

CALVARY ANNUAL REPORT

JULY 1, 2025 - JUNE 30, 2026



ALLIN!

It's just what we do!



A NOTE FROM PASTOR HANS

Dear Calvary Family,

When Jesus called His first disciples, He didn't invite them to simply add one more activity to their already busy lives. He invited them to leave their nets, step out of their boats, and go all in. And they did.

At Calvary, we want to be known as that kind of church — an **All In** church. Don't we? Not because we're trying to prove something, but because as followers of Jesus, *this is just what we do!*

And this year, you did exactly that.

You went *all in* through your generosity, helping fuel ministry that is transforming lives here in Alexandria and far beyond. You went *all in* through your service, volunteering thousands of hours to care for and serve kids, students, families, neighbors, and strangers alike. And you went *all in* through your invitations. Because you invited, welcomed, and made room for others, our average worship attendance grew by nearly 60 people each week over the previous year. That's not a statistic. That's people experiencing authentic hope, community, and the love of Jesus.

As your pastor, I could not be more grateful or more proud.

And the truth is, I believe we're just getting started.

Because of our growth, in the coming Fall, we'll revisit a theme some of you may remember – for others it's brand new: **Make Room**. We literally need to *make room* for all the people who join us these days and will be adding a third Sunday worship service this fall. We also are moving into the second half of our five-year Make Room financial appeal. And perhaps, just perhaps, we'll begin asking a bold question together: *What might God do if we became a mortgage-free church and unleashed even more resources for ministry?*

Thank you for going *all in*. Thank you for believing that the mission matters. Thank you for being the kind of people who, when Jesus calls, still leave the nets behind.

After all, as followers of Jesus, *that's just what we do!*

Grateful for you!

Hans

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IMPACT THROUGH MINISTRY

383 people served in worship support roles. From the tech team to ushers to lake parking lot attendants – it all supports Calvary’s mission



2,620 people celebrated Christmas with Calvary, and **1,911** joined us for Easter



OUR MISSION:

TO LEAD ALL PEOPLE TO A LIFELONG FAITH IN JESUS CHRIST

Calvary at the Lake worship attendance grew by **6%**, averaging **504** people from Memorial Day through Labor Day



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

An average of **849** worshiped weekly



199 first time guests picked up a welcome gift



358 people participated in Connect Groups to grow and deepen their faith – from weekly Bible studies, to monthly Women’s Circles, to theme based gatherings

555 Giving households



605 mission quilts were distributed locally and globally through Lutheran World Relief

We distributed **512** Christmas meals through our partnership with Big Hearts of Central MN

4,000 bags of Backpack Attack food were packed for kids struggling with hunger, through our partnership with United Way



During our Book of Acts worship series, we distributed more than **800** study books, and **251** people received daily text messages for our online study

67 people chose to officially become new members of the Calvary community



15 people traveled to Costa Rica and Ghana through our global mission partnerships



THE FAITH OF THE NEXT GENERATION IS WORTH *EVERYTHING.*



487 kids and students participated in weekly Next Gen programs



71 adults met 1-on-1 to mentor 6th-8th grade Elevate students



44 kids and students participated in the new Next Gen Singers pop-up choir



33 students affirmed their faith through Confirmation



53 elementary students celebrated their First Communion faith milestone

We welcomed **200** people for Jingle Jam in December, and **120** for Family Playhouse in February



