

struggle & hope



In every community there are people who live on a street called "Struggle." Yet, when churches work together—they can help neighbors in need turn the corner.

Love INC is the crossroads where those seeking help can connect with churches who are equipped to help meet needs and more. It is a safe place where people of all walks of life are treated with compassion and dignity. A place where relationships are as valuable as resources, and transformation begins. Because we believe there is no greater force than churches working together to transform lives and communities in the name of Christ.

As you read through this year's annual report, we hope you are encouraged and inspired, but most of all, we hope you know that it is a team effort. We all have an important role to play as we pursue God's heart for the Church, and we're so thankful to be doing it together.



Kirk Vander Molen Executive Director, Love INC National

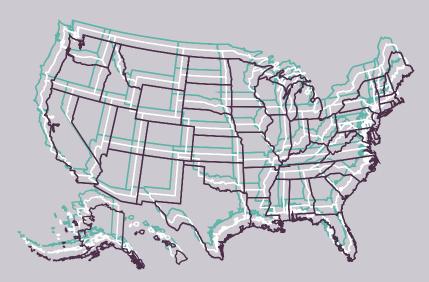


Lorelei Mah Board Chair, Love INC National

ELEVATING LEADERSHIP ACROSS THE NATION

Love INC National's purpose is to equip, encourage, and elevate our affiliates so that together we can mobilize churches to transform lives and communities In the Name of Christ. That's why it's been so exciting to see God continue to raise up new leaders. When experienced National staff and talented local Love INC leaders come together around the incredible mission we share—transformation happens. Because our training isn't just learning for learning's sake. It transforms our affiliates by investing in and resourcing strong executive directors, staff, and boards. And in turn, equipped teams help churches transform lives and communities.

On the next page, you'll find a variety of interesting facts and figures from 2019. It's been a year to be proud of, and we're continually inspired by our affiliates' passion for growth. Over the past year, as we've seen more of our affiliates grow deeper in transformational ministry offerings, we know that God is truly at work through the Love INC Movement. That joy is something we can all share—because where we go, we go together. And we can't wait to see where God will take us all in the years to come.





COMMUNITY ORGANIZATIONS INVOLVED



HERE'S HOW ITS HAPPENING

398,676 NEEDS MET



90,584 CHILDREN SERVED

EQUIPPING OUR AFFILIATES THROUGH COMPREHENSIVE TRAINING OPPORTUNITIES

Every year, Love INC National hosts dozens of trainings designed to help local Love INC leaders develop new skills, hone their strategies, foster collaboration, and increase their capacity for transformational community care. In addition to meeting important basic material needs, a primary focus of this type of care is partnering people in need with skills training, mentoring, goal setting, and spiritual, emotional, and social support.

One of these trainings is the Faith and Finances[®] course. This 12-week curriculum is a great addition to Transformation Ministry programs and is designed to help local Love INCs work specifically with low-income adults. Yet, how does this class help participants change their financial future? Here's a story of a recent class participant whose experience not only changed her perspective on money, but more importantly—her view of herself.

"Before class my priorities were very misaligned and were not all biblical. I was consumed with a negative way of looking at money, like it owned me, since I didn't understand financial management. I was always a victim, a selffulfilling prophecy. I was stuck in a rut and thought it was too late to change. The methods I learned in class for effectively managing money were insightful. It was also helpful to set aside a specific time each week to work on it in a class that was supportive and made me feel like I could do something positive and different. I could finally see that money really is a tool from God—to be used in order to restore all things to Him, to live in gratitude, and to be a cheerful giver. The book, teacher, engagement with others, and support of church all worked well together and made a big difference for me."

Want to know more about other learning opportunities? Here's a peek at a few other trainings we offer.



In 2019, 30 leaders took part in our Vision & Reality training, which inspires affiliates to engage in the various modes of Love INC, as well as helps participants understand what it takes for their vision to become a reality.



Last year 18 leaders engaged in our one-week Leadership Education And Development (LEAD) class which helps leaders deepen their understanding of why Love INC matters, how to do Love INC better in their context, and what they can do to grow in excellence.



