



WE WERE
CREATED TO
BE A PART OF
SOMETHING
BIGGER THAN
OURSELVES



Love INC
Love In the Name of Christ

ANNUAL REPORT 2020



WE WERE CREATED FOR SUCH A TIME AS THIS

There's no way around it, 2020 was a difficult year—a year of disappointment, isolation, and loss. Yet, in the midst of such a difficult year, Love INCs across the nation rose to the challenge. Our God, the God of all creation, has given us the capacity to create. In 2020, Love INC National and our affiliates did just that as we flexed and shifted to create new opportunities to equip churches and the community for service. Every step of the way, we saw God at work through His people—bringing about beautiful points of light and hope in a year of struggle and hardship. As we leaned in and listened to His leading, new avenues of ministry were developed, new relationships were formed, and faith and hope were extended. This is what the Body of Christ was created for, and it is Love INC's mission to help make it happen.

As you read through this year's annual report, we hope you are encouraged and inspired. Thank you for your interest, involvement, and support. Together—we can continue to create opportunities for the Body of Christ to show and share the love of Christ.



Kirk Vander Molen
Executive Director,
Love INC National



Will Kendall
Board Chair,
Love INC National

**FOR EVERYTHING
CREATED BY GOD IS
GOOD, AND NOTHING
IS TO BE REJECTED
IF IT IS RECEIVED
WITH GRATITUDE.**

1 TIMOTHY 4:4

WE WERE CREATED TO DO GOOD WORKS

While many blessings came out of this season, the most powerful testimony of God's hand at work has been the connections and relationships He has strengthened or built. Here are a few of the ways our local Love INCs saw God creating beauty from ashes this past year:

NEW CHURCH PARTNERS

"Ironically, during this COVID-19 season, we have added church partners! We have also had some church partners increase their involvement! Along with this, our affiliate is hosting pastor "support" gatherings, which have really given local pastors a safe space to be real."

—Love INC of Greater Holmes County, OH

INCREASED NEEDS MET

"Surprisingly, our met needs increased during the Coronavirus lockdown! A number of home-bound college students wanted to reach out to others and promised to keep our high-risk clients safe. Volunteers came forward to go shopping for our medically-compromised and shut-in folks. Donors with furniture offered to transport it to clients without means of transportation. We even built a handrail for an elderly neighbor. We saw the best in our volunteers and they came away feeling very positive about their contribution to people in their community."

—Love INC of Charlottesville-Albemarle, VA

A RETURN TO RECONCILIATION

"Our affiliate was able to assemble a group of area faith leaders and pastors to organize a peaceful prayer walk for racial reconciliation. This included non-faith participants who wanted to join in peaceful protest, about 150 in all. It was named the Micah 6:8 Walk. This group has continued to meet to address racial inequality and seek healing and reconciliation. God is using racial unrest to unite our churches despite the isolation issues of COVID-19! Beauty from ashes."

—Love INC of Gratiot County, MI



THANK YOU FOR HELPING ME THROUGH A VERY TOUGH YEAR! MY CLASS FACILITATORS WERE VERY LOVELY PEOPLE, AND I COULD TELL THEY GENUINELY CARED ABOUT ALL OF US. THANK YOU TO THE CHURCHES AND ORGANIZATIONS WHO DONATED HOUSEHOLD ESSENTIALS AND FOOD. I HAD TEARS ON MANY OCCASIONS BECAUSE THESE ITEMS SHOWED UP JUST WHEN I WAS STRUGGLING TO COME UP WITH THE MONEY TO BUY THEM. NOT ONLY DID THEY FILL A NEED, BUT THEY LIFTED MY SPIRITS DURING TIMES WHEN I FELT VERY DOWN AND ALONE. KNOWING SO MANY PEOPLE CARED, GAVE ME THE BOOST I NEEDED TO KEEP GOING!"

—ANITA, NEIGHBOR, LOVE INC OF DOUGLAS COUNTY LAKES AREA, MN



LIGHT BEGETS LIGHT

Love INC of Newaygo County, MI

A couple of years ago, Love INC of Newaygo County was approached by a local employment agency with an opportunity to become a worksite host for disadvantaged kids. When Executive Director Michele Zimmerman's team stepped out in faith, they quickly saw the blessing this opportunity was, both for Love INC and the kids involved.

