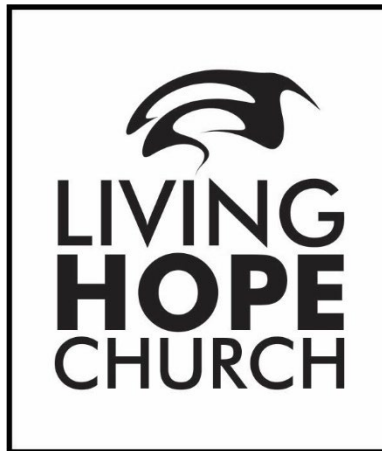
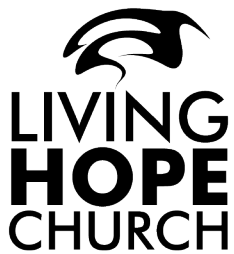




2025-2026

Living Hope Church

Annual Report



Rick Cochran
Lead Pastor
Living Hope Church

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Dear Living Hope Family,

As we reflect on another year of ministry together, I am filled with gratitude for the faithfulness of God and for the faithfulness of His people. This has been a year of powerful, focused ministry. A year in which the vision God gave us has come into greater clarity and focus as we have sought to follow where He is leading.

At the beginning of this year, we sensed the Lord speaking to us about being poured out. We believed He was calling us to be poured out in worship, poured out in prayer, and poured out in ministry—and that as we poured ourselves out before Him, He would pour out His power and presence upon His church.

Throughout this year, we have watched that vision take shape in meaningful and tangible ways. In particular, God has focused our attention on three important areas of spiritual growth: **biblical literacy, financial liberty, and a prayerful lifestyle.**

We have pursued **biblical literacy** by going deeper into the Word of God together. Our journey through the Gospel of John has challenged us not simply to know more about Jesus, but to know Jesus more deeply—to see who He is, believe His Word, and allow His truth to transform the way we live.

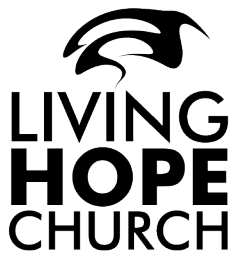
We have pursued **financial liberty** by equipping our church family with biblical principles for stewardship and financial management. Through seminars, classes, and practical teaching, we have sought to help individuals and families experience greater freedom by learning to honor God with the resources He has entrusted to them. It has been encouraging to hear testimonies of financial breakthrough and to see people taking meaningful steps toward greater freedom and faithful stewardship.

And we have pursued a **prayerful lifestyle** by intentionally returning the house of the Lord to a place of prayer. Through our First Sunday prayer gatherings, Revival Nights, and an increased emphasis on seeking the Lord together, we have been reminded that prayer is not simply something the church does—it must be part of who we are. We believe that every lasting work of God is born in prayer, sustained through prayer, and ultimately points us back to dependence upon Him.

This year has also brought its share of challenges.

We have walked through staff transitions, the restructuring of our team and operations within our daycare, unprecedented weather, and other difficult circumstances that required wisdom, flexibility, sacrifice, and faith. Some seasons reveal what has been built within us, and I believe this year has done exactly that.

Through each challenge, I have been incredibly grateful for the way our church has responded. Again and again, the people of Living Hope have risen to meet the moment—not merely seeking the easiest path forward but asking how we can honor God and continue carrying the vision He has entrusted to us. Challenges may change how ministry looks for a season, but they do not change our calling. We are still here. We are still serving. We are still worshiping. We are still praying. And we are still bringing hope, love, and purpose of God to Northwest Indiana and beyond.



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I want to express my deep appreciation to our staff for their commitment, flexibility, and faithful service throughout this year. I am equally grateful for our Council of Elders and Board of Deacons, whose prayer, wisdom, leadership, and stewardship continue to strengthen this church.

And to every member, attender, and guest of the Living Hope family, **THANK YOU.** Thank you for praying. Thank you for giving. Thank you for serving. Thank you for worshiping. Thank you for showing up when there was work to be done and for believing that what God is doing through this church matters.