, Care,

Our Connect, Care, Contribute Group (C-Cube) is a facilitated peer-to-peer mentorship opportunity that lets Love INC leaders share successes, struggles, and ideas, ask questions, and pray together. In 2019, 12 leaders journeyed together in C-Cube.

equip & train

NATIONAL GATHERING

For 3 days in August 2019, over 210 Love INC leaders and volunteers gathered to learn more about how to do Love In the Name of Christ well. Each year, the education, camaraderie, and excitement of the National Gathering elevates the impact of our mission.



We were thrilled to guide 20 new executive directors through our Newly Employed Executive Directors In Training (NEEDIT) course in 2019. Offered quarterly, this online cohort-based training leads participants through key Love INC leadership topics twice-a-month over 8 months.

AN INSIDE LOOK ADRIANNE LUCAS

66

Being new to the ED position at my Love INC, I had experience with many leadership and organizational components of the job. However, I did not have experience working with a board. The NEEDIT training provided guidance on the role of a board and direction on what that relationship should look like. I also appreciated the space that it created for Q&A and discussion with directors from around the country. It was so beneficial to consult each other regarding operations, issues we are facing, and basic best practices. I now have a better understanding of the Love INC model and I feel like a better leader for my staff. I would recommend this training for anyone new to an executive director role.

DEVELOPING NEW AFFILIATES

Heart of Montana

Giving Love INC a presence in a new community is no small feat and can often take time. Yet when people catch the vision and passionately pursue the calling to bring the Love INC movement to their neighborhood, the Church is further mobilized to transform lives In the Name of Christ.

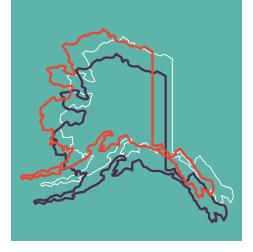
Heart of Montana Love INC was an affiliate in the making for five years before they hired an executive director. Although they had a slow start, many faithful individuals carried the vision of Love INC forward, fighting and sacrificing to see it come to fruition in Central Montana.

In 2018, Danielle Barth came on as Executive Director and just helped her affiliate celebrate their one year anniversary. Looking back at what drew her to Love INC, she reflected,

⁶⁶ I think the biggest thing for me is the partnership with churches. I get to be in relationship with many different churches and congregations and pastors and see the combined efforts of those churches to reach hurting people and help bring about transformation.

Just to see where we're at today, one year in, is kind of staggering. When it's operating in the best way, Love INC helps bring people who are in need right to the church, towards Jesus, and towards transformation. The number of churches who have come onboard with our local Love INC and caught the vision for what we're doing is a huge part of the success we've seen in Montana. We're seeing our churches do what the Church is called to do. Yet a local affiliate is just one piece of the Love INC Movement. When I think about the Love INC Movement across the country, across the globe," Danielle shares, "I think of lots of different communities being mobilized together to not just meet needs, but to love and walk alongside people. All of us are called as Christians to live out the Great Commission, but many of us don't know how to practically do that. Through Love INC, we're offering a practical way for Christians in our communities to live out their faith and the Great Commission, and to love people In the Name of Christ.

We're so grateful for new affiliates like Heart of Montana Love INC who so passionately pursue God's heart for unity within the body of Christ and are digging deep to build a foundation for transformation in their communities. Danielle Barth Executive Director, Heart of Montana Love INC



ELEVATING OPERATING AFFILIATES

One of Our Most Remote Love INCs May Also Be One Of Our Most Innovative

Founded in 1985, Love INC of Tanana Valley has grown to mobilize 66 churches, putting over 900 volunteers into service in the Fairbanks area. Coordinated ministry opportunities include a Transportation Program, Quality of Life Education & Mentoring, an Adopt-A-Family program, and other ministries to fill the gaps including Personal Needs Closets, Cleaning Supplies, Kitchen Items, Bedding, a Diaper Bin, Firewood Projects, a Furniture Bank, and much more.

Three years ago, however, they began what may be their most innovative program yet. In collaboration with 13 churches in the area, their Loving Families rotating homeless shelter enables families to stay together while they hit reset. During the 90-day program, each family receives the caring support needed to learn new life skills and find stable employment, housing, and transportation.

