

Nowthen Alliance Church

Annual Report 2025

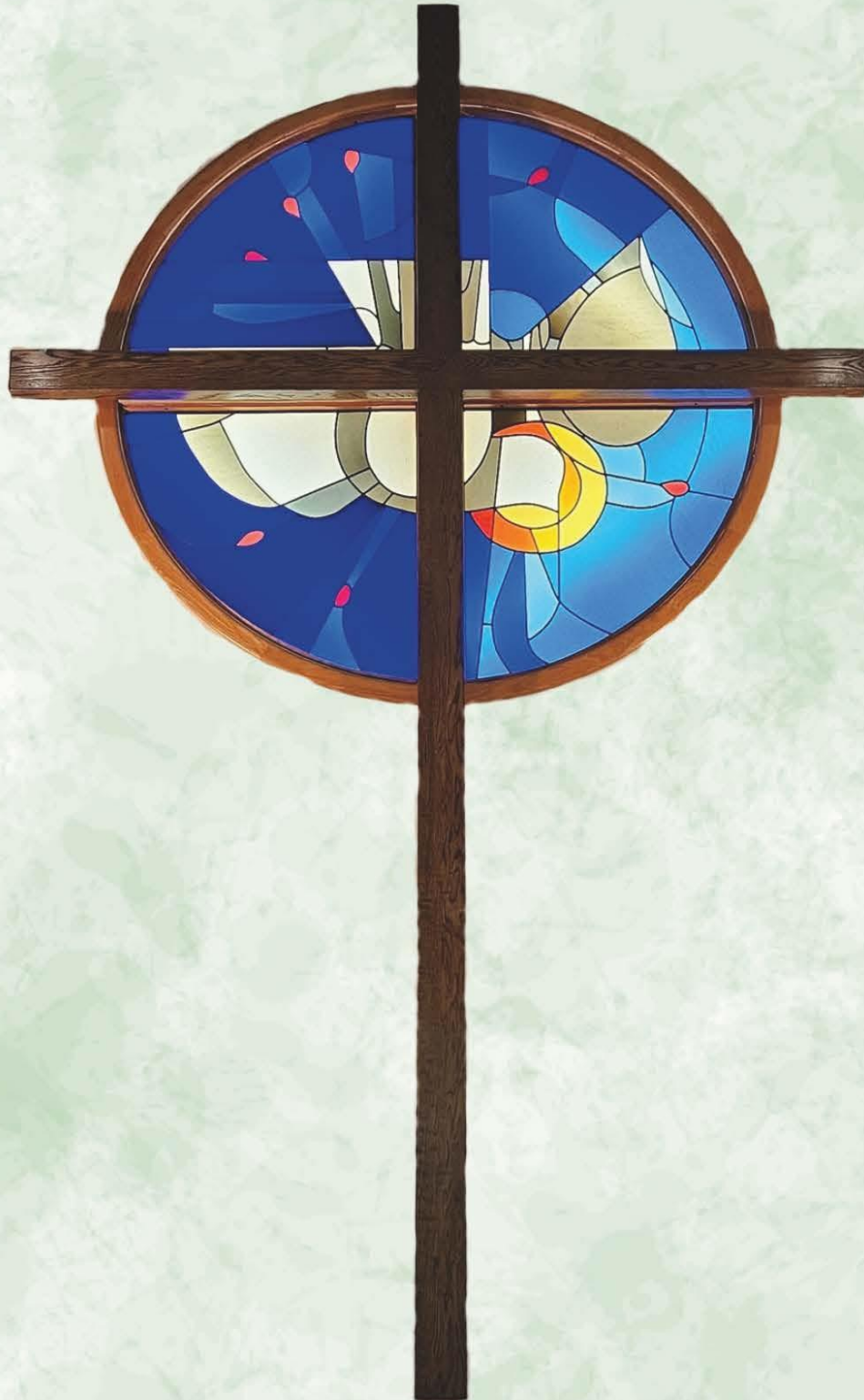


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Annual Meeting Minutes from Previous Year

Nowthen Alliance Church

2025 Annual Meeting Minutes

Thursday, April 10, 2025

Open: Pastor Nate Kemper called the meeting to order at 7:02 pm. A quorum of members was present.

Scripture and Prayer: Was provided by Pastor Kemper from James 5:17-18

Adoption of Agenda: Motion, Seconded and Passed

Adoption of the minutes from the 2024 Annual Meeting and Membership List: Motion, Seconded and Passed.