As I look back over this year, I am reminded that being poured out is not about having less—it is about placing what we have into the hands of God and trusting Him to multiply it for His purposes. When we pour ourselves out in worship, prayer, generosity, service, and obedience, we make room for Him to pour into us and through us in ways greater than we could accomplish on our own.

And so, while we celebrate what God has done, we also look forward with great expectation.

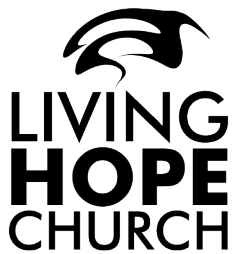
I believe there is more ahead for Living Hope. More people to reach. More lives to disciple. More families to strengthen. More prayers to pray. More truth to discover in His Word. More freedom to experience. More chances to serve. And, most importantly, **more opportunity to help the Region follow Jesus.**

May we continue to be a people willing to be poured out for His purposes, confident that the God who has been faithful in every season will remain faithful in the season ahead.

To God be all the glory.

With love, gratitude, and great expectation,

Rick Cochran
Lead Pastor
Living Hope Church



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Elders' Report 2025-2026

Dear Living Hope Church Members,

"Above all, clothe yourselves with love, which binds us all together in perfect harmony. And let the peace that comes from Christ rule in your hearts."

Colossians 3:14–15 NLT

On behalf of the Council of Elders, we would like to thank each of you for all that you do and for who you are. Your faithfulness, service, generosity, financial support, and love for one another continue to make Living Hope Church a special place.

This past year has been a meaningful season of growth, service, and fellowship. As elders, we are thankful for the opportunity to work together in unity and to support one another through both the joys and challenges we have faced.

Throughout the year, we have been reminded of the importance of working together with patience, understanding, and respect. Each person brings unique gifts, experiences, and strengths, and when we combine them for God's glory, we can serve more effectively and encourage one another, and in the process continue to accomplish Pastor Rick's Vision 2026.

One of the greatest blessings of this past year has been the astonishing 429 salvations we have witnessed and the 38 new members who have joined our church family. We are truly grateful that you have chosen to worship and serve alongside us. It is our prayer that you will feel at home here as you discover the place and purpose God has for you at Living Hope Church.

We have also been blessed by the love and care shown throughout our congregation. We have shared one another's burdens, celebrated accomplishments and blessings, and offered encouragement during difficult times. The love we have for one another has strengthened our relationships and reminded us that we are not walking this journey alone.

Much of the elders' work this year has focused on prayer and discussion of challenges that need our attention, as well as reviewing strategies for implementing programs and policies, including membership review and policy, volunteer policy, and elder leadership development. We warmly welcome Bill Cumbee and Darla Zajicek as new elders joining the council. Sharon Wachowiak was approved as Vice Chair of the Elder Council.

This year has also brought changes and challenges. We underwent staff restructuring and had to say goodbye to longtime staff members. Their contributions and service to Living Hope Church are deeply appreciated, and we wish them God's continued blessings in the days ahead. Other staff members have taken on new and expanded responsibilities. Through it all, our congregation has remained faithful to the Lord and committed to the purpose He has given us.

As we look ahead to the coming year, we pray that we will continue to build on the unity and love God has fostered among us. May we remain committed to reaching people for Jesus, serving faithfully, supporting one another, and treating each other with kindness, compassion, patience, and respect.

We are grateful for all that God has accomplished this year and look forward with hope and anticipation to all that lies ahead. Together, may we continue to work with a spirit of love, cooperation, and dedication, always remembering that we are stronger when we walk together in Christ.

With gratitude and love,
The Council of Elders
Living Hope Church
Vice Chair Sharon Wachowiak



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Secretary's Report 2025-26

During the last fiscal year, the Board of Deacons met 21 times, 12 for regular monthly meetings, and 9 for special meetings.

Each Board meeting was held according to LHC Constitution requirements, had the proper quorum, was conducted using Robert's Rules of Order, and had minutes voted on and properly recorded.

Meetings revolved around financials, policies, processes, and procedures by which LHC's business is conducted.

Minutes are properly recorded on SharePoint along with a library of other LHC documents.