In order to make this endeavor as simple as possible for each church, Love INC of Tanana Valley developed a rotating structure and materials that not only guide each church through the requirements of hosting, but include vision casting, volunteer recruitment, and training videos. Each week, volunteers from a host church set up a safe space for four families in transition. Volunteers from host churches provide meals and companionship for seven days at a time. It's a small act with an incredible impact—for those serving and receiving alike.

Over the years, many great stories of transformation have arisen, yet one of their favorites was also one of their first.

Lorraine and her two high school-age sons had lived in their car in the Walmart parking lot for months before reaching out to Love INC for help. They'd navigated temperatures of 40 below zero and managed to get by on the very part time hours she put in as a nurse assistant, but when the transmission went out on her car, it was the last straw. In Love INC of Tanana Valley's Loving Families program she not only received help finding a job, but the life skills education she needed to manage her income, set goals, and make good decisions. Determined and hardworking, she went on to earn a full-time position and even became a manager. Her success didn't stop there, though. After completing the program she has stopped by to encourage families who are struggling to finish the program, has even connected with a hosting church, and now volunteers in the Loving Families program.

Love INC of Tanana Valley's Loving Families program is helping families overcome obstacles and get back on their feet. It's a creative and resourceful ministry that is responding to the unique needs of their community.

We're so grateful for innovative leaders like Jason Kempthorne, Love INC of Tanana Valley's Executive Director, and his team who are following God's lead for Love INC in their context.

FILLING THE GAPS WITH GIFTED SERVANTS

Volunteers are the heartbeat of every local Love INC. Every week, hundreds of gifted servants across the country give thousands of hours to help transform lives and communities In the Name of Christ.

Yet while there's no way we could capture even a fraction of the great volunteer stories available to share, here's one example of a beloved volunteer at the Love INC of Greater Lapeer in Michigan:

It's been 13 years since Melody began gathering backpacks for students in need as the Outreach Director for the Lapeer Free Methodist Church. The initiative began in response to a simple request for help, but it wasn't long before 100 backpacks became 300, then 500, then 600—God's always up to immeasurably more than we can imagine. Local churches and community foundations couldn't wait to take part. There's nothing like meeting tangible needs and being a part of something bigger than yourself.

For Melody, what began as a normal outreach initiative has become an enormous part of her life. Constantly on the lookout for new partnerships and fundraising opportunities, she says, "Between March and September, I say the word 'backpack' a million times."

And whether she's connecting with local salons about starting up a donation competition or shopping for school supplies to stuff inside the backpacks, it's not uncommon for her to hear, "Mom, look! It's the Lapeer Backpack Lady!" That always makes her smile. Yet, she says it's the excitement on the faces of young children as they pick up their new backpack for the first time that makes her "heart burst".

Backpacks aren't the only way Melody connects to a larger community, however. She follows the Love INC Movement on social media and is always garnering inspiration from the ideas of fellow affiliates. She's also been a volunteer at the Greater Lapeer Love INC for eight years now, where she delights in answering the phones and helping out in any way she can to mobilize churches to serve those in need.

"You never know who you're going to meet and who you'll get to pray for that day."

And while there are happy days and sad days, the days where God's presence is so clear—like when a woman and her children came into their offices without shoes or coats, and somehow in their small space, they found the exact items in the sizes she needed—are what Melody finds to be the most beautiful.



We have had the pleasure of having Melody as a volunteer for 8 years. She organizes the backpack program every year and volunteers 4 days a week. She is able to cover the office for days at a time if needed. We are very proud of her and the program. She is our "Backpack Lady of Lapeer County" and truly is an asset to Love INC. **99**

> Sue Brady Executive Director, Love INC of Greater Lapeer, MI

John has enjoyed the transformative process of furniture rehab most of his life. To take a piece that's ragged or worn down and to get it to its best potential gives him great joy. That's why he's still on staff at Love INC of Brevard in Florida after six years.

