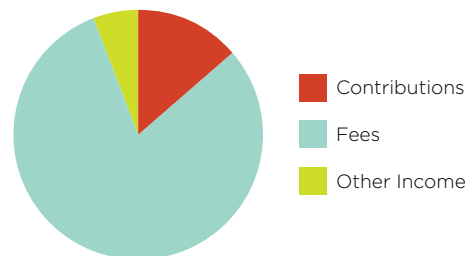




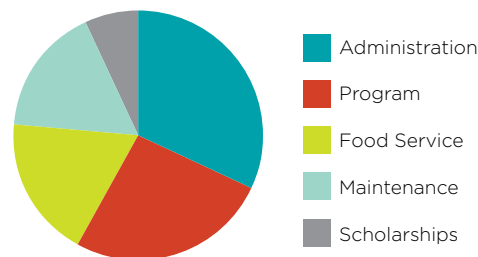
COVENANT POINT
STATEMENT OF FINANCIAL POSITION
Year Ended November 30, 2015

ASSETS	
CURRENT ASSETS	
Cash and Deposits	\$ 157,647
Investments	248,006
Inventory	9,981
TOTAL CURRENT ASSETS	\$ 415,634
NON-CURRENT ASSETS	
Land and Buildings	\$ 4,254,035
Furniture and Fixtures	515,800
Equipment	82,580
Accumulated Depreciation	(3,290,417)
TOTAL NON-CURRENT ASSETS	1,561,998
TOTAL ASSETS	\$ 1,977,632
LIABILITIES	
CURRENT LIABILITIES	
Accounts Payable	\$ 0
Taxes Payable	2,275
Total Current Liabilities	\$ 2,275
LONG TERM LIABILITIES	
Notes Payable	\$ 0
Less short term portion	0
Total long term liabilities	0
TOTAL LIABILITIES	\$ 2,275
EQUITY	
Retained Earnings	\$ 32,024
Temporarily Restricted	364,081
Unrestricted, Undesignated	1,577,542
Net Income	1,711
Total Equity	1,975,358
TOTAL LIABILITIES AND EQUITY	\$ 1,977,632

INCOME



EXPENSES



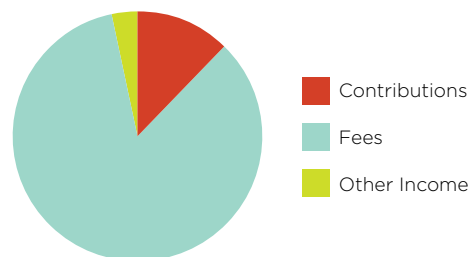
This is a brief summary of financial activities and position. A complete review of financial statements is available upon request: Covenant Point Bible Camp | 358 W. Hagerman Lake Road | Iron River, MI 49935



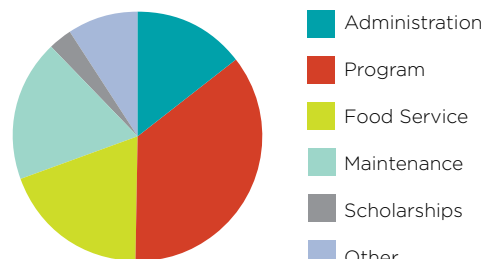
COVENANT HARBOR
STATEMENT OF FINANCIAL POSITION
Year Ended November 30, 2015

ASSETS	
CURRENT ASSETS	
Cash and Cash Equivalents	\$ 65,199
Investments	389,777
Accounts Receivable	47,228
Inventories	21,516
Prepaid Expenses	48,767
Property and Equipment	6,755,093
Split Interest Agreements	32,224
TOTAL ASSETS	\$ 7,359,504
LIABILITIES	
CURRENT LIABILITIES	
Accounts Payable	\$ 106,824
Accrued Expenses	96,691
Deferred Revenue	137,455
Line of Credit	0
TOTAL LIABILITIES	\$ 340,972
FUND BALANCE	
Unrestricted Funds	\$ 6,650,579
Temporarily Restricted:	370,131
TOTAL FUND BALANCE	\$ 7,020,710
BEGINNING BALANCE WITH	
CURRENT YEAR ADJUSTMENTS	\$ 6,762,485
Net Surplus	258,225
ENDING FUND BALANCE	\$ 7,087,422