During the last fiscal year, we managed both the Merrillville and the Portage campuses, and the LHCM DayCare, within the framework of the One Church, Multiple Campuses vision, which includes, among other things, one Board of Deacons, one Council of Elders, one list of members.

- I would like to thank each and every Board member for their support and the generosity of their time.
- I would like to thank Lloyd Mullen for his precious service as Legal Counselor and for his love for LHC.
- Finally, I would like to thank my wife Cristina for her support and for allowing me the time to serve.

On a personal note, this will be my last Secretary report. It has been a real honor and privilege to serve Living Hope as a Board Member and Secretary. I'm humbled by the trust you put in me as Secretary of Living Hope Church and thank God for His love and continuous inspiration.

In His service,

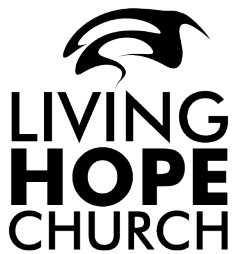
Christian Rath
LHC Secretary

Following are the minutes of the last Annual Business meeting:

Living Hope Church Annual Meeting Minutes 9-28-2025
His Mighty Power

Living Hope Church Annual Meeting Minutes 9-28-2025
His Mighty Power

<i>Rick Cochran</i>	Welcome to 2025 Annual Meeting. 6:02PM I hereby declare the meeting open. The on-line and in person voting will end in 5 minutes.
<i>Tyler Ellis</i>	<u>Opening Prayer</u>
<i>Rick Cochran</i>	- Under the constitutional rules established in 2021, we will establish a quorum based on votes cast. - Also, the vote to accept the Treasurer's and Secretary's report will be a part of the consolidated ballot for the reports, deacons, and the elders - For that reason, the traditional order of the meeting to receive the Secretary's and Treasurer's Report followed by the election for deacons and elders - During the election we will hear a vision report for the coming year. - Thank all Deacons and Elders for their service
<i>Christian Rath</i>	<u>Secretary's Report</u> (full report shared online with members and during 2 <u>townhall</u> meetings including the minutes of last meeting)
<i>Rick Cochran</i>	Motion for Secretary Report: Mashall Neece Second for Secretary's Report: Rance Randle
<i>Aaron Lawson</i>	<u>Treasurer Report</u> (full report shared online with members and during 2 townhall meetings)
<i>Rick Cochran</i>	Motion for Treasurer's report: Mo Deter Second for Treasurer's report: Marshall Neese
<i>Rick Cochran</i>	- Motion for Treasurer's report from: - Second for Treasurer's report: - The Candidates for Treasurer, deacons, and affirmation of elders have been presented the last two Sundays as prescribed in our constitution. - On the on-line ballot, please affirm the candidates by clicking on the picture of the candidate. The paper ballot has <u>a space</u> to check to vote & affirm. This is important for the establishment of quorum. - We will now conduct the vote. - We will now hear the Vision Presentation
<i>Music Team</i>	Special Song & Slideshow
<i>Rick Cochran</i>	Vision Presentation Power Point
<i>Rick Cochran</i>	<u>Declaration</u> that we have an official meeting with quorum
<i>Christian Rath</i>	<u>Presentation</u> of Election Results: - Total attendees: 148 (40% of members) - Minimum for quorum: 92 (25%) - Meeting has quorum - Secretary report approved by 71% of attendees - Treasurer's report approved by 90% of attendees - Treasurer approved by 78% of attendees - Deacons (Jim Lovekamp, Josh Jamrosz, Twyla Brown) voted with at least 86% - Elders (Bill Cumbee (*), Joe Padilla, Dan Hernandez, Sharon Wachowiak, Darla Zajicek (*), Todd Willis) affirmed with at least 86% of votes (*) new Elders
<i>Rick Cochran</i>	<u>Declaration</u> that the meeting will be adjourned following the closing prayer by Tyler Ellis & Dismissal at 6:40PM



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Treasurer's Report 2025-26
Living Hope Church

Dear Living Hope Church Members,

I am pleased to report that total church income was approximately \$4,300,000, which was a result of interest earnings, income from Good Shepherd Daycare, and most importantly, your Tithes and Offering increasing by over 1% from last year.

