



Harbor Point Ministries

IMPACT REPORT

Building ministry together

2024



HARBORPOINT
MINISTRIES

Connecting Camps & Churches

Two camps. One ministry.





HARBORPOINT MINISTRIES

Connecting Camps & Churches

Two Camps, One Ministry

In the Central Conference, we not only have two camps, we have two connected camps. Two camps connected on behalf of all churches, linked by one mission of strengthening ministry for all. What a privilege to build ministry together!

Five years after the pandemic, Covenant Harbor and Covenant Point are stable, energized and focused on building for the future. We are engaging churches, planning new facilities and leaning into programs. Pastors, youth and lay leaders are partners as speakers and resources.

Harbor Point Ministries stewards and connects both camps on behalf of all the churches of the Central Conference. Nothing gives us more joy than walking with your people in ministry so they return alive in the gospel, more formed in faith, eager for community and ready for service.

Through Harbor Point Ministries, Central Conference churches trust one board of directors with oversight of both camps, provide for collaboration between the camps and assure close connection with the conference. We are grateful for the many churches that financially support Harbor Point Ministries and its mission expressed at both camps.

Thank you for the ways you join with us. We are grateful.



Beth Fredrickson
Executive Director

Meet Harbor Point Ministries

Harbor Point Ministries partners with its family of owner churches to connect as many people as possible to Covenant Harbor and Covenant Point Bible camps, so the transforming power of the gospel might be unleashed in their lives and so the work of the local church might flourish.

Mission

Harbor Point Ministries connects Central Conference churches to Covenant Harbor and Covenant Point, strengthening ministry opportunities for all.

Vision

Harbor Point Ministries envisions a strong network of all Central Conference churches who are aware, engaged and supporting their two, strategically aligned camps.

Values

- Vibrant relationships
- Shared resources
- Supportive ownership
- Creative partnership

About Harbor Point Ministries



110 Central Conference churches = **1** ownership group



1 Board of Directors stewarding **2** camps



1 Ministry leader connecting, supporting



2 Camps engaged in **1** ministry



300 Prayer Partners praying all summer



31 churches financially supporting **2** camps



Staff Train Together

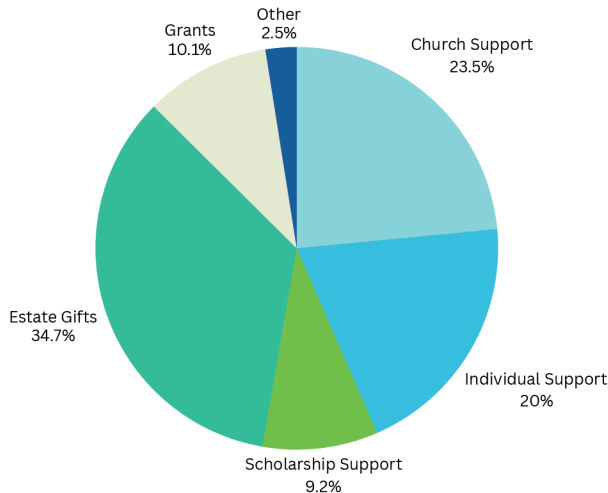
Staff from both camps gathered in April 2025 to review, understand and apply the findings of a summer 2024 research project that surveyed campers and parents.



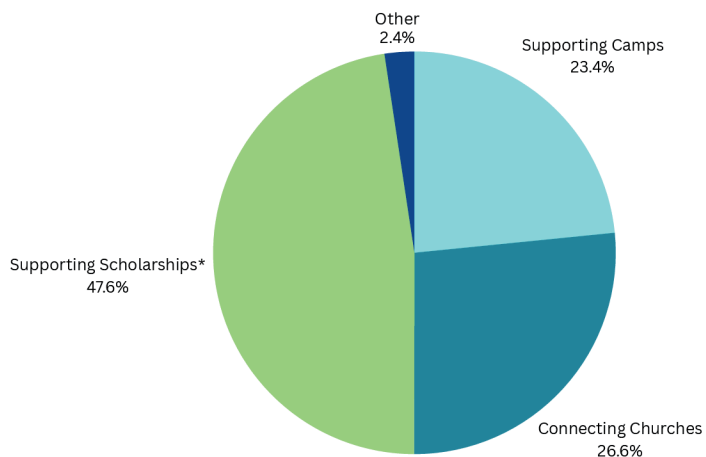


Harbor Point Ministries Financials

2024 Income: \$198,703



2024 Expense: \$180,934



* Scholarships went to camps and the endowment fund.