A pastor since 1969, John has lead churches for over 44 years. When that season came to a close, however, he wasn't sure what his next step would be. At the same time, Dan Walker, former Executive Director of Love INC of Brevard, was struggling to find solid management for the small thrift store they'd been given to use as a fundraiser. When the board suggested they shut the store down, Dan managed the store himself while continuing to search for a manager.

"Dan was overwhelmed and I had free time," John said. "I would stop into the store to just talk. Finally, I told him, 'I'll come in three days a week and manage the store while you hide in the back office and do your work. If I have a problem, you're right there and I can ask you.""

After six weeks, John felt a nudge from the Lord and offered to take over the store. At first Dan was reluctant to accept, however, after prayerful consideration, he felt the Lord guiding him in the same direction. And God blessed it. Every year their resale store has grown. Last year, John handed the store off, but he's still there, serving as the Ministry Chaplain and Director of Facilities, bringing restoration to tattered furniture and countless lives. "It's what I love."

love & restoration

We're so grateful for volunteers like Melody and staff like John who give so much of themselves in support of our mission to help churches help people. If you're leaning into a local Love INC, know that this organization is what it is because of generous, caring people like you.

MOBILIZING CHURCHES TO TRANSFORM COMMUNITIES

Church partnerships are not only important to our mission—they're essential. Because at the end of the day, our mission is to mobilize local churches.

In Millersburg, Ohio, the pastor of one of our church partners was about to drive past his local Love INC when the thought, "If you're going to do it, then just do it" came into his mind. He had been considering becoming a financial mentor for a while, so he pulled into the driveway and walked inside. It turned out that someone had just asked for a budget coach. Someone whom he could never have known would become a dear friend. Here's their story:

Alex was in a deep pit of sorrow after losing his wife. His church walked with him the best they could, but eventually his pastor referred him to Love INC for additional support. Because Alex's financial situation changed after his wife passed, we suggested he sit down with a budget coach who might be able to brainstorm ideas with him. He didn't think that would be helpful at that time, yet he continued to call Love INC. Finally, about 2 years later, Alex called and said he thought he was ready to meet with someone. It just so happened that this is when Mark, a local pastor who was about to drive past Love INC, walked inside to become a financial mentor. It seemed to be a perfect match, as Mark just happened to also have the experience of losing his wife and having no family nearby. The two began to meet, and each time the phone volunteers called to check in, it seemed like Alex's voice carried more and more hope.

On New Years Day, Alex and Pastor Mark decided to get together since neither of them had family around. When Pastor Mark went to leave for the meeting, however, he realized that his car had broken down. He called Alex to let him know that he'd have to cancel, and Alex quickly offered to help. They spent their day finding parts and grabbing dinner—while chatting the whole time. Then Alex got under the hood of the car to fix the broken parts. Peeking around the hood, he smiled, and said, "I guess I am worth something after all!"

When the body of Christ comes together, transformation happens. Parts of the body who doubt their worth become aware of their priceless value, and we benefit from each other's contribution. Everyone has something to offer.



unity & collaboration

66 When Maggie, a mom who had recently moved to Gallatin County from the south, was starting over with very little possessions, she contacted our Clearinghouse for help. Over the course of a few weeks, several of our church volunteers entered her life to provide relief, share hope, and shine the light of Christ. She was overwhelmed by their kindness. The detail that was most amazing to her, however, was that there were volunteers from so many different churches coming together to lift her up and help her get through this tough time. Maggie shared, 'Where I am from, the churches don't talk to each other let alone volunteer together. I am in awe at the love and kindness that was given to me and that so many churches work together to help people in need.'

-Robert McCormack, Executive Director, Love INC of Gallatin County, MT



It Takes A Village

Love INC looks a bit different in Nairobi, Kenya. Yet, our Kenyan clients, like those in the United States, are not exempt from the old African proverb, "It takes a village." Most often, the needs met by our seven Love INCs on the ground in Kenya include food, school tuition, post-trauma counseling, and helping people start small businesses in order to make a sustainable wage. Sometimes, they look like this:

When sisters, Mary and Esther, reached out to their local Love INC in Nairobi, Kenya, they and their combined 12 children lived in a one-room apartment. It was so cramped that the 14 family members had to sleep in shifts. When one of the children needed help with high school tuition, however, they shared the backstory of their extended family with their Love INC's Clearinghouse, and their "village" began to grow. Church volunteers were deployed to visit and assess how they could help. Teaming up together, the partner churches not only assisted the family with school fees, but were able to provide a two-bedroom home that more adequately housed the family.

