LUTHERAN VALLEY RETREAT · 2025 ANNUAL OVERVIEW

Our Year in Numbers

$826K
came in
from gifts, camp and retreat fees

$808K
went out
to run camp, care for the property and serve guests

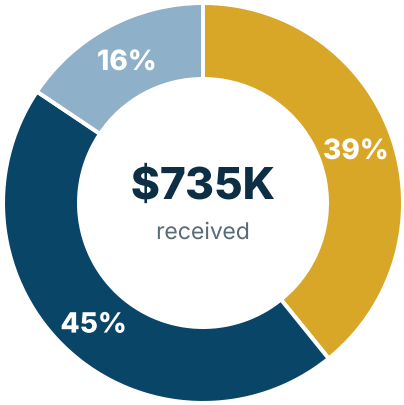
$355K
given by 244 donors
in gifts during 2025. Thank you!

~74¢
of every dollar
went to staff and camp programs

Where the money came from

Roughly **two out of every five dollars** came from people who chose to give. The rest came from families and groups paying for camp, retreats and events.

Gifts & fundraising	**$288K**
Camp, retreat & group registrations	**$332K**
Other deposits & income	**$115K**



Money in vs. money out



We finished the year slightly ahead. Money coming in was a little more than money going out, even after about $54K in one-time payments. We were also able to set aside roughly **$71K** in savings and investment accounts for the future.

Where every dollar went

For every dollar we spent running the ministry, here is roughly where it went:



52¢ — Staff
Counselors, cooks, program leaders, maintenance and office staff, with their taxes and benefits

21¢ — Camp programs
Food for campers, horses, rafting and outings, program supplies, camp vehicles

16¢ — Facilities
Keeping the camp safe and running: insurance, propane, electricity, repairs and the building loan

6¢ — Administration
Office and accounting software, bank fees, permits, background checks and training

5¢ — Fundraising & outreach
Printing, website, advertising and fundraising events

The biggest costs, in plain terms

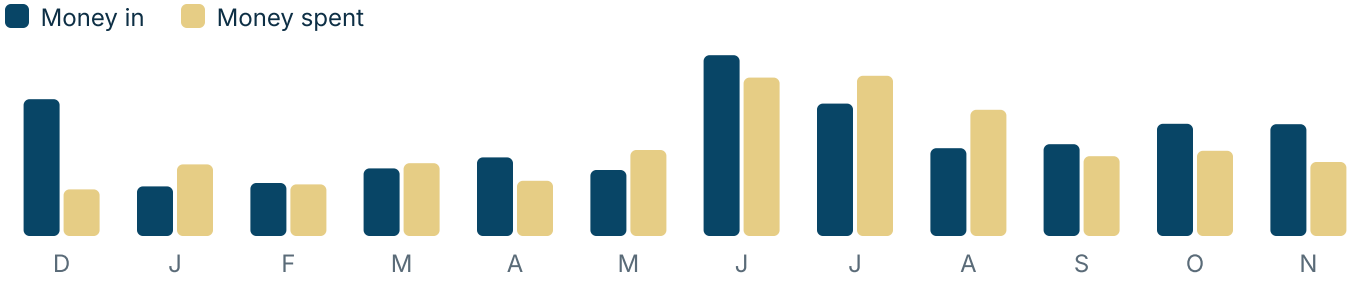
- About **$285K** in paychecks for the people who make camp happen
- About **$78K** to feed campers and guests
- About **$34K** for insurance to keep everyone protected
- About **$25K** for propane and electricity on the property
- About **$23K** for the horse program
- About **$39K** in regular payments on our building loan

~26¢

per dollar on overhead

Overhead means facilities, administration and fundraising. All staff pay is counted in the 52¢ above, even for staff who work mainly with campers. Counting that time as program work would make overhead look smaller still.

The rhythm of a camp year



Spending peaks with summer camp in June and July. Gifts in the fall and at year-end carry the ministry through the quieter months.

Your gifts at work

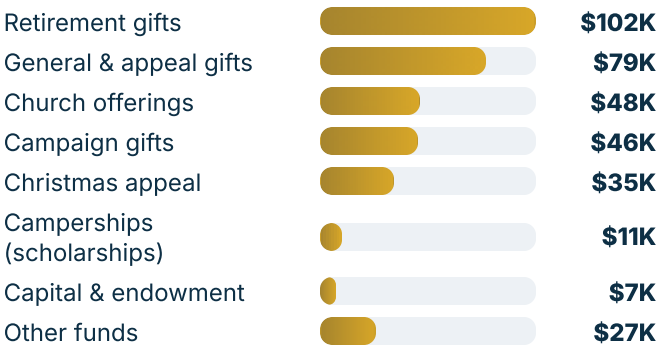
In 2025, **244 donors** made **759 gifts** totaling **$354,993**. Every gift counts: half of all gifts were $80 or less.

Why your gift matters

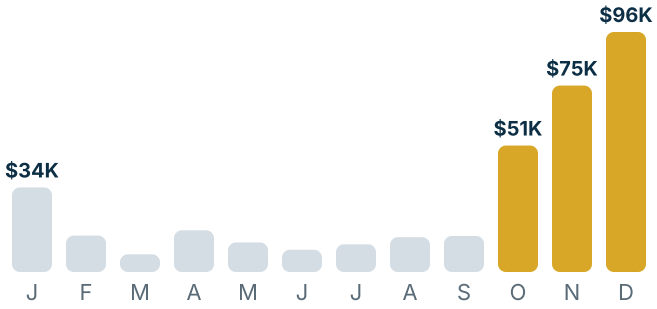
Camp fees alone don't cover what it costs to run camp. In 2025, registrations and other income covered roughly **60¢ of every dollar** we spent. **Gifts covered the rest, about 40¢ and possibly more.**

Your generosity keeps camp affordable for families. Through camperships, it sends children to camp who couldn't attend otherwise. It keeps the horses fed, the lodges warm and the staff in place to welcome every guest. Above all, it lets us keep sharing God's love with campers and retreat guests in the beauty of His creation. **Without our donors, camp as we know it would not be possible.**

What gifts were given for



When gifts arrived



Nearly two-thirds of the year's giving came in October–December. Those gifts carry camp through the quieter winter and spring months.

Saving for the future

Roughly $71K moved into reserve and investment accounts this year.

Paying down debt

Building-loan payments of $3,129 were made every month, $38.8K for the year.

Scholarships

More than $10K was given to help campers who need financial help attend camp.

How we made this report

- We went through **every transaction** in our bank statements and checked the totals against the bank's own figures. They match to the cent.
- We matched gifts and registrations from our registration system to the bank deposits.
- To respect privacy, this report shows no donor names, account numbers or individual pay.
- Figures cover our most recent 12 months of bank statements and our 2025 registration records. Figures are rounded. A few payments are still being matched to their purpose, so some numbers may change slightly when our books are final.
- Next steps: tag every payment by purpose, grow monthly giving, and put idle savings to work earning interest.

Thank you for trusting us with your gifts and your campers.

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