASSETS 513,727.06

TOTAL CURRENT ASSETS 2,932,572.41

FIXED ASSETS

11900 • Real Estate, Furniture, Equip	7,949,252.42
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TOTAL FIXED ASSETS 7,949,252.42

OTHER ASSETS 1,277,204.92

TOTAL ASSETS **12,159,029.75**

LIABILITIES & EQUITY

CURRENT LIABILITIES 62,377.86

LONG TERM LIABILITIES

24010 • Mortgage	3,182,432.04
28000 • Lilly Foundation Grant	310,872.82
28100 • Lilly Foundation Grant #2	912,296.89
28200 • Lilly Sabbatical Grant #3	0

TOTAL LONG TERM LIABILITIES 4,405,601.75

TOTAL LIABILITIES 4,467,979.61

EQUITY 7,691,050.14

TOTAL LIABILITIES & EQUITY **12,159,029.75**

MAKE ROOM APPEAL UPDATE

In 2024 Calvary embraced the theme of “Make Room” as we embarked on a 5 year appeal to raise the funds necessary to pay off our \$3.2 million mortgage. We know that God has always been making room for God’s people, and we here at Calvary are called to do the same so that all people might live a lifelong faith in Jesus Christ. Our building is a beautiful tool for ministry, and yet with a mortgage balance we know that we don’t want to take away funding for ministry opportunities by being burdened with mortgage debt.



The congregation has so faithfully and generously supported the original Now is the Time appeal, contributing \$3,637,668 to the initial construction of the space. 2024 marked the end of the first 5 years of Calvary’s building renovation loan where we were required to pay interest only, and in November we moved into the second 5 years of the loan with both principal and interest payments required. Over the next 5 years, we anticipate needing approximately \$3.7 million to pay off the loan, with \$19,012 due each month.

Calvary’s people have demonstrated again that we are ready to *Make Room* by committing over \$2.1 million in pledges through 2029. At that time if we have not raised the additional funds, we must refinance our loan to pay off the remaining balance of at least \$1 million. If you have not yet considered how you can contribute to the Make Room appeal, we invite you to do so by calling the church office or visiting calvaryalex.org/makeroom for details on how to give.



MAKE ROOM APPEAL

THROUGH DECEMBER 31, 2024

Project Cost	\$6,054,909
Endowment Gift	\$173,697
Interest 3.72%	\$638,192
TOTAL EXPENSES 2018-2024	\$6,866,798
Total Now is the Time donations 2018-2024	\$3,637,668
Total Make Room donations 2024	\$367,717
TOTAL DONATIONS 2018-2024	\$4,005,385
REMAINING MORTGAGE BALANCE	\$3,182,432
Make Room Pledges	\$2,159,397
Reserve Balance	\$321,019



LILLY ENDOWMENT GRANT-SUPPORTED MINISTRIES

Over the past 5 years, Calvary has been the fortunate recipient of 3 grants from the Lilly Endowment, Inc. The Lilly Endowment was founded in 1937 for the “promotion and support of religious, educational or charitable purposes.” The following grants were awarded to Calvary, with the funds being restricted to the ministry outlined in these projects:

CALVARY PARTNER NETWORK GRANT

The wall in Calvary’s hub reads: **We will care as much for those who aren’t here as those who are here, and help other churches do the same.** To assist this vision, Calvary applied for and was awarded a 5-year (2021-2025), \$997,100 grant from the Lilly Endowment to launch the Calvary Partner Network, with the purpose of helping churches gain clarity, vitality and adaptability. As we enter the final year of this grant, we’ve had the privilege of working with 10 official partner churches and have provided support to another 20 churches through our ministry conference, sharing of resources, coaching, and leadership training.