"The kids provided some much-needed help and we were able to provide a safe, loving environment where they could learn and develop skills and experience the love of Jesus," shared Michele. "It was great to watch them become

part of our Love INC family. They all started out shy and uncertain, but quickly gained confidence and friendship with our team."

Even when the pandemic suspended the program, eliminating the wages the kids had previously been receiving in exchange for their work, high school students Caleb and Isaac remained. They wanted to continue to give back to their community.

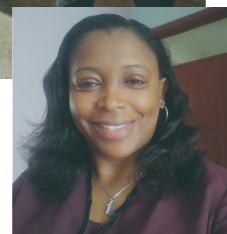
Caleb, who spends his time sorting donations, cleaning up furniture, riding along on donation pickups and drop-offs, etc., suggests that all youth, at some point, should volunteer at Love INC. "You learn how to work with people who have different backgrounds and experiences than yourself. No one judges you. Volunteering at Love INC has helped me to be more outgoing."

"God continues to answer our prayers by bringing us volunteers from new and atypical places," said Michele. "Caleb and Isaac have been a joy to have here at Love INC of Newaygo County. It's so easy to focus on our need for more volunteers and what they can do for the ministry, but God is showing us through this opportunity just how much we can do for our volunteers. We can provide purpose, fellowship, encouragement, and love to those who volunteer. We pray that we will continue to shine Christ's love to all who enter through our doors."

SEEING GLORY WITHIN A GLOBAL PANDEMIC

Love INC Kenya

When the coronavirus came to Kenya, causing many to be unable to provide food for their families, local Love INC churches stepped up. They worked to respond to the needs in the community by becoming collection centers for donations, tirelessly packing and distributing food items and other basic amenities, and hosting the necessary structure for several outreach initiatives. These acts of selfless love restored hope and spread the love of Christ to many during this difficult season.



Gladys Ngoshi,
National Director



OUR TESTIMONY AS LOVE INC KENYA IS THAT OUR GOD NEVER CHANGES. HE HAS REMAINED FAITHFUL EVEN THROUGH THIS SEASON. HE PROVIDED FOR LOVE INC IN WAYS WE COULD NOT IMAGINE AND HE PRESERVED OUR LIVES EVEN IN THE MIDDLE OF A CRISIS. HE DISSOLVED ALL OUR FEARS AND ANXIETIES, AND THROUGH IT ALL, WE HAVE LEARNED TO TRUST IN HIM. HE IS OUR SOURCE OF HOPE. TO HIM BE ALL THE GLORY!"

— GLADYS NGOSHI, NATIONAL DIRECTOR

20,455 Needs Met

74 Partner Churches

1,349 Volunteers Engaged



Tyan Hayes,
Executive Director

A YEAR OF TRIALS AND TRIUMPHS **Love INC of Benton County, OR**

In early March, it became clear that we were going to have to operate outside of our norms in order to continue meeting needs in our community. This looked like developing new ministries, remotely training volunteers, and onboarding many new processes to accommodate the restrictions that were in place. A "Hands and Feet" team was established to deliver items to clients while maintaining social distance and offering prayer over the phone. As some volunteers were no longer able to serve, others stepped up to be trained, including a new Spanish-speaking call center volunteer! Church ministry connectors were established in order to refer special needs to our partner churches. Transformational ministry volunteer training continued via Zoom.

As the fall progressed and we were still in a place of uncertainty, we reached out to our local pastors to gain a better understanding of their needs and how we may better support our local church partners. As a result, a Pastoral Advisory Committee was founded to ensure that our board and staff incorporate community and church feedback into future planning and decision making. We also launched a transformational ministries community educational program called "Grow Together." And near the end of the year, our Love INC office was able to move into a great new space at Life Community Church. So while our heads may still be spinning from all that happened in 2020, we are rejoicing in God's faithfulness and provision.

WE WERE CREATED FOR CONNECTION

While 2020 sought to separate us, it was a year in which we came together more than ever before. On the phone, on countless Zoom calls, and through virtual classes and conferences, we connected with Love INC staff, volunteers, and supporters in new and creative ways. We shared ideas. We shared our hearts. We praised God and prayed that His will would be done in our ministries. Then we saw Him do immeasurably more.



FOR MY VOLUNTEERS TO GET A TASTE OF THE BIGGER PICTURE WAS PRICELESS... IT WAS THE PICK-ME-UP WE NEEDED HERE IN SOUTHERN CHAUTAUQUA COUNTY TO CONTINUE STEPPING OUT IN LOVE FOR OUR CHURCHES AND OUR NEIGHBORS IN NEED."