Love INC Kenya celebrated seven years of God's faithfulness—seven years of churches working together—at their National Gathering in 2019. Looking ahead, they have their eyes set on opening additional affiliates in 2020, expanding their reach in the country, and building their village of partner churches who will raise and care for community.





VOLUNTEERS UTILIZED

CENTERED ON CORE VALUES

We are Christian. Everything we think, say, and do is In the Name of Christ.

Prayer is an integral part of who we are.

We follow Christ's example of valuing people in need.

We value unity in the Body of Christ.

We value transformation in the lives of people and communities. We value churches living out the two great commandments to love God and love their neighbors.

We value building Christ-like relationships.

We value the connectedness of the Love INC movement.

We model excellence.

We value continually maturing in our capacity to meet people's needs.

ONE COMMUNITY, ONE CHURCH, ONE STORY AT A TIME... WE ARE CHANGING THE WORLD THROUGH LOVE IN THE NAME OF CHRIST. **

LOVE INC'S MISSION

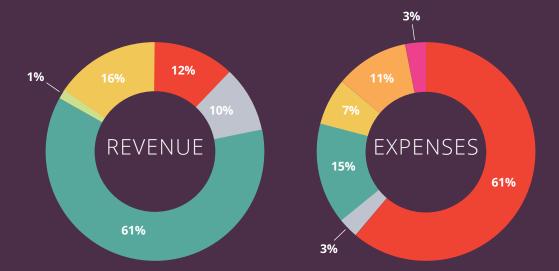
To mobilize local churches to transform lives and communities In the Name of Christ.

FINANCIAL REPORT BREAKDOWN

STATEMENT OF FINANCIAL POSITION ACCRUAL BASIS

July 1, 2018 – June 30, 2019

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	Assets	
	Cash & Cash Equivalents	\$ 551,651
	Accounts Receivable	\$ 81,755
CURRENT ASSETS		
	TOTAL CURRENT ASSETS (pledged contributions for future programs in Kenya)	\$ 633,406 \$ 74,140
	TOTAL ASSETS	\$ 707,546
	Liabilities and Net Assets	
	Accounts Payable	\$ 4,398
CURRENT LIABILITIES	Payroll Tax Payable	\$ 18,915
	Pass-Through Funds	\$ 4,900
	Pass-Through Payments:	\$ 6,375
	TOTAL CURRENT LIABILITIES	\$ 34,588
NET ASSETS	Unrestricted	\$ 490,807
	Grants Temporarily Restricted	\$ 182,151
	TOTAL NET ASSETS	\$ 672,958
	TOTAL LIABILITIES & NET ASSETS	\$ 707,546



CHANGE IN NET ASSETS WITHOUT RESTRICTION

REVENUE BREAKDOWN

Donations: Unrestricted: \$86,056 Training & Consulting Fees: \$74,997 Affiliate Dues & New Affiliation Fees: \$447,649 Other: \$1,493 Net Assets Release from Restrictions: \$115,420

EXPENSES BREAKDOWN

Staff Support to Affiliates: \$437,621 Board & Staff Meetings: \$27,460 Training Support to Affiliates: \$108,216 Pass Through to Affiliates: \$100 Kenya Development: \$54,572 Administration: \$60,592 Affiliate Dues Forgiveness: \$27,527

TOTAL CHANGE

\$725,615

\$716,088

\$9,527

CHANGE IN NET ASSETS WITH RESTRICTION

BREAKDOWN Revenues with donor restrictions: \$7,500 Net assets released from restrictions: (\$115,420)

(\$107,920)

CHANGE IN NET ASSETS

BREAKDOWN

Net Assets, beginning of year: Net Assets, end of year: **\$771,352** \$672,959



NOTES: 1) The accrual basis recognizes restricted pledges (money not received yet) from individuals or foundations as revenue in the current year, but not necessarily the corresponding expenses, if not yet incurred. 2) When expenses in one year utilize restricted money (given in the current or in previous years), it is identified as Assets Release from Restrictions.