Harbor Point Ministries Statement of Financial Position Nov. 30, 2024

ASSETS	
Checking	\$16,930
National Covenant Properties	\$152,156
Covenant Trust Scholarship Endowment	\$205,768
TOTAL CURRENT ASSETS	\$374,854
LIABILITIES AND EQUITY	
Credit Card	\$2,757
Total Payroll Liabilities	\$900
Covenant Trust Scholarship Endowment	\$205,768
TOTAL LIABILITIES	\$209,425
EQUITY	
Estate Gifts to Be Distributed	\$53,476
Retained Earnings	\$107,502
Northwest Covenant Grant	\$1,500
Net Revenue	\$2,951
TOTAL EQUITY	\$165,429
TOTAL LIABILITIES AND EQUITY	\$374,854

Serving you on the Harbor Point Ministries Board of Directors

Aaron Anderson, United Covenant, Gladstone, MI
Scott Applequist, North Park Covenant, Chicago, Chair
Sarah Buki, Covenant Church, Naperville, IL
Andrew Clauson, North Park Covenant, Chicago
Linnea Ek, Community Covenant, Menominee, WI
Peter Heintzelman, Anchor Covenant, Lake Geneva, WI
Roger Lautz, Covenant Church, Glen Ellyn, IL
Anna Lund, Winnetka Covenant, Wilmette, IL
Dawn Mueller, Hope Covenant, Orland Park, IL, Vice Chair
Kim Steiner, Winnetka Covenant, Wilmette, IL, Secretary
Fredrik Wall, Anchor Covenant, Lake Geneva, WI
Krist Werling, Winnetka Covenant, Wilmette, IL

Ex Officio Members

Eric Anderson, Covenant Harbor, Executive Director
Beth Fredrickson, Harbor Point Ministries, Executive Director
Erik Strom, Covenant Point, Executive Director
Karen Palmberg, Central Conference, Associate Superintendent
Ken Oliver, Central Conference Executive Board, Chair
Jeff Gustafson, Central Conference Executive Board, Liaison

Two camps. One ministry.





COVENANT HARBOR

In the Present

2024 was a year of growth and restoration for our ministry, with increasing participation across all programs. We are especially thrilled by record interest in our summer camps and the opportunity to share Jesus with so many kids! Our mission remains focused on creating space for life change for not only summer campers, but for the hundreds of churches, schools and retreats that we are grateful to serve throughout the year.

Looking Forward

We look forward to continuing the mission and deepening partnerships in the coming year, with more campers set to arrive soon. In anticipation of continued growth, and in a desire to provide the highest quality experiences, we are making significant progress in improving our facilities, including replacing our very tired dining hall. Thanks to the generosity of donors, we have already funded over 85% of the Dining Commons project. We aim to begin construction in the fall of 2026.

Thankful

The future looks promising for Covenant Harbor. We are incredibly grateful for the trust of parents who are willing to give their kids a formative camp experience, volunteers who serve, churches that see the value of partnership and donors who create new opportunities for future generations. Each is critical to the success and impact of the mission of growing God's kingdom.



Eric Anderson
Executive Director



Meet Covenant Harbor

Covenant Harbor is a year-round camp and retreat center located in Lake Geneva, Wisconsin. Since 1947, we have used our 52 wooded acres, extensive shoreline and unique facilities to encourage campers and guests to step out of their routines to connect with God and each other. Last year, we served over 22,000 guests and campers through a wide variety of programs and retreat experiences: summer camp, winter camp, parent/child retreats, outdoor education and more.

Mission

Covenant Harbor draws people from their routines into opportunities to enjoy creation, recreation and relationships, so that all will experience God through Jesus Christ.

Vision

Creating space for life change.