THE EXCHANGE

In March 2020, as a large portion of the United States went into lockdown, we knew it was essential that local Love INCs navigate these unprecedented circumstances together. So we began weekly support calls where our local Love INCs could share the challenges they were encountering, brainstorm solutions, and pray for one another. As the months went on, it became clear that these calls must continue past the pandemic, and the Exchange was born. Now, each month, local Love INCs gather to ask questions, exchange ideas, and discuss relevant topics with National Staff and other leaders in the Love INC Movement. It's a beautiful space of connection and collaboration.

A CALL TO ACTION, A CALL TO LOVE CAMPAIGN

As the shutdown continued through the spring, our Call to Action, Call to Love campaign challenged Love INC National to connect relationally with each local Love INC over the course of a month, while each of our local Love INCs were challenged to call their church pastors, volunteers, and clients to simply express care and support in the midst of the COVID-19 crisis.

TOGETHER 2020

On October 14, over 530 Love INC leaders, volunteers, board members, and advocates gathered for our first virtual conference. Together, we learned about how God works with us. We listened to Bob Goff's powerful challenges, Russ Parrish's worship, and Matthew West and for KING & COUNTRY's encouragement. It was so great to be inspired and remember that we're all a part of something that's so much bigger than ourselves.

EXPANDED OFFERINGS ENABLED INCREASED PARTICIPATION

Like so many, this year forced our training team to consider how we could continue to equip our leaders while being unable to connect in person. While we've always offered some virtual learning, we took certain classes online for the first time and were thrilled to be able to connect with more people in more places than ever before. In fact, training/support participation rose by over 10%, with 86% of affiliates participating in training this year!



WE WERE CREATED TO STAND TOGETHER

TUSCALOOSA COUNTY, AL
EAGLE RIVER, AK
JUNEAU, AK
KENAI PENINSULA, AK
TANANA VALLEY, AK
ESA FRESNO, CA
GREATER MERCED, CA
MADERA, CA
MANTECA, CA
SACRAMENTO, CA
SOUTH BAY, CA
SOUTH SAN JOSE, CA
TULARE COUNTY, CA
LITTLETON, CO
YAMPA VALLEY, CO
MID-DELMARVA, DE
BREVARD COUNTY, FL
BROWARD COUNTY, FL
HEART OF FLORIDA, FL
METRO TAMPA AREA, FL
SOUTH LEE & NORTH
COLLIER COMMUNITIES, FL
SUWANNEE COUNTY, FL
CEDAR VALLEY, IA
GREATER O'BRIEN COUNTY, IA
MAHASKA COUNTY, IA
SIOUX COUNTY, IA
BOISE COMMUNITY, ID
KOOTENAI COUNTY, ID
TREASURE VALLEY, ID
WASHINGTON COUNTY, ID
DEKALB SYCAMORE, IL
FULTON COUNTY, IL
LAKE COUNTY, IL
TINLEY PARK, IL
VERMILION COUNTY, IL
WESTERN SUBURBS-
CHICAGO, IL
ADAMS COUNTY, IN
BOONE COUNTY, IN
GREATER HAMMOND, IN
GREATER HANCOCK
COUNTY, IN
HUNTINGTON COUNTY, IN
OTTAWA COUNTY, KS
LAFAYETTE, LA

ALLENDALE, MI
COPPER COUNTRY, MI
EMMET & CHARLEVOIX
COUNTIES, MI
GENESEE COUNTY
CHURCHES, MI
GRATIOT COUNTY, MI
GREATER LAPEER, MI
GREATER LIVINGSTON
AREA, MI
HILLSDALE COUNTY, MI
JACKSON COUNTY, MI
MUSKEGON COUNTY, MI
NEWAYGO COUNTY, MI
NORTH OAKLAND COUNTY, MI
NW ALLEGAN COUNTY, MI
OCEANA COUNTY, MI
OSCODA COUNTY, MI
SE OTTAWA COUNTY &
GRANDVILLE, MI
WEST MACKINAC COUNTY, MI
WEXFORD & OSCEOLA
COUNTY, MI
BIG WOODS, MN
DOUGLAS COUNTY LAKES
AREA, MN
EASTERN CARVER COUNTY, MN
HEARTLAND, MN
WORTHINGTON, MN
CLAY COUNTY, MO
GALLATIN COUNTY, MT
GREATER DILLON AREA, MT
GREATER WHITEHALL, MT
HEART OF MONTANA, MT
YELLOWSTONE COUNTY, MT
LAKES REGION, NH
OTERO COUNTY, NM
GREATER GOWANDA AREA, NY
MID-HUDSON, NY
SOUTHERN CHAUTAUQUA
COUNTY, NY
SPRINGVILLE, NY
CUYAHOGA COUNTY, OH
GREATER HOLMES
COUNTY, OH
GREATER MANSFIELD, OH
HARDIN COUNTY, OH
LORAIN COUNTY, OH