LOVE INC NATIONAL'S PURPOSE IS TO ...

Encourage, equip, and elevate local Love INCs in the mobilization of local churches to transform lives and communities In the Name of Christ.

We **encourage** through prayer, caring relationships, connecting local Love INCs to one another, and affirming strengths.

We **equip** by leading the development of new local Love INCs, and providing operating Love INCs training and facilitating the exchange of resources and ideas.

We **elevate** by challenging local Love INCs to assess and improve operations, continually focus on mission integrity and mature in vision casting to increase opportunity for the Body of Christ to show and share the love of Christ.



NATIONAL STAFF + BOARD OF DIRECTORS



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JILL VAN ESSEN Admin Assistant to the **Director of Affiliates** Sheldon, IA

Mobilizing a national movement of local churches to transform lives and omunities In the Name of Christ

2020 LOVE INC LOCATIONS^{*}

ALABAMA Tuscaloosa County

ALASKA

Eagle River Juneau Kenai Peninsula Tanana Valley

CALIFORNIA

ESA Fresno Greater Merced Madera Manteca Sacramento South Bay South San Jose Tulare County

COLORADO

Littleton Yampa Valley

DELAWARE

Mid-Delmarva

FLORIDA

Brevard County Heart of Florida Metro Tampa Area South Lee & North Collier Communities Suwannee County

IOWA

Cedar Valley Greater O'Brien County Mahaska County Sioux County

IDAHO Boise Community

Kootenai County Treasure Valley Washington County

ILLINOIS

DeKalb Sycamore Fulton County Lake County Lake County Southwest Tinley Park Vermilion County Western Suburbs-Chicago

INDIANA

Adams County Boone County Greater Hammond Greater Hancock County Huntington County

KANSAS Ottawa County

LOUISIANA Lafayette

MICHIGAN

Allendale **Copper Country Emmet and Charlevoix Counties Genesee County Churches** Gratiot County **Greater Lapeer** Greater Livingston Area **Hillsdale County** Jackson County Muskegon County Newaygo County North Oakland County Northwest Allegan County Oceana County Oscoda County SE Ottawa County & Grandville West Mackinac County Wexford and Osceola County

MINNESOTA

Big Woods Douglas County Lakes Area Eastern Carver County Heartland Worthington

MISSOURI

Clay County Columbia Ozark Mountain Country

MONTANA

Gallatin County Greater Dillon Area Greater Whitehall Heart of Montana Rocky Mountain Front Yellowstone County

NEW HAMPSHIRE Lakes Region

NEW MEXICO

Otero County

NEW YORK Greater Gowanda Area Mid-Hudson Southern Chautauqua County Springville

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Cuyahoga County Greater Holmes County Greater Mansfield Hardin County Lorain County Marion County Medina County Van Wert County

OKLAHOMA Greater Cushing

OREGON

Benton County Central Oregon Clackamas County Greater Hillsboro Linn County Newberg Area North Marion County Tigard-Tualatin-Sherwood

PENNSYLVANIA

Bedford County Golden Rule Greater Hershey Lancaster County Titusville Union City-Spartansburg-Corry Warren County West Erie County

SOUTH DAKOTA Black Hills

Greater Canton

TEXAS

Angelina County Nacogdoches

VIRGINIA Charlottesville Albemarle Staunton Waynesboro Augusta

WASHINGTON

Bellingham-Whatcom County Cowlitz County Lewis County Mason County Skagit County Yakima

WISCONSIN

Sheboygan County South Wood County

KENYA

Nairobi : Mombasa Road Thika Road Ngong Road Karengata Karura Jogoo Road Kiserian

helping churches help people

Want to hear more about the incredible work that's happening throughout the Love INC Movement?

Sign up for our monthly newsletters at **loveinc.org/news** or follow us on Facebook, Instagram, and Twitter.



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