We had the privilege of baptizing **48** children

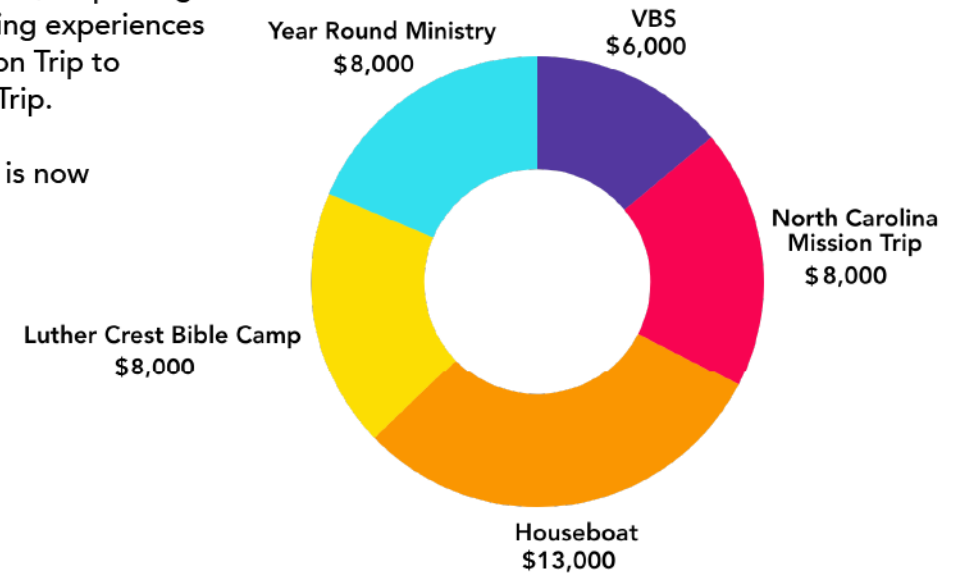


If you've been around Calvary for any length of time, you know that one of our favorite annual traditions is **"Take Stock"** — your annual opportunity to go *all in* for the next generation. Once a year, members and friends of Calvary have the chance to purchase "shares" in our kids and student ministries. Unlike most investments, the return isn't measured in dollars, but in changed lives.

This year, your response was simply extraordinary. Together, we raised more than \$30,000, surpassing our goal and fully funding life-changing experiences like Vacation Bible School, our Mission Trip to North Carolina, and our Houseboat Trip.

Even more exciting, your generosity is now helping us super-size our year-round ministry to kids and students, expanding the opportunities we can offer the next generation to grow in faith, friendship, and purpose.

The chart shows how your gifts are impacting lives of kids of all ages.
Thank you!



SUMMER 2025

We welcomed **689** kids, students and adults as part of our 2025 Vacation Bible School



37 high school students and **8** adult leaders participated in our 6th annual Rainy Lake Houseboat trip



82 kids and students enjoyed time as Campers at Luther Crest Bible Camp



TREASURER'S REPORT

On June 30th, we closed another fiscal year. As I have transitioned this year into the role of Calvary's treasurer, it is humbling to see God's provision and witness your incredible generosity. Every dollar you have given this past year has directly supported our mission of **leading all people to a lifelong faith in Jesus Christ**. Thank you for your heart for this congregation and our shared calling.

2025-2026 FISCAL YEAR HIGHLIGHTS

Worship income was exceptionally strong. While property expenses ran over budget due to heavy winter snow removal and unexpected heating/cooling unit repairs, our overall financial strength allowed us to absorb these costs and finish the year in a strong financial manner.

Worship Income: Exceeded budget targets by 8.96% due to your faithful giving.

Operations: Expenses were managed carefully across all departments keeping us close to budget for the year.

Debt Reduction: Our Building Expansion Loan balance is ahead of schedule as of June 30th.

LOOKING AHEAD: 2026–2027 GOALS

The upcoming budget is built on a foundation of intentional generosity, featuring two key targets:

4% Income Increase: Projected worship growth reflecting our congregation's momentum.

Spending Less Than Previous Year's Income: Achieved through streamlined planning and operations.

This budget gets us closer to reaching our 5-year goal: **spending no more than 90% of the previous year's income by 2029-2030 budget year**. This goal ensures a safety net for unexpected needs while fully funding our ministries and being poised to follow God's call into new ministry opportunities.

HONORING BRUCE LUEHMANN

We also celebrate our retiring treasurer, Bruce Luehmann. For eight years, Bruce has served with wisdom and integrity. His leadership spanned through two capital campaigns and the Covid pandemic. Bruce was instrumental in realigning our fiscal year and the move to the 90% budget plans. He leaves us in excellent standing, and we are deeply grateful for his meticulous care and dedication. Thank you, Bruce!