MARION COUNTY, OH
MEDINA COUNTY, OH
VAN WERT COUNTY, OH
GREATER CUSHING, OK
BENTON COUNTY, OR
CENTRAL OREGON, OR
CLACKAMAS COUNTY, OR
GREATER HILLSBORO, OR
LINN COUNTY, OR
NEWBERG AREA, OR
NORTH MARION COUNTY, OR
TIGARD-TUALATIN-
SHERWOOD, OR
BEDFORD COUNTY, PA
GOLDEN RULE, PA
GREATER HERSEY, PA
LANCASTER COUNTY, PA
TITUSVILLE, PA
UNION CITY, SPARTANSBURG,
CORY, PA
WARREN COUNTY, PA
WEST ERIE COUNTY, PA
BLACK HILLS, SD
GREATER CANTON, SD
ANGELINA COUNTY, TX
NACOGDOCHES, TX
CHARLOTTESVILLE
ALBEMARLE, VA
STAUNTON WAYNESBORO
AUGUSTA, VA
BELLINGHAM-WHATCOM
COUNTY, WA
COWLITZ COUNTY, WA
LEWIS COUNTY, WA
MASON COUNTY, WA
SKAGIT COUNTY, WA
YAKIMA, WA
SHEBOYGAN COUNTY, WI
SOUTH WOOD COUNTY, WI
NAIROBI, KENYA
MOMBASA ROAD
THIKA ROAD
NGONG ROAD
KARENGATA
KARURA
JOGOO ROAD
KISERIAN

WE WERE CREATED TO BE GOOD STEWARDS

STATEMENT OF FINANCIAL POSITION July 1, 2019 – June 30, 2020

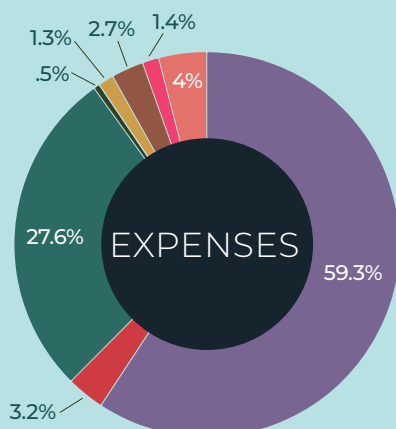
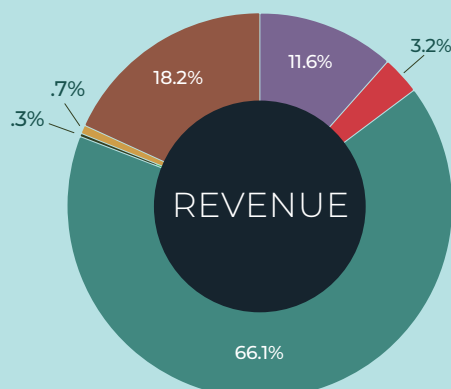
Assets

Cash & Cash Equivalents	\$ 424,986
Accounts Receivable	\$ 82,372
Pledge Receivable	\$ 53,000
TOTAL CURRENT ASSETS	\$ 560,358
Pledge Receivable for Kenya	\$ 51,000
Certificate of Deposit	\$ 243,264
TOTAL ASSETS	\$ 854,622

Liabilities and Net Assets

Accounts Payable	\$ 3,419
Pass Through Donations	\$ 200
Pass-Through Payments	\$ 9,375
Paycheck Protection Program	\$ 96,872
TOTAL CURRENT LIABILITIES	\$ 109,866
NET ASSETS	
Unrestricted	\$ 525,032
Grants Temporarily Restricted	\$ 219,724
TOTAL NET ASSETS	\$ 744,756
TOTAL LIABILITIES & NET ASSETS	\$ 854,622