This grant has allowed us to work with many gifted and passionate pastors and leaders from Minnesota and beyond. We’ve learned that many of them feel isolated and ill-equipped to meet the unique challenges of ministry today, where less than 45% of Americans are members of any church. We’ve also learned that while

Americans’ generosity has remained steady at 2% of their income, giving to churches in particular, is down. This means most churches are strapped financially, making the sustainability of the Calvary Partner Network challenging once the grant funding concludes. Given the realities above, Calvary’s leadership will take time to discern the future of the Network and where God is calling us next. Pastor Hans serves as the Director of this program, and Kia Kisthart serves as the Administrator.



RAISING THE NEXT GEN GRANT

At Calvary you hear us frequently say, **the faith of the next generation is worth everything.** When it comes to the faith of young people, research has shown, again and again, that the most important faith mentors in student lives are their parents or caregivers. Church small group leaders, Bible Camp counselors and pastors are all important witnesses, but the most important influencers are those in the home.

Given this reality, Calvary applied for and was awarded a 5-year (2024-2028), \$976,400 grant from the Lilly Endowment to create a reproducible, relational model to support, coach and equip parents in ways that give them the tools and confidence to lead their sons and daughters to a lifelong faith in Jesus. The grant has already allowed us to add Adrian Walter to our staff (see bio on page 13). In 2025, the grant, will allow us to develop parenting small groups; host a parenting conference for parents, caregivers, congregational and community leaders; develop online parenting resources; and provide parent coaching and counseling. Pastor Angie serves as the Director of this program, and Adrian Walter serves as the Administrator.



MEET ADRIAN WALTER

Adrian serves as Calvary’s new Director of Next Gen Ministries. He moved to Alexandria in August of 2024 to start in this role, but he’s **been in ministry for more than 25 years** in Wisconsin and Iowa. His wife, Linda, is finishing the school year as a teacher in Decorah, Iowa, and looks forward to joining Adrian in Alexandria in May. They have two adult children – Luke, who will graduate from the University of Northern Iowa this spring, and Adam, who is a first year student at Northland Community College in the aviation maintenance program. Adrian oversees the team of Next Gen Ministers that facilitate the weekly kid and student programs at Calvary, and he’s helping to develop the Raising the Next Gen grant. We’re excited to have Adrian on the team!

CLERGY RENEWAL SABBATICAL GRANT

In 2022, recognizing the need to care for and retain our staff, Calvary’s church council took time to develop policies and procedures intended to sustain our staff in ministry. A Sabbatical Policy was approved at Calvary’s annual meeting in 2023. Later that year, the council approved the first sabbaticals to our lead pastor, Hans Dahl, and our Director of Engagement, Katie Dahl, to be taken in the summer of 2024. To fund this sabbatical, a team was put together to craft an additional grant proposal to the Lilly Endowment Clergy Renewal Program. This grant’s purpose is to strengthen congregations by helping their pastors to take time away from day-to-day ministry, to rejuvenate their spiritual lives and thereby reinforce their commitments to ministry. A team of Calvary leaders, along with Pastor Hans, applied for and was awarded a \$59,970 grant that allowed the Dahls travel opportunities over the summer, and provided compensation to those covering their roles while they were away.

CALVARY ENDOWMENT

ENDOWMENT FUNDS ACTIVITY 2024

Fund Balance & Assets	\$462,266
Donations	\$11,253
Earnings	\$42,850
Fees	\$6,044
Distributions	\$27,000

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 12/31/2024 the balance of the Endowment Fund was \$462,466. In 2024 there were no financial requirements for our one member in seminary due to scholarships through Luther Seminary. Instead, we supported Ukrainian student Dasha Shyroka in her college education that cannot be funded by financial aid due to her refugee status. In addition, \$17,000 was donated to ministries at Calvary and community organizations. In 2024, the final 5% gift from the Now is the Time building campaign donations was directed to the Endowment Fund, totaling \$173,697 donated over 5 years.