TRANSPARENT STEWARDSHIP

Financial statements are included in this report, with full details available at the welcome desk. If you have questions about our year-end numbers or the 2026–2027 plan, please reach out.

Thank you for your trust as we embark on another year of growing and serving in Christ.
Jana Berndt - Treasurer

BALANCE SHEET AS OF JUNE 30, 2026

ASSETS

CURRENT ASSETS

CHECKING/SAVINGS

11000 • GENERAL FUND ACCOUNTS	\$187,418.62
12000 • BUILDING FUND ACCOUNTS	\$296,747.05
13000 • CALVARY PARTNER NETWORK	\$193,303.70
14000 • DESIGNATED ACCOUNTS	\$125,501.07
15000 • PRESCHOOL ACCOUNTS	\$48,499.68
18000 • LILLY GRANT ACCOUNTS	\$1,138,695.18
19000 • ENDOWMENT ACCOUNTS	\$699,973.67

TOTAL FOR BANK ACCOUNTS **\$2,690,138.97**

ACCOUNTS RECEIVABLE	\$0.00
OTHER CURRENT ASSETS	\$308,311.38

TOTAL CURRENT ASSETS **\$2,998,450.35**

FIXED ASSETS

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

OTHER ASSETS	\$719,001.96
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TOTAL ASSETS **\$11,666,704.73**

LIABILITIES & EQUITY

CURRENT LIABILITIES	\$43,829.25
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LONG TERM LIABILITIES

24010 • Mortgage	\$2,537,456.38
28000 • Lilly Foundation Grant	\$471,922.27
28100 • Lilly Foundation Grant #2	\$671,197.04
28200 • Lilly Sabbatical Grant #3	\$0.00

TOTAL LONG TERM LIABILITIES **\$3,680,575.69**

TOTAL LIABILITIES **\$3,724,404.94**

EQUITY	\$7,942,299.79
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TOTAL LIABILITIES & EQUITY **\$11,666,704.73**

GENERAL FUND BUDGET

	ACTUAL 2024-25	ACTUAL JULY 2025-JUNE 2026	PROPOSED BUDGET JULY 2026-JUNE 2027
REVENUES:			
General Fund-Worship Offering Income	\$1,137,679.58	\$1,251,469.99	\$1,285,824.00
Program Income	\$20,386.92	\$22,250.10	\$16,000.00
Designated Donations	\$23,897.15	\$12,386.00	\$11,000.00
Other Income	\$29,845.65	\$36,987.81	\$32,100.00
Total General Fund Income	\$1,211,809.30	\$1,323,093.90	\$1,344,924.00
EXPENSES:			
Benevolence and Donations	\$108,457.00	\$85,058.00	\$85,000.00
Communication Expense	\$5,502.50	\$4,017.90	\$1,500.00
Office & Administrative Expense	\$56,223.76	\$54,321.38	\$56,700.00
Program Expense	\$77,922.94	\$58,768.19	\$44,000.00
Property Expense	\$150,124.68	\$153,020.36	\$152,765.00
Staff Expense	\$852,608.46	\$869,183.77	\$922,963.00
Other Expense	\$2,251.86	\$2,139.11	\$3,500.00
Total General Fund Expenses	\$1,253,091.20	\$1,226,508.71	\$1,266,428.00
Net Total for Ministry Capacity	-\$41,281.90	\$96,585.19	\$78,496.00

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

CALVARY ENDOWMENT

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.

In 2025 a total of \$27,757.52 was distributed to various ministries at Calvary and community groups. There were no financial requirements for our one member in seminary due to scholarships through Luther Seminary. The committee voted to realign the Endowment year based on the new Calvary fiscal year and reduce the balance distributed from 6% to 4.5%. Distributions in 2026 will be 4.5% of the balance on July 1, 2026 and still distributed in December.