STATEMENT OF ACTIVITY



Change in Net Assets Without Restriction

REVENUE	
Donations: Unrestricted	\$ 90,335
Training & Consulting Fees	\$ 25,175
Affiliate Dues & New Affiliation Fees	\$ 516,776
Other	\$ 2,071
Interest Income	\$ 5,628
Net Assets Released from Restrictions	\$ 142,123
TOTAL REVENUE	\$ 782,108

EXPENSES	
Staff Support to Affiliates	\$ 430,897
Board & Staff Meetings	\$ 23,154
Training Support to Affiliates	\$ 200,784
Marketing & Promotions	\$ 3,752
General & Administration	\$ 9,543
Insurances, Professional Fees, & Bank Fees	\$ 19,643
Affiliate Dues Forgiven	\$ 10,112
Fundraising Expenses	\$ 29,303

TOTAL EXPENSES	\$ 727,188
CHANGE IN NET ASSETS WITHOUT RESTRICTION:	\$ 54,920

Change in Assets With Restriction

Revenues with Donor Restrictions	\$ 159,000
Net Assets Released from Restrictions	(\$ 142,123)
CHANGE IN ASSETS WITH RESTRICTION	\$ 16,877
CHANGE IN NET ASSETS	\$ 71,797
NET ASSETS, BEGINNING OF YEAR	\$ 672,959
NET ASSETS, END OF YEAR	\$ 744,756

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 Released from Restrictions.

WE WERE CREATED WITH PURPOSE AND FOR MISSION

WE'RE CALLED TO HELP CHURCHES HELP PEOPLE

The local church is God's answer to community brokenness and a part of His plan of redemption and restoration. That's why we mobilize local churches to offer a holistic approach to caring for people in all areas of life: spiritual, mental, emotional, relational, material, and physical.

So where do we go from here?

The post-pandemic Church must be incarnational, relational, and transformational.



I BELIEVE THAT THE PANDEMIC IS AN EXTRAORDINARY WAKE-UP CALL TO THE CHURCH, AND I PLEAD WITH THE CHURCH TO RESPOND, ESPECIALLY AT THIS TIME, BECAUSE THE CHURCH ALONE POSSESSES THE CALL AND CAPACITY TO SHARE THE TRANSFORMING LOVE OF JESUS CHRIST THROUGH RESOURCES AND RELATIONSHIPS. FOR DECADES, LOVE INC HAS DEMONSTRATED ITS CAPACITY TO HELP CHURCHES DO THIS TOGETHER, AND DO IT WELL.

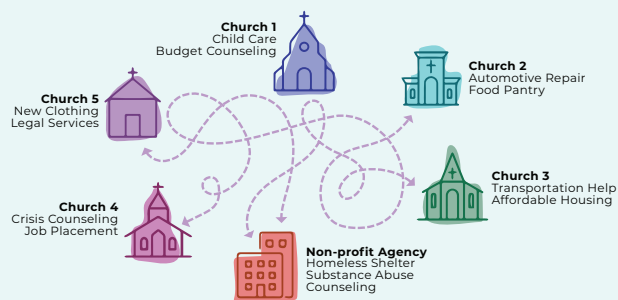
—VIRGIL GULKER, LOVE INC FOUNDER

OUR MISSION:

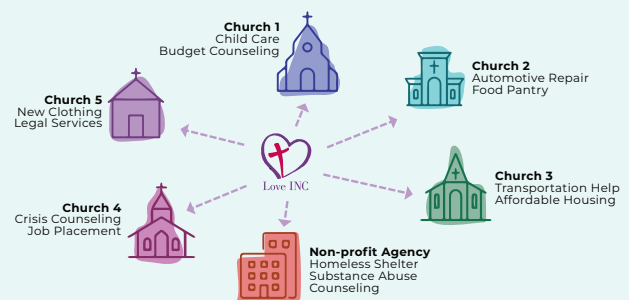
TO MOBILIZE LOCAL CHURCHES TO TRANSFORM LIVES AND COMMUNITIES IN THE NAME OF CHRIST.

HERE'S HOW WE DO IT

When care is not coordinated, needs can be overlooked or duplicated, and people are not served in a holistic manner.



Love INC fosters collaboration and organizes holistic care to help churches serve their neighbors through resources and relationships.