-Derek Trosvig, Chairperson

Endowment Committee:

Derek Trosvig, Nancy Einerson, Mike Svobodny, Judy Korn, Dale Vollmers, Bruce Luehmann, Scott Larson and Matt Larson (Investment Advisors)

CALVARY PRESCHOOL

Calvary Preschool is a vibrant ministry of our congregation. **We are committed to helping our youngest community members begin a lifelong faith in Jesus Christ in an environment focused on social emotional skills and developmentally appropriate pre-academic learning in a Christian environment.** Our program is once again 4-Star Parent Aware rated, meaning our preschool meets the highest quality of care and educational standards.

This school year, our 8 staff work with 70 children ages 3-5. Our teachers develop our preschoolers' literacy, math, science, and social emotional skills so that they are prepared for kindergarten and beyond.

Our program is almost entirely funded through tuition, and our high level finances for the first half of our fiscal year are below. Through our Parent Aware rating we are able to welcome about 15% of our students this year on full scholarship, aiding our mission to welcome all children to attend and grow in their faith. Registration for the 2025-26 school year opens on January 27th.

INTERESTED IN REGISTERING FOR CALVARY PRESCHOOL?

For more information:
calvaryalex.org/preschool



PRESCHOOL 2024-2025 BUDGET

FISCAL YEAR IS AUGUST 2024 - JULY 2025

INCOME		BUDGET	AUG-DEC 2024 ACTUALS
	Registration	\$3,600	\$150
	Tuition	\$240,782	\$100,305
	Misc. Income	\$22,779	\$10,135 <i>*Received MN Child Care funding</i>
TOTAL INCOME		\$267,161	\$110,590
EXPENSE			
	Supplies	\$17,901	\$1,633
	Fees & Training	\$2,900	\$1,366
	Staff Salaries & Benefits	\$246,360	\$110,159
TOTAL EXPENSE		\$267,161	\$113,158
NET INCOME		\$0	-\$2,568

CANDIDATES FOR 2025 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.

WHITNEY ANDERSON



Whitney, husband Brice, and their two children moved here in 2022 and have loved being part of a Connect Group at Calvary. Whitney is a philanthropic professional with a passion for helping nonprofits fund their mission. This will be Whitney's first year on Council.

BRETT BOYUM



Brett and his wife Erica have been members of Calvary since 2018. Brett is a veterinarian for a large dairy business and stays busy with his three young children. This will be Brett's third year on Council.

MARK CHRISTENSON



Mark and his wife Mishelle have been members of Calvary since 1995. He is a veterinarian, father of three adult children, proud grandpa, and enjoys spending his free time outdoors. This will be Mark's 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 final term on Council.

JEFF RODEL



Jeff and his wife Alison have been members of Calvary since 2021. Jeff is the owner of Rodel Construction. He grew up in the community and has a passion for what God can do through the church in the community. This will be Jeff's third year on Council.

ANN STEHN



Ann and her husband Greg have been members of Calvary since moving to the area in 2019. Ann is the director of Horizon Public Health and passionate about caring for the people in our community. This will be Ann's third year on Council.

MARK STROMSWOLD



Mark and his wife Linda have three adult children and 6 grandchildren. Mark is a retired business owner and enjoys the lake life. They have been members of Calvary since 2017, and this will be Mark's fourth year on Council.

CHERYL WHITCHURCH



Cheryl has been a member of Calvary since 2020. She is a retired teacher who loves spending time with her granddaughter. This will be Cheryl's third year on Council.

CONGREGATIONAL ANNUAL MEETING AGENDA

FEBRUARY 2, 2025 AT 9:30AM

1. Call to order
2. Certification of Quorum
3. Devotions, Pastor Hans
4. Report of Council Chairperson, Mark Christenson
5. Treasurer's Report, Bruce Luehmann
6. Endowment Fund Report, Derek Trosvig
7. Other Business
 - A. Adoption of July-June fiscal year
 - B. Adoption of the January-June 2025 budget
 - C. Election of 2025 Council members
8. Adjourn