Values

- Holy Discontent
- Inspired Care
- Relationships Matter
- Purposeful Experience
- Rooted in Creation





About Covenant Harbor



Summer Staff Loves Camp

Serving on summer staff is an unparalleled opportunity to grow personally, spiritually and professionally. It's also a ton of fun, as the staff from 2024 demonstrates in this photo. In summer 2024, Covenant Harbor provided more than \$84,000 in scholarships to 73 staff members who needed a financial boost to work at camp. Covenant Harbor is still hiring for summer 2025! Check out covenantharbor.org/summer-staff.

Covenant Harbor's People

- **61** year-round staff members
- **107** summer staff
- **26** summer volunteers
- **5** summer volunteer community care workers (social workers and counselors)
- **14** summer volunteer RNs and doctors
- **2,548** summer youth campers served, with **293** campers on the waitlist
- **79** summer Alpha teen leadership campers
- **\$95,362** distributed in camper scholarships
- **366** groups served (schools, churches, retreats, camps)
- **62** Covenant churches and institutions booked an overnight retreat
- **417** nights in Geneva Bay Center for individual pastor's retreats
- **29,554** camper days*

Covenant Harbor's Programs

- Hosting for church retreats, pastor getaways and other groups and organizations
- Winter, spring, fall retreats serving moms and daughters, pastors and spouses, women, youth
- Summer day, overnight programs for 1st-12th graders, including leadership development for teens
- Outdoor education and leadership training opportunities for schools and churches

* One camper day = three meals and an overnight



Welcome to Summer Sundays

Covenant Harbor and Anchor Covenant Church partner for worship on Sundays in the summer. All are welcome! After the 10:30am service in the tent, guests are invited to stay for lunch (BYO picnic or purchase a grilled lunch), swim and fellowship. In the above photo, pastor Wall leads in a baptismal service held last summer.

"Our daughter came home and asked if we could start attending church. She said she really connected with God and wants to read the Bible!"

Camper Parent





Covenant Harbor Highlights



New Dining Commons

While the campers and guests who gather for meals in the Lodge have thrived, the building has not. As the most heavily used facility at Covenant Harbor, the Lodge is nearing the end of its useful life. It's time to create a new dining and gathering space for Covenant Harbor's community to flourish. The Dining Commons will sit where the Lodge is now, with impressive views of the lake. With deep respect for the past and an optimistic and faith-inspired vision for the future, a campaign for a new Dining Commons is well underway. You and your congregation are invited to learn more and consider supporting this exciting project! Visit covenantharbor.org to find details.

New Pavilion to Replace Tent

Covenant Harbor's Big Tent, which has been home for Summer Sundays worship, camp gatherings and community events, is going to be replaced by a permanent pavilion. The new space will be in the same location as the Big Tent and will complement Covenant Harbor's historic architecture. Plans are in development thanks to a generous group of donors that has committed to this project!





Covenant Harbor Highlights



International Summer Staff

In summer 2024, Covenant Harbor again welcomed international staff from South Africa. "This was my second summer at Covenant Harbor," said Jayda Josias, left in photo. "Back home it's hard to find people who share Christian beliefs and who are willing to talk about them. I wanted to be in a community where there could be deeper conversations. Camp has given me that." South African staff will join again this summer. Caitlyn Fortune is pictured with Jayda.



Camp Supports Missional Organizations

Covenant Harbor is blessed to host groups who rent the camp to run their own programs - groups like Jill's House, which offers respite care and holistic support services for families, children, adolescents and young adults with intellectual disabilities through short-term, overnight respite care. While the kids are at camp enjoying all camp has to offer - each one with a special buddy - their parents and siblings back home get a much-needed break. We partner with dozens of other missional organizations including Covenant Ability Network, a denominational ministry for developmentally disabled adults, Tree House Child and Family Center, which helps children and families stop the cycle of child abuse, and the Navigators, which run a three week discipleship program for college students at Covenant Harbor.





Covenant Harbor Highlights



Hospitality for Groups

In 2024, scores of groups and organizations found a temporary home at Covenant Harbor – just as they do every year. With its adult conference facility, Geneva Bay Center, a great selection of meeting rooms, dining facilities and camp staff support, Covenant Harbor offers groups time and space for leadership training, strategic planning, spiritual renewal and many other retreat objectives. This photo shows the entire staff team of the Evangelical Covenant Church, which gathered at Covenant Harbor last fall.