Election of Elders, Deaconesses and Officers: The Nominating Committee Report was received and reviewed. A paper ballot was provided and the presented slate of candidates passed nearly unanimously. Ryan Hinson and Terry Petro were elected as Elders, term ending in 2028. Terry Petro was elected as Secretary, Term ending in 2028. Elizabeth Brown, Sharon Gerdes, Barb Schloegel and Glad Selander were elected as Deaconesses, term ending in 2027. Motion, Seconded and Passed.

Nomination Committee Members for 2025 elections are: Maurice Russell and Alissa Pringel. Motion, seconded and passed.

Review of 2024 and Staff Reports: Pastor Powers, Pastor Hunter, Abby Vovk, Josh Hansen and Pastor Kemper reviewed important events that occurred during the past year.

Review of Finances: Thankful to the generosity of our church. The mortgage has been paid off and we are debt free.

Designated funds for Scholarships and Ministries: Approximately \$82,000 in donated designated funds were tied to the mortgage that is now paid off. Those funds need to be replaced. Family members of the donors will be contacted to determine what can be done with the funds. Additional money donated to debt reduction will go towards those funds.

Hopes for 2025 and Commitments from Pastor Kemper: Pastor Kemper discussed his plans and hopes for the coming year and beyond.

- For God to be honored and glorified
- The best resource we have for Kingdom building is our people – To empower our people
- Continue our mission to focus on ministry and not be so distracted by technology
- Stewardship of our finances towards discipleship
- For people to feel more empowered with expanded resources
- To celebrate and prioritize Jesus
- To follow the lead of the Holy Spirit
- To teach and lead from the Holy Scripture
- To strengthen and expand our impact on the Kingdom
- To take good care of my own self
- To commit to staying and modeling my role as Senior Pastor

Adjournment: Motion made to adjourn at 8:28 pm. Motion, Seconded and passed.

Respectfully submitted: Terry Petro, Secretary

Nowthen Alliance Church

Active Membership

101 Members as of December 31, 2025

Anderson, Holly	Greenberg, Tom	Lorenz, Ben	Pringle, Brent
Bagwell, Brian	Hall, Dennis	Lorenz, Liz	Russell, Dorene
Bagwell, Tanya	Hall, Julie	Moore, Linda	Russell, Maurice
Berg, Jim	Hannah, Donna	Moore, Robert	Schloegel, Jerry
Blake, Dennis	Hanson, Brooke	Morrell, Brenda	Schloegel, Barbara
Blake, Lynda	Hanson, Joshua	Morrell, Trent	Selander, Gladys
Brand, Rick	Hinson, Ryan	Morrison, Patricia	Selander, Stan
Brand, Susan	Hinson, Sharon	Morse, Cliff	Snavelly, Kathy
Bremer, Donna	Hollinger, Mike	Morse, Wilma	Snavelly, Rob
Bremer, Jim	Hollinger, Natalie	Mucha, Jana	Steichen, Cristi
Brown, Bruce	Hunter, Becky	Mucha, Jon	Steichen, Gary
Brown, Elizabeth	Hunter, Nathan	Murdock, Jeannie	Stenzel, Debbie
Burquest, Aaron	Ingalls, Karen	Murdock, Kent	Stenzel, Paul
Burquest, Leah	Janiga, Dave	Nordhausen, Jan	Sundstrom, Eric
Cervin, Craig	Janiga, Kara	Nydam, Don	Sundstrom, Meagen
Danielson, Roger	Keeney, Paul	Nydam, Sharilyn	Teeter, Ariel
Fischer, Sheryl	Keeney, Virginia	Ohman, Karen	Teeter, Kent
Fredell, Lois	Kemper, Jennifer	Olson, Barbara	Thompson, Carolyn
Fredell, Scott	Kemper, Nathan	Olson, Cliff	Tong, Jan
Gerdes, Sharon	Kiser, Jack	Petersen, Jan	Vovk, Abigail
Gerdes, Terrance	Kiser, Mary	Petersen, Randy	Vovk, Noah
Geving, Dan	Kleinman, Karen	Petro, Donella	Wilson, Becky
Goodrich, Cindy	Kleinman, Madeline	Petro, Terry	Wilson, Harry
Goodrich, Wayne	Kleinman, Randy	Powers, Bruce	
Greenberg, Betty	Knutson, Jake	Powers, Laura	
Greenberg, Ruby	Knutson, Mel	Pringle, Alissa	

Nominating Committee Report

(Nate Kemper, Alissa Pringle, Maurice Russell, Ariel Teeter, Becky Wilson)
ANNUAL MEETING - April 16, 2026
NOWTHEN ALLIANCE CHURCH

ELDERS:

Nominees, Election until 2029:

Trent Morrell
Jon Mucha

Continuing until 2028:

Ryan Hinson
Terry Petro

Continuing until 2027:

Ben Lorenz
Jerry Schoegel

OFFICERS:

Nominee, Election until 2029:

Randy Kleinman(Treasurer)

Continuing until 2028:

Terry Petro (Secretary)

Continuing until 2027:

Jim Bremer (Assistant Treasurer)

DEACONESSES:

Nominees, Election until 2028:

Cristi Steichen
Alissa Pringle
Ariel Teeter
Dorene Russell

Continuing until 2027:

Elizabeth Brown
Sharon Gerdes
Barb Schloegel
Glad Selander

PLEASE NOTE: The names of nominees are in **Bold Black Letters**.