Thank you for your faithfulness and financial stewardship. These financial resources have been deployed to support our staff and our Daycare Ministry. They also cover unscheduled facility repairs and, most importantly, the increased investment in every ministry area. We have worked to streamline our budget process to more effectively steward our resources in a way that expands our ministry efforts. These changes were not without difficulty, but God has remained faithful to Living Hope Church.

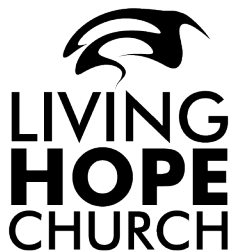
The attached reports contain several data points. This data is managed by Natalie Sylvie, assisted by Karissa Sheehy—thousands and thousands of entries made accurately to ensure that funds are expended properly based on the financial policies established by the Board of Deacons and recorded in the appropriate accounts. I extend my thanks and urge all of you to give them a big thank you. We have included comments in the Income Statements and the Balance Sheet to provide information on key changes.

A year-ending cash position of over \$578,000 reflects some of the expenses incurred as mentioned above but leaves us in a position to faithfully execute the call of God for this ministry. Feel free to reach out to us if you have questions or desire clarification on anything in these reports.

Again, thank you for your continued faithfulness and stewardship. I urge you to continue to follow God's plan for the financial resources of Living Hope Church.

God Bless You,

Aaron Lawson
Treasurer



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Portage Campus Ministry– Doug Sheehy

God is faithful. Living Hope Church has a rich heritage of seeing God's favor, and as we enter the last half of the fourth year of Living Hope Portage, we are so grateful for the wonderful blessing God has bestowed upon our church.

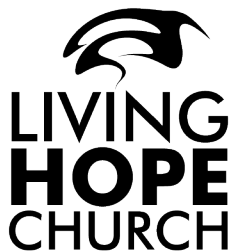
In the past year, we have continued to see salvations on almost every Sunday. It is so powerful to hear our congregation cheer on those who have made the Best Decision Ever! We celebrate every salvation and are proud to have new members in the family of God as well as Living Hope Church. We have also been blessed to see over 25 people baptized last year, taking their next step in faith and following Jesus.

A few more highlights we are proud to mention:

- Our Life Groups tripled last year, providing more opportunities for our congregation to connect and find community. We have had incredible testimonies of our Life Groups caring for one another. This was prominently apparent following the terrible "derecho" storm in August of 2026. Our Life Groups cared for one another and represented Jesus and Life Groups with genuine love.
- We also watched our Next Gen ministries of Kids and Youth continue to invest in the children and youth of our church. We are so proud of Gabe & Jillian Frain and Jayden Calder and their amazing teams that help minister every week. The future of our church is being led each week on Sundays and Wednesdays.
- Our church has been blessed with a great influx of young families. We have had 9 new babies born in the last 18 months as a part of our Portage campus. To accommodate these young moms we invested and repurposed a room in our nursery as a nursing mom's room with a feed to our church service and a large comfortable place for young moms to care for their infants.
- We saw great participation and investment made in our SERVE Week this year. It was wonderful to watch our church serve in so many different places and opportunities this year. We are proud of our church and their serving heart.
- We also introduced our Dream Team Central for our Dream Team. This is a great space for our Dream Team to check in, grab a snack and have a space just for these wonderful leaders. Our Dream Team continues to reflect God's heart for our church.
- Another highlight was watching our church surround and love the family of one of our youth group members who was hit by a car on her scooter. Our church has loved and invested in this family and are seeing miracles to this day that God is doing in Parker's life. We look forward to the day she can return to church.

I am sure there are so many other great highlights that I could be forgetting, but I am so thankful that God has richly blessed our church and look forward to what He does in year 5!

Pastor Doug
Portage Campus Pastor



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Worship/Campus Care Ministry – Dave Priest

Change is the word that best describes this past year in my ministry at Living Hope Church. Beyond my responsibilities as Worship Pastor, I have also been given the opportunity to serve in the early stages of Campus Pastor and Congregational Care roles. Along with worship music, people have always been close to my heart. This has given me the opportunity to visit and have meaningful conversations with those in the hospital, undergoing physical rehabilitation, and facing life's everyday challenges. I pray that I have been even a fraction of the blessing to them that they have been to me. In addition, I have been given the opportunity to play a significant role in assimilating new guests into our church and helping them connect through Next Steps.