Hispanic Ministries Sunday

About 600 members and friends from seven Hispanic Covenant churches in the Central Conference gathered at Covenant Harbor last August to worship and celebrate the baptisms of about 60 people. This decades-long event includes the biggest picnic ever!



First-ever Family Day

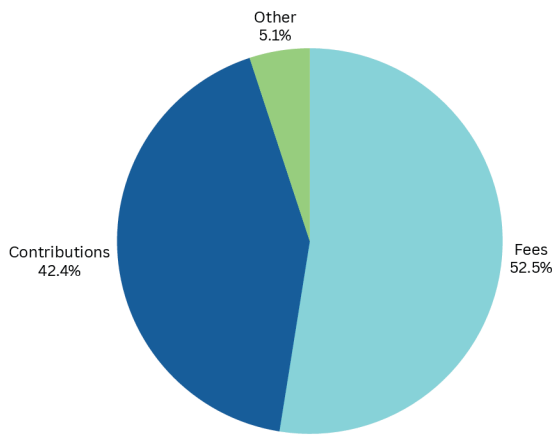
In April 2025, Covenant Harbor hosted its first Family Day – a day for families to visit camp, learn about the summer program experiences, meet staff and gain trust in the quality and safety camp offers. More than 300 people registered! Covenant Harbor is committed to helping parents feel confident in their decision to send their children to camp.





Covenant Harbor Financials

2024 Income: \$7,454,342 *



*Income and expenses are higher than usual due to capital campaign.

Creating
COMMUNITY

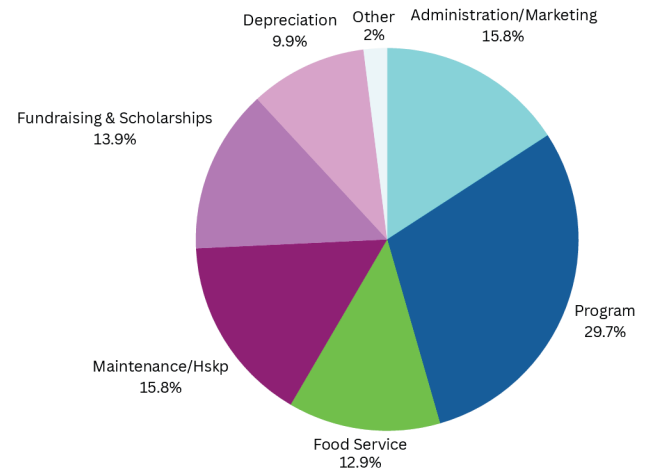
— The Campaign for —
Covenant Harbor's Dining Commons

New Dining Commons

Covenant Harbor is deepening its commitment to the flourishing of youth and adults by creating the Dining Commons, which will be the new anchor for meals, relationships, activity and community. Thanks to generous lead donors, only about \$1.2 million of the \$8.1 million project remains to be raised as of spring 2025. God is at work! Excitement is growing!

To learn how you can participate, visit covenantharbor.org.

2024 Expense: \$5,046,246 *



Covenant Harbor Statement of Financial Position Nov. 30, 2024 (before audit)

ASSETS	
Cash and Cash Equivalents	\$1,349,203
Investments	\$5,086,408
Accounts Receivable, Net	\$91,559
Inventories	\$59,504
Prepaid Expense	\$62,459
Property and Equipment	\$10,473,236
Rights of Use Assets	\$9,104
Beneficial & Split Interest Agreements	\$43,134
TOTAL ASSETS	\$17,174,607
LIABILITIES	
Accounts Payable	\$75,667
Accrued Expenses	\$161,195
Deferred Revenues	\$477,708
Finance Lease Liabilities	\$11,876
Lines of Credit (ECC Loan)	\$0
TOTAL LIABILITIES	\$726,446
NET ASSETS	
Without Donor Restrictions	\$11,928,296
With Donor Restrictions	\$4,519,865
TOTAL LIABILITIES & NET ASSETS	\$17,174,607
NET ASSETS, BEGINNING OF YEAR	
	\$13,822,377
Change in Net Assets*	\$2,625,784
NET ASSETS, END OF YEAR	\$16,448,161

* Includes donations toward capital campaigns

Two camps. One ministry.