INCOME



EXPENSES



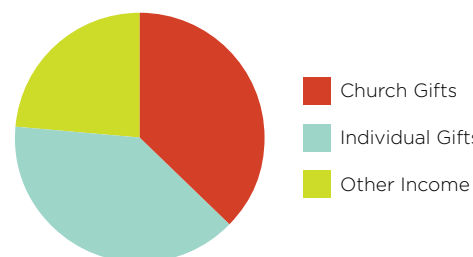
Due to publication deadlines this brief summary was done before audit results were available. A complete audit report, including notes to the financial statements, is available upon request: Covenant Harbor Bible Camp and Retreat Center | 1724 W. Main St., Lake Geneva, WI 53147



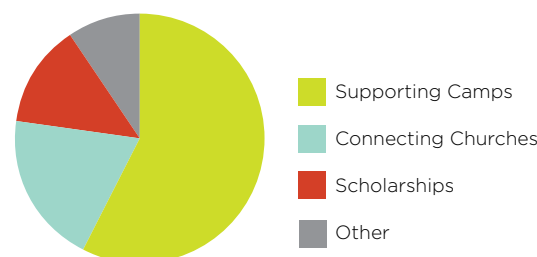
HARBOR POINT MINISTRIES
STATEMENT OF FINANCIAL POSITION
Year Ended November 30, 2015

ASSETS	
CURRENT ASSETS	
Checking/Savings	
Community Bank Checking	\$ 25,174
Covenant Trust Endowment	121,667
Total Checking/Savings	146,841
Total Current Assets	146,841
TOTAL ASSETS	\$ 146,841
LIABILITIES AND EQUITY	
LIABILITIES	
CURRENT LIABILITIES	
Current Liabilities	
Taxes Payable	\$ 115
Total Current Liabilities	115
Long Term Liabilities: Endowment	121,667
TOTAL LIABILITIES	\$ 121,782
EQUITY	
Retained Earnings	\$ 37,569
Net Income	-12,511
TOTAL EQUITY	25,058
TOTAL LIABILITIES AND EQUITY	\$ 146,841

INCOME



EXPENSES



www.centralconf.org/camps
www.cpbpc.com • www.covenantharbor.org



ETERNAL IMPACT

"While at camp...I fell in love with God all over again."



"[Working at camp] is harder than I expected—I found myself stretched beyond what I'm used to and I found myself praying for the Lord's help more than I ever have. It was a much better experience than I thought! I want to come back next summer!"



"The opportunity to watch students make connections with Christ, and one another, encouraged me. I am so thankful for this ministry and what it brings to our church."

ETERNAL IMPACT

2015 ANNUAL REPORT

HARBOR POINT MINISTRIES
Connecting Camps & Churches

We are grateful to the following churches that have financially supported the camping ministry of the Central Conference in 2015:

- | | |
|---------------------------|-----------------------------|
| ILLINOIS | Streamwood: IDP Jerusalem |
| Batavia | Wheaton: Faith |
| Belvidere | Wilmette: Winnetka |
| Campton Hills: Country | |
| Chicago: | |
| Beverly | INDIANA |
| Edgebrook | South Bend |
| Grace | |
| North Park | MICHIGAN |
| Crest Hill: Good Shepherd | Carlshend: Community |
| Crystal Lake: Hope | Foster City |
| DeKalb: Hillcrest | Gladstone: United |
| Elgin | Iron Mountain: First |
| Galesburg | Iron River: Grace |
| Glen Ellyn | Ishpeming |
| Hinsdale | Menominee: Community |
| Libertyville | Norway |
| Moline: | Stephenson: |
| Elim | Bethlehem |
| First | Lost Lake |
| Mt. Prospect: Northwest | MISSOURI |
| Naperville | Kirkwood: Community |
| Northbrook | |
| Oak Lawn: Trinity | WISCONSIN |
| Orland Park: Hope | Boulder Junction: Community |
| Paxton | Elkhorn: Millard |
| Rockford: | Green Bay: Bay |
| Bethesda | Lake Geneva: Anchor |
| Broadway | Madison: Arbor |
| First | Milwaukee |
| | Sheboygan: Zion |

HARBORPOINT MINISTRIES

Connecting Camps & Churches

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

With one voice, Harbor Point Ministries promotes Christian camping at Covenant Harbor and Covenant Point to our owner churches, and encourages their participation and support. We partner in evangelism and discipleship with the churches of the Central Conference, helping them draw people to Jesus Christ.