Endowment Committee: Derek Trosvig, Mike Svobodny, Judy Korn, Dale Vollmers, Pam Wilbur, Bruce Luehmann, Scott Larson and Matt Larson (Investment Advisors)



MAKE ROOM APPEAL UPDATE

In the fall of 2024, Calvary faithfully responded to God's call to *Make Room* so that more people might experience a lifelong faith in Jesus Christ. Our building is a valuable tool for ministry, and reducing our mortgage allows us to direct more resources toward the mission God has given us.

Through the generosity of our congregation, nearly **\$2.2 million** was pledged over five years to help reduce our **\$3.2 million** mortgage. Since our mortgage payments began in November 2024, our monthly payment has been **\$19,012**.

We are grateful to share that, in the past 12 months, your generosity has allowed us to make an additional **\$265,000 in principal payments**—the equivalent of **approximately 14 extra monthly mortgage payments**.

This fall marks the midpoint of the **Make Room campaign** and will be a key emphasis of our fall giving appeal. We know that if we simply fulfill all our current Make Room Appeal commitments, at the end of this appeal in 2029 we will still have approximately **\$1.4 million** in mortgage debt. Together, we have the opportunity to eliminate this debt, removing the need for us to refinance the remaining debt at what we expect will be a much higher interest rate. Most importantly, becoming debt free will position Calvary to invest even more boldly in the ministries that help people know and follow Jesus.

We invite you to prayerfully consider how God might be leading you to give. To learn more or make a gift, visit calvaryalex.org/makeroom or contact the church office. **Thank you for helping us Make Room for what God has in store.**

BUILDING RENOVATION FINANCIALS

THROUGH JUNE 30, 2026

Project Cost	\$6,363,229
Endowment Gift	\$173,697
Interest 3.72%	\$800,447
TOTAL EXPENSES 2018-2025	\$7,337,373
Now is the Time Appeal	
Total Now is the Time donations 2018-2024	\$3,637,668
Make Room Appeal (pledges = \$2,168,877)	
Total Make Room donations 2024	\$367,717
Total Make Room donations Jan-June 2025	\$303,526
Total Make Room donations July 2025-June 2026	\$491,006
TOTAL DONATIONS 2018-2025	\$4,799,917
REMAINING MORTGAGE BALANCE	\$2,537,456



CALVARY PRESCHOOL

Calvary Preschool continues to be an important ministry of our congregation, serving children and families by nurturing both academic growth and a lifelong faith in Jesus Christ. During the 2025–26 school year, **our dedicated teaching team served 48 children ages 3–5.** Enrollment was lower than in previous years, which can be attributed to the opening of an additional preschool site within the school district, creating new options for families in our community.



**OPENINGS STILL AVAILABLE
IN HALF & FULL DAY
CLASSES FOR THE
UPCOMING SCHOOL YEAR!**

Our program also suffered from reduced support through the Parent Aware scholarship program & CCAP. This meant that approximately 10% of our students received assistance through Calvary’s Connie Good Memorial Scholarship Fund rather than through more robust state funding. Combined with lower enrollment, these factors created significant financial challenges for the preschool program.

In response, we have begun developing a multi-year strategic plan focused on strengthening the long-term sustainability of the preschool. This work includes evaluating program capacity, aligning enrollment with staffing and facility resources, and identifying new opportunities to increase revenue while continuing to provide a high-quality Christian preschool experience.

One exciting new initiative this year was the launch of summer camps for preschool-aged children. Three weeks of camps were offered and were met with an enthusiastic response from families. In addition to creating a new source of revenue, the camps provided a wonderful opportunity to introduce new families to Calvary Preschool and extend our ministry beyond the traditional school year.

We know that early childhood education plays a vital role in preparing children for future success. Calvary remains committed to offering a preschool program that equips children with the skills they need for school while surrounding them with the love, grace, and truth of Jesus Christ. Thank you for your continued support of this important ministry as we help raise the next generation in faith.