A Place for Growth

Covenant Point serves your church as a vibrant place of discipleship, evangelism and leadership development. We celebrate the partnership of Central Conference churches and the 2,000+ people who gathered here in 2024.

Making Room: A Swift Success

In 2024, Covenant Point surpassed the goals of the Making Room campaign. The new 24-bed Hemlock Lodge welcomed its first campers last summer. The project also included renovations to Aspen and Birch lodges and an increase of \$150,000 in the maintenance endowment.

Rhythms of Faith Project

Covenant Point was selected in 2024 as one of nine camps in the US to participate in the Rhythms of Faith project. Funded by Lilly Endowment and coordinated by camp ministry scholars and researchers, the project aims to strengthen camp as a catalyst for family faith. Ten Central Conference churches are working with us on the project. We look forward to sharing the benefits with all churches over the next three years.

With Gratitude

God and God's people have again provided in abundance! Thank you for being friends in mission, entrusting us with your youth and showing up in Christlike service to support this vital work!



Thank you!
Erik Strom
Executive Director



Meet Covenant Point

Covenant Point's 82 acres are nestled on a small lake in a tranquil, Northwoods setting in Michigan's Upper Peninsula. Through its diverse year-round programs, including a rustic island adventure, wilderness trips, family experiences and a range of retreats, youth campers and adult guests experience warm community, whole person development and a unique space for faith in Christ to take seed and grow.

Mission

Covenant Point exists to present campers with the claims of Jesus Christ and encourage them in their next step of faith.

Vision

Personal faith in Christ is the heart of our mission, and we highly value the role of community in taking both that first step, and the many steps of faith that follow a life of Christian discipleship. Covenant Point's campers and guests come from diverse backgrounds, yet for each, we seek to provide opportunities to grow in wholeness – spiritually, emotionally, physically and relationally.

Values

- Stillness and Silliness
- Deep Discipleship
- Wilderness and Adventure
- Space to Lead
- Excellent Care





About Covenant Point

Covenant Point's People

- 9 year-round staff members
- 37 full-time summer staff
- 24 summer work crew staff
- 548 summer youth campers
- \$39,655 distributed in camper scholarships
- 130 summer family campers
- 8,658 total camper days in 2024*
- 93 retreat and guest group volunteers

Covenant Point's Programs

- Hosting of church retreats, pastors' getaways and university partnerships
- Winter and fall retreats for youth and adults
- Summer overnight programs for 2nd-12th graders
- Summer family camps and adult wilderness trips
- ASD (Autism Spectrum Disorder) Family Camp
- Annual Triathlon Fundraiser
- Experiential Education for school groups

* One camper day = three meals and an overnight



Summer Programs

Summer youth and family camps are the heartbeat of Covenant Point's year. In 2024, summer programs included Mainland, Island, Trip and Family experiences. Each program is about experiencing Christian community, making friends, facing personal challenges and encountering Jesus Christ.



"I learned about the importance of forgiveness from the story of the younger son who blew his father's inheritance. He returned and was forgiven. The older son was mad because he thought his brother didn't earn the forgiveness. But that's the point. We don't earn forgiveness - we are given forgiveness by God because he loves us. I enjoyed my time with my counselors who would pray for me. I have never felt that type of love in my life. I almost cried when I left." Senior high camper





Covenant Point Highlights



Companion Lodges

With the completion of Hemlock Lodge (foreground) in 2024 and the renovations of Aspen (center, with porch) and Birch lodges in early 2025, Covenant Point offers three fresh and welcoming spaces for campers and guests adjacent to the camp's big field and proximate to the main dining and meeting facilities. Hemlock Lodge has 24 beds and is ADA accessible. As part of the Making Room campaign, which funded Hemlock's construction, Aspen and Birch received matching covered porches and refreshed interiors. Generous donors pushed the project over its \$600,000 goal by \$115,000!