TO SEE CHRISTIAN CHURCHES UNITED IN PURPOSE AND FULLY ENGAGED IN ACTIVELY LIVING OUT THEIR FAITH BY LOVINGLY SERVING PEOPLE IN NEED IN THEIR COMMUNITIES.

-OUR VISION

PARTNER CHURCHES:
3,932

THE LOVE INC

29
COMMUNITIES
IN DEVELOPMENT

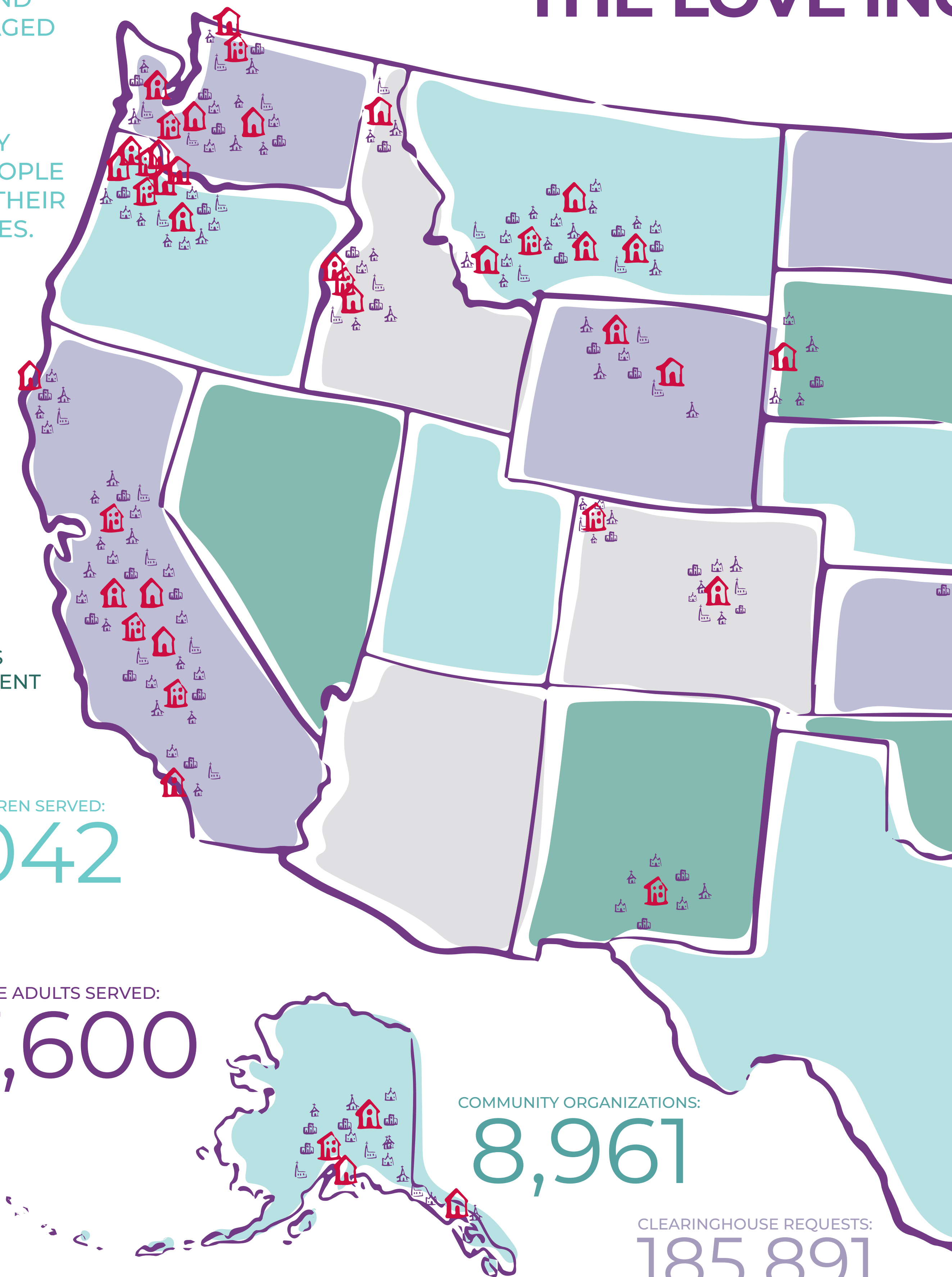
UNIQUE CHILDREN SERVED:
57,042

UNIQUE ADULTS SERVED:
87,600