Regarding Living Hope Worship, it has been another amazing year leading one of the best groups of servants for Jesus that anyone could ask for. Their heart for serving Living Hope and our incredible congregation consistently goes above and beyond. This team of more than 70 volunteers across our two campuses dedicates many hours each week to serving with excellence and under the anointing of the Holy Spirit. I am deeply grateful for each and every one of them.

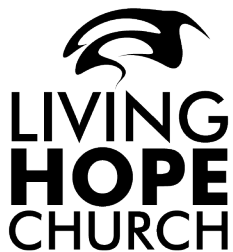
I would like to acknowledge two people who regularly lead at both campuses. Nicole Cochran and Alyssa Longfellow play a vital role alongside me in prayerfully planning weekly worship services, leading rehearsals, and ministering on Sundays. Not only do they lead with excellence, but their first concern is following the leading of the Holy Spirit.

Lastly, Living Hope Church leadership has been in a season of intentionally relying on the Holy Spirit to lead our services more than ever before. We seek His guidance in our weekly preparation, but we also desire to remain sensitive and ready to pivot in the middle of a service if He so leads.

Once again, thank you, Living Hope Church, for allowing me to minister to such an amazing congregation. I am truly grateful and look forward with anticipation to another wonderful year of serving together.

In Him,

Dave Priest



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Discipleship Ministry - Sarah Brack

“Let your roots grow down into Him, and let your lives be built on Him. Then your faith will grow strong in the truth you were taught, and you will overflow with thankfulness.” Colossians 2:7

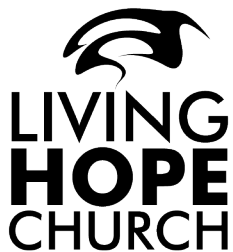
This was a year of deeply rooted discipleship at Living Hope Church, and we are overflowing with thankfulness to God for what He has done! We witnessed 429 people make the BEST DECISION EVER when they said “Yes!” to Jesus. We baptized 88 individuals in water who made a public declaration of their faith. Over 20 people experienced the baptism of the Holy Spirit with the evidence of speaking in tongues. We launched 24 newly commissioned disciples from Rooted to be the next disciple-makers. Seventy-five individuals discovered their spiritual gifts and took their next step in serving or engaging with Living Hope through Activate. We welcomed 38 new official members to our body.

The heart of all Discipleship ministries at Living Hope is to raise disciples of Jesus to maturity. These ministries, among others, helped our church grow deeper roots as disciples this year:

- Prayer Teams at both campuses engaged in pre-service prayer every Sunday. They ministered in the altars and helped newly saved individuals take their next steps in faith. Many leaders engaged in prayer initiatives and various prayer events and gatherings in our communities. They were integral in moving the needle forward in our vision of embracing a prayerful lifestyle.
- By God’s grace and through the passion and dedication of their leaders, Men’s and Women’s ministries facilitated significant ministry with spiritual and relational breakthrough, including 19 salvations. Through catalyst events like Men’s Night and Refresh, small group meetings, and personal connections, they encouraged and challenged men and women to pursue Christ to new depths.
- We equipped and empowered 24 new Life Group leaders. They joined dozens of other leaders and around 300 people who have grown stronger this year through life-giving, Christ-centered community.
- Nearly 100 people took steps toward the goal of financial freedom and wellness through Breaking Mammon class and Crown Financial groups.

As a pathway to deeper spiritual formation, we launched Rooted with an eager group of participants and leaders. After the ten-week experience, we heard testimonies of transformation through family reconciliations, broken addictions, and attitude changes! The disciplines of giving, praying, and studying Scripture increased for most. Immediately following our Rooted celebration and commissioning service, our graduates were immediately launched into ministry when a woman entered the church, distressed and at the point of giving up. Our Rooted graduates gathered around her, led her to surrender her life to Jesus, and guided her to take her next steps in faith! We are hopeful that we will see many more lives transformed and disciples formed through Rooted!