Harbor Point Ministries:

- Connects camps with owner churches
- Funds spiritual and professional development for camp staff
- Fosters collaboration and mutual support
- Coordinates marketing of summer programs
- Leads in mission and vision through united governance

In 2015 Harbor Point Ministries:

- Provided governance and policy direction for Covenant Harbor and Covenant Point on behalf of the owner churches of the Central Conference
- Supported Covenant Harbor and Covenant Point by providing camp scholarships, summer camp promotional materials, membership in leading camping organizations, and full time staff training opportunities
- Connected with 57 owner churches, sharing the work of Harbor Point Ministries
- Outlined a plan for transition to a new executive director as Executive Director Dave Auken announced his retirement, effective November 2016
- Continued to connect with owner churches, growing financial support through church budgets



“As soon as we read your letter, my son said, “I’ll donate,” and ran to get his money. I later looked in his wallet, and it was empty – he loved his first year of camp so much that he gave his last dollars to restore the Carriage House. I tell you this to let you know how wonderful his experience there must have been!”

Covenant Harbor and Covenant Point are reaching people! In 2015 both camps served campers and guests year-round. Here’s a snapshot:

- 3,208 summer youth and family campers
- 801+ campers made or renewed a commitment to Christ
- 150 college-age summer staff trained in Christian leadership
- \$152,932 provided for camper scholarships
- 95 Central Conference churches used Covenant Harbor and/or Covenant Point in some way

Representing you and your church on the Harbor Point Ministries Board of Directors:

Dave Auken, Executive Director Harbor Point Ministries
 Erik Brorson, Ravenswood, Chicago
 Shalondon Christensen, Oakdale, Chicago
 Tom Ek, Galesburg, Ill.
 Steve Farmer, Naperville, Ill.
 Beth Fredrickson, Milwaukee, Wis.
 Carl Helfrich, Central Conference Executive Board Liaison
 Andy Hopp, Sheboygan, Wis.
 Jack Hudson, Iron River, Mich.
 Wendy Kallestad, Marinette, Wis.
 Dawn Mueller, Orland Park, Ill.
 Jerome Nelson, Central Conference Superintendent
 Heather Rose, Lake Geneva, Wis.
 Sarah Snow, Resurrection, Chicago
 Erik Strom, Executive Director Covenant Point
 Dan Teefe, Central Conference Executive Board Chair
 Ray Warren, Executive Director Covenant Harbor
 Brian Zahasky, Racine, Wis.

We are grateful to Beth Fredrickson, Carl Helfrich, Andrew Hopp, Wendy Kallestad, and Dawn Mueller for their service on the board for the past six years. Their commitment to the successful ministry to both camps is commendable and they will be missed. These members are passionate for the ministries of Covenant Harbor and Covenant Point. Thanks to you all!



“My son definitely was drawn closer to God and left camp with a deeper understanding of himself in relation to others.”

Covenant Point Celebrates 90 Years of Ministry

Can it be 90 years already? Countless lives have been impacted at Covenant Point Bible Camp through the generations: stories of transformation, next steps of faith, songs of faith, laughter, adventures in creation, and life-long friendships centered on Christ. Since 1926, God’s faithfulness has been apparent, and that is cause for celebration! In thankfulness for all that has been and will be, Saturday, Aug. 6 has been set aside as a day to gather and share the legacy of this ministry together. You are invited to come join the fun, the community, the great food, the worship, and the natural beauty of this special place.

Along with the event itself, staff alumnus, Mark Safstrom, professor of Swedish & Scandinavian Studies at the University of Illinois, is developing a historical narrative of Covenant Point. The final outcome will be a published book available for sale. If you would like to contribute to our archives, materials may be submitted to the camp office or by email at cpbc@cpbc.com.

Launching the Wilderness Campaign

Once a mainstay of camps nationwide, wilderness programs, and campers transformed by them, are decreasing in number. Yet, research increasingly shows that wilderness experiences are an essential component of healthy childhood development. Based on its location, history, and resources, Covenant Point is uniquely positioned, offering a niche brand of camping that best utilizes the transformative power of wilderness experiences. How often campers tell stories about encounters with God in nature where their lives are changed and they feel the wonder of new life in Christ!