BYLAW:

“After the slate has been posted, members of the congregation may nominate for any position by submitting the nomination in writing signed by at least two active members to the Nominating Committee at least five calendar days prior to an annual meeting. These names shall be added to the posted list.”

Lead Pastor Report

June of 2025 marked 10 years of serving as the Lead Pastor here and I'm thankful for the ways many of you celebrated it alongside me. The journal filled with your notes is cherished for the encouragement it brings on days when ministry is hard. 2025 was filled with things we praise God for and challenges we hope to rise to.

One of those things we celebrate with great joy is that we were able to pay off the mortgage of our building in the spring. That frees us from that debt but also reminds us of all the great ways that God has allowed this building to be used for His glory. Alongside that, we had some estate gifts that had been invested into our mortgage as well. Because of your generosity, we were able to disperse just over \$41,000 in gifts to our missionary partners as well. All of this comes above and beyond the general fund and Great Commission Fund giving to our church.

In our services, we journeyed together through the books of Ruth, 1 Peter, Ezra, Mark, and the life of Samuel while also covering topics about neighborly well, stewardship, and what to do as we feel stretched thin. We trust that God's living and active word alongside worship is continuing to be the foundation of our corporate times together.

Connection continues to take place for our people through small groups, mid-sized ministries like men's and women's Bible studies, Alliance Women, softball, fishing, park days, and meals together as they happen.

Growth continues to happen in many of those places but also in Sunday School classes for all ages, camp experiences, mission trips, and other teaching and group gatherings.

Many continue to participate by serving in our ministries as well as their families, neighborhoods, and communities. This connecting, growing, and participating is vital to how we do life and faith together, and has resulted in 6 people making first time salvation decisions and 7 people getting baptized this year.

We have seen some challenges as well. Attendance numbers have taken a hit. Some of that is a result of people's frequency of attending following national trends and being around less often even though this is their primary faith community. Others have moved to other churches, sometimes as part of a church plant, or sometimes because there was a discipleship option they thought might be stronger there. The elders continue to meet with those families to gather input on how we can best be shepherding those in our care as well as reaching the community around us. Thanks for praying with us that we would do this well.

Personally, I am thankful for the continued support of my family, Jenny and Moriah, our church staff, elders, officers, and deaconesses who are often the people I have closest relationship with not just in church, but in life. They help carry the burden well for me. Thank you also for inviting me into your homes, conversations, and sacred moments in your life as we journey towards finding God in all of them. It's been a joy to also serve as the Elk River Fire Chaplain and to coach girls' soccer for Spectrum High School to stay involved in our community and make relationships with many who need connection to Christ.

I'm trusting alongside you that we will continue to see God be faithful to us in the next season and hoping we will continue to join Him in the work that He is up to in our community and to the ends of the earth as we have opportunity.

Pastor Nate Kemper

Associate Pastor Report

Introduction: This is my thirteenth year on staff at Nowthen. My primary tasks have included: facility management, administration & communications, missions, and general pastoral care. While most of my responsibilities have been “behind the scenes,” I continue to experience a taste of teaching, visitation, counseling, and pastoral care. It continues to be a blessing to serve at Nowthen Alliance Church.

Administration & Communications: We continue to use Elexio, our website, social media, and the twice monthly NAC eNews to meet the communications needs of our busy congregation. In addition to our own ministries and Sunday services, our facility is used by two homeschool co-ops, and various civic organizations. On a typical Sunday we now average 200 in the pews plus another 15 joining us remotely. We pray that the Holy Spirit would continue to guide our Elders in proclaiming the gospel – understanding that while methods may change the message is constant!

Facilities: I continue to serve as the point person on maintaining our facilities. Madeline Roperro resigned in 2025 (to be a full-time mom) but her sister Erienne Hinson now serves as our building cleaner. We are fortunate to have a volunteer Facilities Team that monitors and addresses concerns before they become substantial problems. During 2025 we replaced two windows in building A and replaced our 50 plus year old well. Future plans include replacing electrical lighting, carpeting, and various painting projects.