PRESCHOOL 2025-2026 BUDGET

INCOME		BUDGET	2025-2026 ACTUALS
	Registration	\$4,500.00	\$4,050.00
	Tuition	\$259,124.00	\$186,369.44
	Misc. Income	\$25,000.00	\$26,904.27 <i>*Received MN Child Care funding</i>
TOTAL INCOME		\$288,624.00	\$217,323.71
EXPENSE			
	Supplies	\$7,000.00	\$3,173.47
	Fees & Training	\$1,000.00	\$1,065.60
	Staff Salaries & Benefits	\$282,461.00	\$282,044.37
TOTAL EXPENSE		\$290,461.00	\$286,283.44
NET INCOME		-\$1,837.00	-\$68,959.73

LILLY ENDOWMENT FUNDED GRANTS

Since 2020, Calvary has been awarded three grants from the Lilly Endowment Inc.

RE:CHURCH

Calvary was first awarded a 5-year (2021-25) grant for the Calvary Partner Network. In 2025/26, Calvary received a second award from the “Thriving Congregations” grant, meant to fund our journey to sustainability. After much strategic planning and learning from partner churches, the Calvary Partner Network rebranded as Re:Church, with a vision to reimagine what it means to be rural churches today. Re:Church aspires to reignite rural communities of faith, reconnect leaders to the original passion that got them into ministry, and reimagine what it means to be the church today.

In the past year, Re:Church focused on the support, development, and growth of pastors, lay leaders, and partner churches. Together, we challenge one another to reimagine what it means to be a rural church — not one that follows the traditional rural ministry narrative of decline, scarcity, and survival. On October 3, 2026, Calvary will host the Re:Church Conference. Speakers will equip pastors and church leaders to think differently, lead boldly, and be better equipped for rural ministry. Visit rechurch.faith for more information.

RAISING THE NEXT GEN

Calvary is in the third year of the “Christian Parenting and Caregiving Initiative” grant (2024-28). This work plays out under the name Raising the Next Gen. We know that parents and caregivers are the most influential voices in shaping the values, faith, and character of the next generation. Raising the Next Gen walks alongside parents and caregivers with accessible, relational, and practical strategies to nurture meaningful conversations and faith-based practices at home.

This past year a new podcast featured many different voices, addressing the challenges of raising the next generation. The first ever Connected Parenting Conference centered on raising kids in the digital age. On September 26, 2026, the next Connected Parenting Conference will focus on raising resilient kids. An event highlighting mental health, emotional resilience, and practical ways to support kids in a constantly connected world is a perfect place for all parents and caregivers to learn and be encouraged. Visit raisingthenextgen.org for more information.



CANDIDATES FOR 2026-2027 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 2 kids moved here in 2022 and have loved being part of a Calvary Connect Group. Whitney is a philanthropic professional with a passion for helping nonprofits fund their mission. This will be her second year on Council.

BRIAN BAUSTIAN



Brian and his wife Patti have been members at Calvary since 2021. Retired from a leadership career in the manufacturing industry, he stays busy consulting and enjoying his 8 grandchildren and their activities. This will be Brian's second 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 fourth 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 fourth year on Council.

SAMARAH HADLEY



Samarah and her husband Brian began attending Calvary at the Lake several years ago and now spend as much time in Alexandria as possible with their 3 boys. With a successful sales career, Samarah looks forward to bringing a part-time resident's perspective to Council.

JEFF RODEL



Jeff and his wife Alison have been Calvary members since 2021. Jeff owns Rodel Construction, grew up in the community, and is passionate about what God can do through the church here. This will be his 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 fifth 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 fourth year on Council.

CONGREGATIONAL ANNUAL MEETING AGENDA

AUGUST 12, 2026 AT 6:00PM

1. Welcome
2. Call to order
3. Certification of Quorum
4. Devotions & Opening Remarks
- *Pastor Hans & Brett Boyum*
5. Treasurer's Report
- *Jana Berndt*
6. Other Business
 - A. Adoption of July 2026-June 2027 General Fund budget
 - B. Election of 2026-2027 Council members
7. Adjourn

CALVARY  CHURCH

**NO MATTER WHO YOU ARE OR WHERE YOU'VE BEEN,
YOU ARE WELCOME HERE.**