Introducing Rhythms of Faith

Covenant Point was invited into an exciting, three-year research project in 2024. Rhythms of Faith includes ten Central Conference churches. It is designed to deepen family faith formation and strengthen partnerships among camp, church and home. Sponsored by leading Christian camping academics and researchers, the project takes an action-research approach. The first gathering of participants, pictured here, was held in April 2025 at Covenant Harbor. Pastors and lay leaders attended from Anchor-Lake Geneva, WI; Batavia, IL; Fountain of Life-Madison, WI; Grace-Iron River, MI; Libertyville, IL; Luz De Esperanza-Campton Hills, IL; North Park-Chicago; Resurrection-Chicago; United Covenant-Gladstone, MI; and Winnetka, IL. Camp and conference leaders also joined the event.

Volunteers Make Camp Happen

Volunteers were essential to the ministry of Covenant Point in 2024. Covenant Point thanks the scores of people who helped finish and stain Hemlock Lodge, re-roofed buildings, cleaned cabins, served as summer nurses, assisted the maintenance team, helped in the office, worked tirelessly in the kitchen during retreats and pitched in to support staff.





Covenant Point Highlights



There's Only One Way to Get in That Winter Water

...and that's to sit in a hot sauna first! Thanks to a friend of the camp, powerful new heaters were installed in Covenant Point's mainland sauna in fall 2024. After 40-ish years of service and many resuscitations, the propane heater that serviced the sauna died in spring 2024. Executive Director Erik Strom said he "expected off-the-chart ratings in the sweat inducement category" of winter program guest evaluations. Given the popularity of polar dips, it seems his prediction was accurate.



Interns Give, Receive

Covenant Point's internship program gives young adults supervised practical experience in camp ministry, as well as experience living in a small Christian community. Many interns find space to explore and discern a future vocation. Jon Starr, left, is currently an intern and Antwon Walls, right, was an intern in 2021-2022. He served as co-program director last summer with Marlene Espinoza. This summer, he will serve in that role with Jon. "Camp has helped me grow," said Antwon. "I feel more equipped to go into the world and be myself."



Refreshed Skiing

Attendees at Covenant Point's winter programs relish a quiet cross-country ski through the adjacent national forest. In winter 2024, Covenant Point received many sets of used-in-good-condition skis, poles and boots, donated by the nearby Young's Recreation Center. The donated equipment significantly expands Covenant Point's inventory.





Covenant Point Highlights



Retreats Offer Renewal

Covenant Point's retreats for elementary, junior and senior high students, women, men, families and adults seeking silence are times for spiritual and personal renewal, refreshment and rest. Worship, engaging speakers, music and quiet are woven into these experiences, making a few days away in the forest, by the lake, a time for God's Spirit to speak and for God's people to find healing and hope.



Meet the Staff

Covenant Point's year-round staff, back: Jon Starr, intern; Shelly Poindexter, summer chaplain and Rhythms of Faith project administrator; Anders Ahlberg, operations manager; Jane Frasier, registrar; Dustin Johnson, associate director. Front: Erik Strom, executive director; Courtney Strom, office manager; Cortney Tomczak, hospitality manager.



Summer Staff Serves, Has Fun

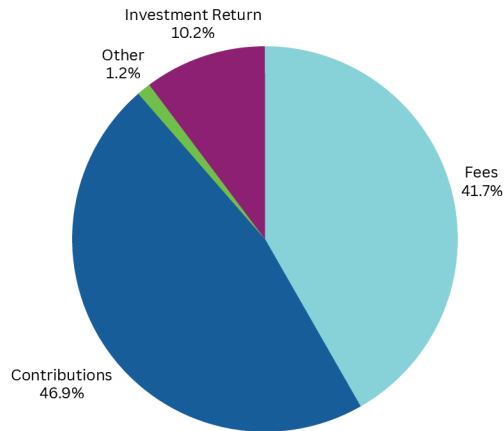
Serving on summer staff is a ton of fun, as the staff from 2024 demonstrates in this photo. In summer 2024, Covenant Point provided more than \$16,000 in scholarships to ten summer staff members who needed a financial boost to work at camp. Covenant Point is still hiring for summer 2025! Check out cpbc.com/staff/summer.