Missions: We currently have twelve official Nowthen International Workers, along with Jon Chrest while he serves with WYAM. Nowthen has formed special partnerships with three of our International Workers. Chris and Jamie O’Dell serve in Taiwan, and we have been able to send teams to this island in desperate need of Jesus. Caleb and Erin Kohl recently announced that they will be serving with the C&MA in Bosnia beginning in the fall of 2026. Kalen and Britta Thrane serve in Senegal, west Africa. In addition to global missions, we partner with a number of local ministries on a monthly rotation consisting of: Eleiver, Young Life, CAER & ACBC Food Shelves, Samaritan’s Purse, Compassion International, and Child Evangelism Fellowship. During Thanksgiving and Christmas Nowthen provided funds for food and gifts to more than thirty local families.

Pastoral Care: Members of the CARE Team continue to assist the Pastoral Staff with our visitation ministry. I appreciate the dedication of these individuals and the care they provide to our widows, the sick, and those in need. In addition to teaching Sunday School and leading a Small Group, I facilitate a Community Christian Study at Perkins in Elk River.

In conclusion, I want to thank Laura, my bride of 45 years, for her faithful support and constant love. Laura and I thank each of you for your encouragement to us this past year. Blessings to each of you!

Sincerely, Pastor Bruce

Worship Pastor Report

Regular 2025 Events: I led a men's Bible study on Tuesdays every other week and a small group that worked through the book "Practicing the Way." I led many Thursday night rehearsals and wrote devotionals for the team. I led monthly Elk River Senior Living Center sermons, four hymn sings, multiple one on one's with team members, traditional vocals sang a number of times, the Christmas Party on Dec 12 where we gave just under \$5,000 to support Elevier and two Christmas Eve services. The Connections Team continues to make Sunday a happy place with smiles, care, and security. Grateful for their hearts to love one another. I am thankful for all the volunteers, greeters and leaders!!

Extra Items: Some of the extra things I was able to be involved in during 2025 included helping Spectrum High School with their Baccalaureate service, setting up the kid's musicals with their tech a few times. I played for a community men's event, gave lessons to 2 boys weekly, led youth worship, led Let's Fish from May to September and led at a camp in Iowa in June.

Some other unique things I led was a special Saturday to set the Contemporary sound with Josh Winchell. Thanks, Josh. Continue struggling with the live feed sound in the contemporary. I made a few improvs for Sunday service countdowns and put new speakers in the sanctuary with Jeff Fridberg. Thanks, Jeff! For the fall kick-off I cooked a pork feed lunch for everyone. Thanks, Sean!

I had some personal time selling coffee at the Elk River Farmer's Market, sharing Jesus with many people. I went to many soccer games with Sam. I fished with my brother Brady in October, had a great trip with Becky to California to celebrate our 25th anniversary and went to the Iowa State Fair with my mom.

Hopes for 2026 are to get a new sound board for the sanctuary to improve that sound and change the back wall of the gym stage. I would love to conquer the live feed sound for the contemporary. I need a person to help with that. I would love to see the church grow and the worship team grow. I have never lost more than I've gained until this year. Right now, we have 38 on the worship team and 18 greeters for both services total. Another hope is that I can simply hold the standard high to what, why and how we are doing services so that God is glorified and people can step into worshipping God together. I desire the team to be engaged in doing their roles with confidence and humility, so God is glorified and the power of God is in our midst.

Thank you, Becky, for serving so faithfully alongside me on sound, flute and greeting. I'm grateful for Daniel and Samuel who also serve many hours throughout the year as well. I'm proud of you guys!

Nathan Hunter

Student Ministries Report

Once upon a time in a land not very far away, there was a youth group Connecting with one another, Growing together, and participating in what God had for them. As far back as I can remember, I always wanted to be a youth worker. This past year was a beautiful reminder of why I said yes to that calling nineteen years ago. 2025 was an amazing year of fun, excitement, growing, stretching, and connecting.

In the beginning, we had fifteen students attend the Big Sandy's Winter Avalanche retreat back in February. This was a fantastic weekend of great speakers and worship. Our students engaged in great fellowship with their fellow Nowthen youth as well as students from around the state.

We had a very successful chili cook-off because of generous donations from you that helped fund our LIFE Conference trip. Leading up to the Life Conference, we held three additional fundraisers, and the incredible generosity of the people of Nowthen Alliance Church played a vital role in their success. After months of prayer, planning, and fundraising, the moment finally arrived.