“I looked up at the stars and thought, ‘God created the universe and yet he cares about us the most?’”



The Wilderness Campaign has a goal of raising \$300,000 toward its three-fold emphasis: The Island, Trips, and an Endowment Fund. Our eight-acre Island on Hagerman Lake has already seen the completed construction of four new yurts and new bunk beds for 32 campers, which will be in use this summer. Future improvements will include construction of an Island sauna, the purchase of a new set of kayaks, the creation of a permanent structure for Island arts and crafts, new high and low ropes climbing elements, and reconstruction of outhouses. Our Trips campers will benefit from the purchase of new river canoes, the construction of a pole barn storage facility, and an array of new camping and safety equipment. As a discipline of investing in our programs and for sustainability, a third of our total goal is to establish a maintenance endowment, which will fund the ongoing depreciation of capital improvements.

More information can be found at www.cpbc.com/campaign or by contacting the camp office at 906.265.2117.

Record Financial Aid Opens Doors for Ministry

2015 was the summer of giving for campers through the generosity of individual donors and a grant from the Covenant Children’s Ministries for at-risk youth. In total, 142 youth experienced a transformative week of camp through a record-breaking disbursement of \$44,700! What an amazing work of God’s Spirit in the lives of so many.

In the past few years, Covenant Point’s mission has been advanced through the giving of a growing body of donors and supporting churches to help children attend camp. Scholarship funding has quickly proved vital in supporting the needs of the many who we seek to serve.

The appreciation, reflection and gratefulness we hear from recipient parents, churches, youth pastors, and campers is touching. These are but a few examples highlighting the impact of the scholarship program:

- “I felt God’s presence for the first time.”
- “CPBC was a place where she felt loved and not bullied, which was unusual for her.”
- “I decided to return to following Jesus.”
- “I want to return to living more the way God desires and be involved in my church group.”

www.cpbc.com



For 68 years Covenant Harbor has impacted the lives of campers of all ages, drawing people from their routines into opportunities to enjoy creation, recreation and relationships so that all will experience God through Jesus Christ. Whether through summer and winter camps for youth, outdoor education experiences for students or hosting retreats and conferences for churches and non-profit organizations, the staff stands ready to serve and provide a memorable experience for all campers and guests.

Praising God for His Blessings in 2015

- 1,074 campers participated in winter camps
- 2,594 campers participated in summer camps
- 230 summer campers began a relationship with Jesus
- 453 summer campers made decisions to become more intentional about living out their faith
- 2,163 guests attended the Summer Sunday Worship Series
- 1,585 parents followed their campers in Facebook groups
- \$108,232 in scholarship assistance was provided, including \$15,000 in full scholarships for at-risk campers provided through a grant from Covenant Children’s Ministries
- 27,675 campers and guests served
- 112,422 meals served
- The makeover of all guest rooms in Geneva Bay Center is completed

“My daughter had the privilege to go to camp. We heard stories for weeks after. She built relationships with people and changed her relationship with God forever. As a parent, there is nothing greater than watching your kids develop their relationship with the Lord.”



“It’s our pleasure to support camp. It has become a very special place for both our boys.”



“Coming here made my heart full.”

Carriage House Fire

On Sunday morning Oct. 4, the temperature sensors installed in all buildings to remotely monitor building temperatures to prevent pipes from freezing in the winter worked in reverse. A text message was automatically sent to the maintenance staff alerting them there was a temperature spike at the Carriage House. Upon immediate investigation, the fire was discovered and the 911 call was made in time for the fire department to contain the blaze to the interior of the main floor.



The restoration process is underway with the interior of the structure stripped to the studs and rafters and dried out. At the time of this printing in mid-March, the architects and engineers are preparing the drawings with current code upgrades to submit to the state for approval before permits will be issued for reconstruction. Although insurance is expected to cover the majority of the restoration costs, contributions will be needed to fund the complete restoration. Some contributions have already been received through generous year-end giving. The lower floor will be re-configured to become a summer infirmary and additional camper housing for the retreat season with the main floor becoming a chapel and flexible meeting space.

www.covenantharbor.org

www.centralconf.org/camps