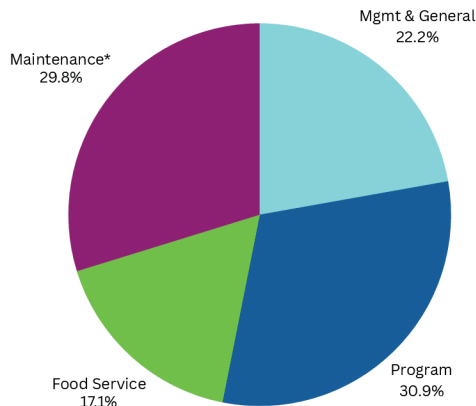


Covenant Point Financials

2024 Income: \$1,467,428



2024 Expense: \$1,036,576



* Includes depreciation of \$105,811

Covenant Point Statement of Financial Position Nov. 30, 2024

ASSETS	
Cash and Cash Equivalents	\$135,168
Inventory	\$19,385
Accounts Receivable	\$1,978
Investments	\$1,550,370
TOTAL CURRENT ASSETS	\$1,706,901
PROPERTY & EQUIPMENT	
Land and Buildings	\$5,193,661
Furniture and Fixtures	\$579,493
Equipment	\$320,067
Less Accumulated Depreciation	(\$4,330,600)
TOTAL PROPERTY & EQUIPMENT	\$1,762,621
TOTAL ASSETS	\$3,469,522
LIABILITIES	
Accounts Payable & Accrued Expenses	\$13,110
Deferred Revenue	\$111,237
TOTAL CURRENT LIABILITIES	\$124,347
NET ASSETS	
Unrestricted	\$2,555,305
Temporarily Restricted	\$789,870
TOTAL NET ASSETS	\$3,345,175
TOTAL LIABILITIES & NET ASSETS	\$3,469,522
NET ASSETS, BEGINNING OF YEAR	\$2,914,323
Change in Net Assets	\$430,852
NET ASSETS, END OF YEAR	\$3,345,175



Covenant Point is grateful for the remarkable help from friends who faithfully support the camp with generous donations. The Making Room Campaign, which had a goal of \$600,000, is a wonderful example of how Covenant Point's donors embrace the next opportunity. The campaign exceeded the goal by \$115,000! As the camp looks to its 100th anniversary in 2026 and the announcement of a new campaign, we remain grateful for the support that allows the ministry to thrive.





HARBORPOINT
MINISTRIES
Connecting Camps & Churches



Churches Supporting Camp Ministry in 2024

We are grateful to the following churches that financially supported the camping ministry of the Central Conference in 2024.

Illinois

Batavia Covenant Church, IL*
Belvidere Covenant Church, IL*
Bethesda Covenant Church, Rockford, IL*
Beverly Covenant Church, Chicago, IL*
Broadway Covenant Church, Rockford, IL*
Central Conference of the ECC, Chicago, IL*
Country Covenant Church, Campton Hills, IL*
Edgebrook Covenant Church, Chicago, IL*
Elim Covenant Church, Moline, IL*
Evangelical Covenant Church, Paxton, IL*
Evangelical Covenant Church, Princeton, IL*
First Covenant Church, Moline, IL*
First Covenant Church, Rockford, IL*
Galesburg Covenant Church, IL*
Glen Ellyn Covenant Church, IL*
Hillcrest Covenant Church, DeKalb, IL*
Hinsdale Covenant Church, IL*
Hope Church, Crystal Lake, IL*
Hope Covenant Church, Orland Park, IL*
Libertyville Covenant Church, IL*
Luz De Esperanza Covenant Church, Campton Hills, IL*
Naperville Covenant Church, IL*
North Park Covenant Church, Chicago, IL*
Northbrook Covenant Church, IL*
Northwest Covenant Church, Mt. Prospect, IL*
Trinity Covenant Church, Oak Lawn, IL*
Winnetka Covenant Church, Wilmette, IL*

Michigan

Community Covenant Church, Menominee, MI*
Community Covenant Church, Skandia, MI*
Grace Covenant Church, Iron River, MI*
First Covenant Church, Iron Mountain, MI*

Missouri

Embrace Covenant Church, St. Louis, MO*

Wisconsin

Bay Evangelical Covenant Church, Green Bay, WI*
Evangelical Covenant Church, Milwaukee, WI*
Redeemer Covenant Church, Beloit, WI*
Zion Covenant Church, Sheboygan, WI*

** Churches supporting both camps through Harbor Point Ministries*

Harbor Point Ministries

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