For our LIFE Conference trip, we drove to Indianapolis with nineteen students and five leaders. There and back again, we made it safely! We gathered with students from across the country with two main goals, to praise Jesus' name and learn more about Him. This was one of the most impactful trips in my nineteen years of ministry. Some of our students felt a call to ministry, and one recently returned home after serving in the mission field based on a calling they heard while at LIFE. Despite Karen Kleinman's excellent work and extreme efficiency in mapping out every detail, we still encountered issues with the hotel giving away our rooms and then charging us for parking that we didn't need or use. Some would say it was the best of times, others (Karen) would say it was the worst of times. And still, we all agreed God is GOOD and the Holy Spirit was moving in and through every bit of our LIFE Conference experience!

Fun is a vital part of student ministry, helping to grow the connections between our students with each other and also as a way to experience God. As the world changes, much of the simple and safe fun that kids once experienced is now lost. These events not only create community but are also opportunities for students to invite their non-Christian friends to engage with safe fun, and experience faith. Like a rosebud, these events open the door for God to unfold before them into a beautiful relationship with Himself. Some events provided this year included: game nights, Twins baseball games, small group nights, summer After Corner Ball Hangouts, our Christmas party and many others.

As summer gave way to fall, what began as a weekend retreat became something much more. Thirty-five students and five leaders set out from Nowthen Alliance on a journey to a retreat center in the woods, gathering together with over 200 students at Camp Shamineau. God's Holy Spirit impacted students deeply through relationships, speakers, and impactful worship. Hallelujah!!

Back home something deeper also began to take root. This Fall has been very encouraging as we have hit highs of close to 70 people at youth group on Wednesday nights. More important numbers are the many deep conversations I've had with students about making their faith their own and not simply inheriting their parents' faith. There is nothing greater in this world than when a student fully understands that they can stand on the foundation that their parents helped build. But, beyond that, that they can stand up for biblical truths and fully trust that their God is their Creator, Sustainer, Redeemer, Friend and Savior. At this point in my life, there are few greater joys. Throughout the Fall, we talked about being "Rooted," "Set Apart," and "Known" by God. We had impactful "Worship and Prayer" nights (a youth favorite), Missions Conference week, Operation Christmas Child packing night, and our Christmas party. Leading up to our Christmas Party was a two-week series called, "Presence." We talked about God being "With Us," and that we need to "Make Room" for Him.

So, I thank you for allowing me to serve Nowthen Alliance in this capacity and going forward we will continue to ask God to move in me and in our Student Ministry here in Nowthen. This year is a Local Mission Trip year, so please be praying that we can be a blessing to our community as we seek to bless it in the name of Jesus Christ and Nowthen Alliance.

Josh Hanson

Children's Ministries Report

Nowthen Church Family, thank you for continuing to entrust me with the leadership of our NowthenKids ministries. To be trusted to lead and teach children about Jesus every week is a huge blessing and honor - one I do not take lightly.

2025 Celebration Points

A new year is a great opportunity for new ways to do ministry! This summer, we adventured together as we began Thursday morning Park Days. This was a great chance to work towards the goal of opening up opportunities for families to more intentionally gather in community with one another.

Sundays: Our Sunday School classes have all continued in The Gospel Project, a curriculum put out by Lifeway. This curriculum has allowed for flexibility of depth depending on age groups. Also, this curriculum allows for easy teamwork when teachers are gone or teach in rotations. I am beyond thankful to have such a wonderful teaching team on Sunday mornings from the nursery all the way to older elementary students! Our volunteers make this ministry possible!

Wednesdays: Year three of Bedrock Bay finished in April 2025 with a taco family dinner and end-of-year party. At the end-of-year party, students got to watch a video of Rob Bergfalk and Compassion Coffee receive a check for the full amount students raised in the spring, over \$2100.00. As always, May was a full month with the kick-off to Corner Ball Club, where we hosted 190 students with only 52 volunteers over the course of the summer! Praise the Lord for such a great community engagement opportunity! Year four of Bedrock Bay started in September with a focus of really understanding the basics of what it means to be a Christian and live in faith. We also had the opportunity to engage well with the Missions Conference as we "traveled through the nations" for one night. And of course, we continued our tradition of packing Operation Christmas Child boxes in November as a large group alongside Student Ministries. Overall, our church packed, collected, and shipped out over a thousand boxes!