LOVEINC.ORG

COMMUNITY ORGANIZATIONS:
8,961

CLEARINGHOUSE REQUESTS:
185,891



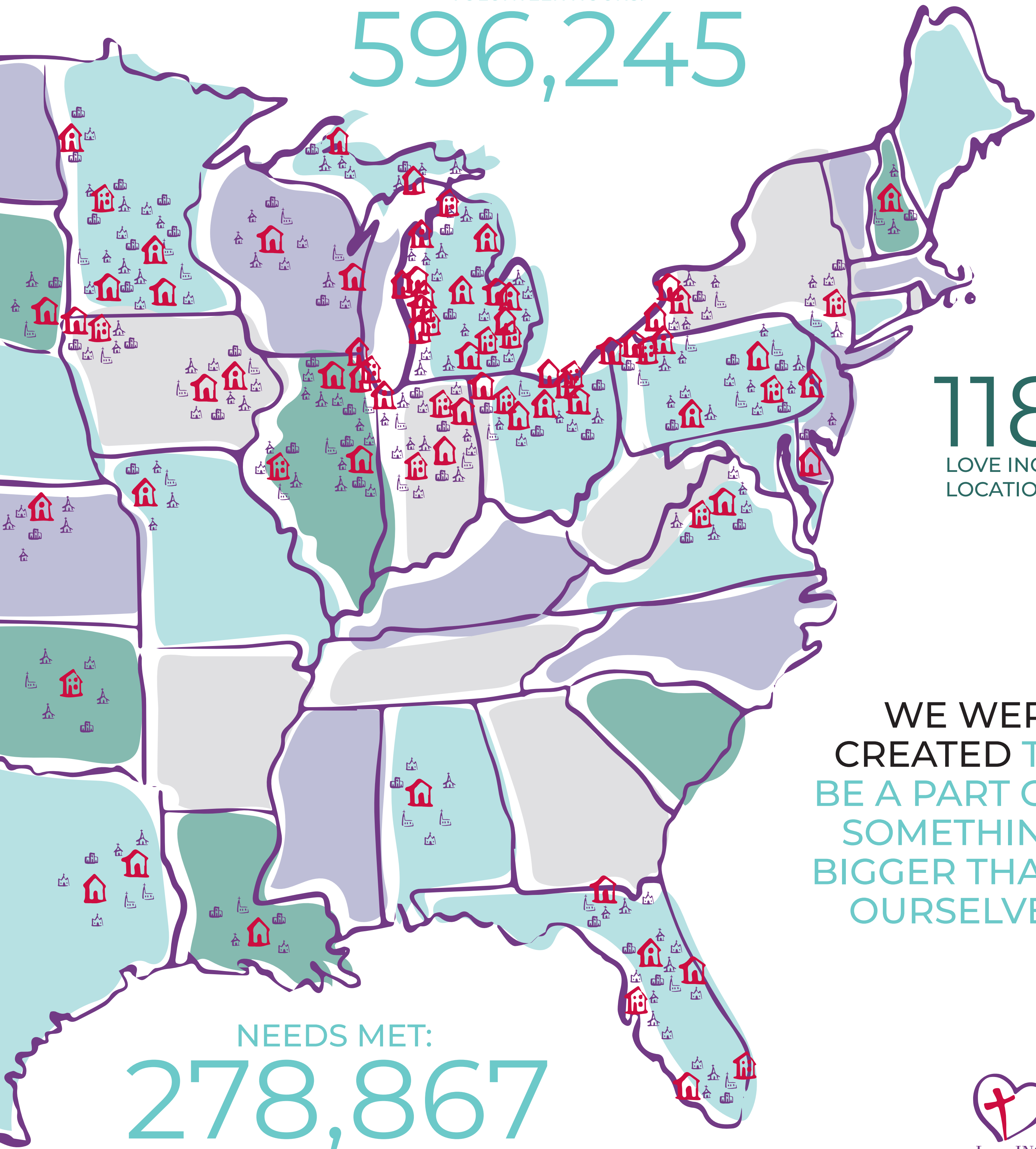
C MOVEMENT

UNIQUE VOLUNTEERS:

15,388

VOLUNTEER HOURS:

596,245



118

LOVE INC
LOCATIONS

WE WERE
CREATED TO
BE A PART OF
SOMETHING
BIGGER THAN
OURSELVES

NEEDS MET:
278,867



Love INC
Love In the Name of Christ