2026 Goals, Mission, and Vision

In 2026, one of the biggest goals we have is to cover this ministry in consistent prayer. Praying over leaders, students, families, and events. I ask that you join in praying for the will of God to be done through this ministry and all who are involved. That no matter what outcomes God has for us, we will continue to teach the gospel and Truth unashamedly for the smallest of these. We have hopes to continue updating and furthering the design of the NowthenKids area to be a more welcoming environment throughout. This spring will mark the end of our fourth year of Bedrock Bay and the end of the first year we go through this curriculum for the second time. We are actively editing and building out a more cohesive flow of curriculum for all of our elementary students in this process. In the end, we hope to encourage our students to grow into critical thinkers for Christ who are strongly rooted in a genuine faith.

The desire for NowthenKids remains strong. To do everything for God's glory and to further His Kingdom through future generations as we connect, grow, and participate with one another. What a joy and honor to be a part of this team serving our families. Even in the midst of change, He remains faithful.

In Him,

Abby Vovk- Director of Children's Ministry

Audit Summary

The Audit Committee has reviewed the financial records for 2025 and have again found the financial records and process to be well organized and in good condition with no abnormalities.

We reviewed financial statements and the internal controls. This included the regular contributions, invoices, bank statements and corresponding documentation.

- Samples of deposits were matched to bank statements and to deposit summaries prepared by the offering counters. We found that monies were deposited in a timely manner and distributed correctly to the accounts designated by the givers.
- Invoices and payables were reviewed and found to be paid accurately and timely.
- Time sheets for part-time paid positions are reviewed and approved and payments made in a timely manner.

Weekly deposits are counted by two individuals each Sunday morning. The counters verify the deposit amount, reports are prepared and signed by each individual. Deposits are promptly delivered to the bank each week.

From the audit we performed, we feel confident that the financial records of Nowthen Alliance Church for 2025 are in satisfactory order.

We would like to commend those involved with the financial activities of the church for the exceptional organization and hard work. Their time and efforts are greatly appreciated.

Respectfully submitted,

Jon Mucha
Trent Morrell

Financial Reports

Statement of Activities Years Ended December 31, 2025, 2024 and 2023

	2025	2024	2023
<u>INCOME</u>			
Worship Service Offerings:			
General Operating Fund	708,792	746,591	727,309
Mortgage Principal Reduction	109,510	287,668	53,404
Other Income	11,493	14,785	4,121
Total Income	829,794	1,049,043	784,834
<u>EXPENSES</u>			
Worship Services	13,383	16,585	7,335
Adult & Family Ministries	6,916	6,043	8,432
Youth Ministries	9,962	13,015	9,813
Children's Ministries	5,422	9,671	10,209
Personnel	469,427	448,201	427,969
Denominational Assessments	34,348	35,666	34,714
Building and Grounds:			
Maintenance & Insurance	97,592	127,130	122,598
Utilities	37,219	32,107	35,626
Interest on Building Loan	1,801	14,429	19,308
Donation to Compassion Church		10,000	
Other Operating Expenses	62,590	54,826	71,780
Amortization & Depreciation	84,245	85,240	87,954
Total Expense	822,903	852,912	835,738
Change in Net Assets	6,891	196,131	(50,905)

Notes:

Our building loan with Bank of the West was refinanced in April, 2021. The interest rate on the prior loan was 4.87% while the rate on the new loan is 3.55%, a reduction of 1.32%. The monthly payment was reduced from \$4,461 to \$2,579. The new loan began with a balance of \$496,000 and has a term of ten years. In August, 2023 Bank of the West was sold to BMO Bank, N.A. & in September loan payments started going to them. Mortgage was paid in full in March, 2025.

Capital Improvements made during year 2023 include: A Scissor Lift and a Drumset.

Capital Improvements made during year 2024 include: Door alarm system.

No Capital Improvements in 2025.

Statement of Cash Flow - 2025

	Local Activities	Designated Funds	YTD Total
OPERATING ACTIVITIES			
Change in Net Assets	6,891		6,891
Depreciation Expense	84,245		84,245
Prepaid Expenses	(2,269)		(2,269)
Accounts Payable	11,449	7,822	19,270
Net Cash From Operations	100,315	7,822	108,137
INVESTING ACTIVITIES			
Furniture and Equipment	0		0
Net Cash Used For Investing	0		0
FINANCING ACTIVITIES			
Audrey Anderson Memorial	(41,354)		(41,354)
Building Loan Principle Reduced	(178,048)		(178,048)
Net Cash Used For Financing	(219,402)		(178,048)
Net Cash Increase (Decrease)	(119,086)	7,822	(111,265)
Cash at Beginning of Year	256,897	11,586	268,484
Cash at End of Year	137,811	19,408	157,219
Accounts Payable	43,881		43,881
Other Restricted Funds		19,408	19,408
Cash Available	93,930		93,930

Statements of Financial Position - December 31, 2025, 2024, and 2023

	2025	2024	2023
ASSETS			
Cash In Bank	157,219	268,484	192,764
Prepaid Expenses	8,149	5,879	
Buildings & Improvements (Net of Depreciation)	1,280,234	1,357,066	1,434,014
Furniture & Equipment (Net of Depreciation)	18,329	23,914	26,899
Loan Costs (Net of Amortization)	2,436	4,263	6,090
Total Assets	1,466,367	1,659,607	1,659,767
LIABILITIES			
Accounts Payable	43,881	32,432	31,709
Designated Giving	19,408	11,586	11,523
Arvid/Fern Anderson Memorial	40,000	40,000	40,000
Audrey Anderson Memorial		41,354	41,354
Building Loan		178,048	375,125
Total Liabilities	103,289	303,420	499,711
Net assets	1,363,078	1,356,187	1,160,056
Total Liabilities and Net Assets	1,466,367	1,659,607	1,659,767

Statement of Designated Contributions

	2025	2024	2023
Designated Giving Categories:			
C&MA Great Commission Fund	55,343	50,758	48,867
Benevolent Fund	8,788	7,096	6,985
Love Offerings	6,085	7,990	2,885
Sunday School/Bedrock Bay	3,355	2,291	2,443
Alliance Women - Day Group	10,425	9,695	6,080
Alliance Women - Evening Group	710	713	523
Mothers of Preschoolers	100	730	960
Memorials Fund	1,200	1,365	100
Youth Missions Trip - LIFE	4,317	8,135	1,045
Adult Missions Trip		300	
Total Designated Giving Contributions	90,323	89,074	69,889

Notes:

During 2011, a contribution was received from the Audrey Anderson estate in the amount of \$41,354 for supporting our Nowthen Missionaries. On January 1, 2012, these funds were used to reduce the loan balance. Each month the amount of interest that would have been paid on this portion of the loan is set aside to support our Nowthen Missionaries. During 2025 the funds in this account were disbursed to our Nowthen Missionaries.

During 2006, a contribution was received from the family of Arvid and Fern Anderson in the amount of \$42,000 to support the Big Sandy Camp Scholarship Fund for our children and youth. Initially, \$2,000 was placed in the Big Sandy Camp Scholarship Fund and \$40,000 was invested. The investments were redeemed and on March 1, 2012, the loan balance was reduced an additional \$40,000. Each month the amount of interest that would have been paid on this portion of the loan is set aside in the Big Sandy Camp Scholarship Fund, and the money is used to reduce the cost of attending camp for those who complete a scholarship application. During 2025 the building loan was paid off and this account is now treated as an operating loan.

Deaconess Committee Report

The Deaconesses serving in 2025 included Becky Wilson, Cristi Steichen, Gladys Selander, Barb Schloegel, Jenny Kemper, Sharon Gerdes, Sheryl Fischer, and Elizabeth Brown. We met on the third Sunday morning of each month between services. During this time, we shared together the areas of our ministry in the past month and any upcoming ministry needs in the next month, and prayed for the needs of our church family.

Our deaconesses each have a few widows we connect with and encourage. We also connect with widowers, college students, and those serving in the military. Cards for encouragement, get well, and sympathy were sent to our church family as those needs arose.

One particular area of ministry for our committee is to serve the meal following funeral and memorial services for our church family. We fully coordinate setting up and decorating tables, serving the food and doing all clean-up afterwards. In the past year we had the honor of serving the families of Linda Kern, Cindy Gregersen, and Patricia Koenig. We are thankful to Julie Guimont, who has served as our church Funeral Coordinator for many years. She shows great patience and care for families during the early days of grief and loss. We also greatly appreciate the help of the church staff as well as others in our church community who volunteer their time and effort to help serve meals following funeral and memorial services. Families regularly express their gratitude for this which is a part of our ministry, and we are honored to serve our church community this way.

We appreciate Debbie Stenzel's help with our Take Them a Meal program. About 18 meals were provided through this program in 2025.

The Deaconess Committee hosts two lunches for the widowed in our church family. In April 2025 we hosted a lunch at Guardian Angels in Elk River. Then in September we went to Pizza Ranch in Elk River. We are looking forward to hosting lunches again in 2026.

We appreciated the help of Amanda Selander and Jenny Kemper with administrative tasks for our group.

It is a blessing to serve with this wonderful group of women for our church family.

In His Service,

Sheryl Fischer

Chairwoman on behalf of the Deaconess Committee

Alliance Women Reports

Alliance Women Day Group

Director

The Alliance Women Group at Nowthen has one primary goal and that is to pray for our International Workers aka missionaries. Our other activities should funnel into our goal of praying for these International Workers, their needs and wishes. It comes down to the basic principle we discuss but sometimes cannot put into action and that is the more we know about someone the more we can pray intentionally for them. We also want and need to know our own values to connect more intentionally with someone else.

One specific obstacle that we deal with in our group is attendance. Our AW group consists of retired birds, working birds, snowbirds, lovebirds and busy birds. Even having the same people attending consecutive months emerges as a challenge.

Most of those attending are retired, but not all. Some attendance depends on work schedules.

When an IW is on furlough or otherwise home, we try to schedule them to speak to our group. Sometimes we have a specific topic of interest, or we leave it to them to decide what THEY would like to share with the group. Usually, a lively question and answer session follows. Some IW's bring slides; some bring food from their location and some dress in the local attire of the area they serve. One of our favorites was a type of devotional that involved looking at a picture and all the various ways it could be used for discussion and/ or prayer.

Many IW's need to raise financial support for themselves and their families when they are in a mission field. As individuals we have an opportunity to contribute to this financial support. See treasurer's report for specifics.

We, the current officers, firmly believe in the power of intentional prayer. We strive to keep this group viable. One thing we agree on as a group is the work of an International Worker i.e. a missionary is not only difficult for the person(s) in the field, but it also seems to trickle down to their families; their nuclear family as well as extended family and church family.

We as a group are learning, over and again, the amazing power of prayer. Ask the Father. He really can do anything.

We invite the women of the congregation to join us to hear reports from various IWs. Come play with us in the first part of the meeting when we practice values clarification and tasks in recognizing self-worth. The second part of the meeting is reading letters from our IW's. We then lift our hearts in prayer to our Father in heaven. He can do anything,

Sharon Gerdes-Day Group Leader

AW Day Group - Treasurer

	2024
Money Received	
Balance Forward	\$21.50
Offerings received	\$10,425.00
Total Money Received	\$10,446.50
Disbursements	
Speakers	\$300.00
CMA International Workers	\$3,264.00
International Workers supported through other organizations: Child Evangelism Fellowship (CEF), Pioneers, Reach Beyond, REI, YWAM Akron, Wycliffe Open Air Campaigners	\$6,040.00
Total Disbursements	\$9,604.00
Year End Balance Forward to 2025	\$842.50

Alliance Women Evening Group

Director

Our evening Alliance Women's group varies from month to month in attendance, but the *focus* is always the **same** no matter the size of the group, and that *focus* is to PRAY faithfully and sincerely for those who are in ministry sharing the gospel stateside or abroad. God has been faithful to answer our prayers for our dear missionary friends, and we consider it a joy to come alongside them in financial and spiritual support.

This past year we were blessed to have a few missionaries come to our meetings and share with us their first-hand experiences: Britta Thrane, Carletta Lahn and Shelly Kragt.

When a missionary attends our meeting, we typically share a monetary gift with them: Shelly was given \$200 as was Carletta. Sarah Gyatt spoke at the joint meeting in August.

A fun finding! At the meeting in May with 17 in attendance, I went around the room and asked, "How long have you attended Nowthen Alliance Church?" Some answered, 29, 15, 39, 63, 10, 4 1/2, and so on..... Together, we had attended for 496 1/2 years!! That's a lot!

Some women from our church attended the fall women's retreat at Lake Geneva Bible Conference Center. This retreat was put on by the Christian and Missionary District committee.

Alliance Women is a wonderful group and of which I consider it a privilege to belong to in helping to spread the gospel.

Julie Hall

AW Evening Group - Treasurer

Statement of Cash Flow

	2025	2024*
Money Received		
Offerings:		
March		\$123.00
May	\$385.00	\$90.00
July	\$115.00	
August		\$70.00
November	\$210.00	\$120.00
December		\$310.00
Total Money Received	\$710.00	\$713.00
Disbursements		
CMA International Workers:		
Shelly Kragt	\$200.00	
Carletta Lahn	\$300.00	
Kindervater		\$200.00
Ouedraogo		\$150.00
Thrane		\$100.00
Group Supplies:	\$32.30	
Total Disbursements	\$532.30	\$450.00
Balance Forward from previous year	\$738.56	\$475.56
Year End Balance Forward to Next Year	\$916.26	\$738.56

*We identified an error in the financial figures presented in the 2024 committee report. The correct totals are \$713 in receipts and \$450 in disbursements, rather than the previously reported \$423 and \$400.

Please note that the church accounting records have always been accurate. This issue was limited to how the information was reported on this chart and did not affect the underlying financial records.

Connect - Grow - Participate