For the many ways we have seen God save, heal, renew, and transform lives, we can’t help but praise Him! May our roots continue to grow deeper in Jesus as we run toward Him together.



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Youth & Kids Ministry – Chris & Kaylor Cunningham

This year, God has been faithfully moving in the lives of our kids, students, families, and leaders. We have seen students encounter Jesus, take ownership of their faith, serve others, share the Gospel, grow in Scripture, and begin stepping into spiritual leadership.

STATS

- 521 unique kids connected with Living Hope Kids
- 162 unique students connected with Living Hope Youth
- 72 first-time student guests
- 24 schools represented (youth)
- 48 average students across our Wednesday youth services
- 49 documented salvation/recommitment responses at major youth events
- 45 kids indicated a decision to follow Jesus at Easter
- 29 students + 10 adults attended Youth Convention
- 34 students + 5 adults attended Youth Camp
- 8 students + 2 adults attended Kids Camp
- 21 students participated in Ball & Bible this summer
- 8 students served local widows
- Multiple students baptized and publicly declaring their faith in Jesus

STORIES

In Youth, students have responded to the Gospel and experienced meaningful encounters with the Holy Spirit. At camp, students testified to freedom, renewed faith, surrendered sin, restored hope, and a deeper awareness of God's presence. Students who arrived discouraged or spiritually distant left with renewed hunger for Jesus. We are seeing students move beyond simply attending church. One student began asking faith questions almost daily. Another read through Galatians and marked up the whole chapter in his Bible. Students are reading through the Bible together, meeting for discipleship, and learning how to apply Scripture to real life.

Parents are increasingly trusting our ministry with the spiritual development of their students. We have seen parents reach out for help, celebrate spiritual growth, and partner with leaders when their students need support.

In Kids, we followed up personally with families after Easter decisions, provided resources for parents, strengthened classroom systems, and created clearer pathways for volunteers to serve effectively. Over the past several months, we have established stronger systems, clarified service structure, created classroom guidebooks, improved volunteer communication, strengthened check-in and safety processes, introduced more age-appropriate discipleship opportunities, and created additional opportunities for students to serve in Kids Ministry. There is still significant work ahead, particularly in building a healthy and sustainable Dream Team, but the foundation is becoming stronger.

We are very excited for the year ahead! It's a privilege and a joy to serve our families.

Chris Cunningham
Next Gen Pastor



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Young Adults Ministry - Johnny Martinez

This year in Young Adults, we have continued to see God work through our ministry by growing our young adults spiritually and strengthening relationships within the group. We have been encouraged by the deeper friendships, spiritual growth, and consistency we have seen throughout the year.

Our Bible studies have grown in depth as we began aligning our Guys and Girls Bible Studies by studying the same book of the Bible together, beginning with 1 Samuel. We also implemented Scripture memorization together. Within our bible studies, we have been learning to memorize and live out our church mission statement: "We exist to bring the hope, love, and purpose of God to all people." We have also spent time learning and understanding the eight foundational values of Living Hope Church and what it looks like to apply them to our everyday lives.

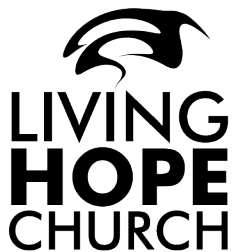
Our Young Adults have continued to have consistent opportunities to gather throughout the month. These include:

- Large Group – Fellowship Nights
- Guys and Girls Bible Study (twice a month)
- Young Adult Prayer Meeting
- Worship Night
- Thanksgiving Meal Together
- Annual Softball Games
- Life-Size Battleship Game Night
- Spontaneous Events
- Service Opportunities

One of the greatest benefits we have seen from this consistency is the community it has created. By regularly attending Bible studies and events, young adults have connected with like-minded believers, developed meaningful friendships, and begun doing life together outside of church events. We are grateful to see these relationships growing into lasting friendships centered around Christ.

Our Young Adults have also continued to serve our church and community. We helped widows with patio setup and spring cleaning, and a large percentage of our ministry volunteered for the week at Royal Family, serving and investing in foster children and families.

As we look ahead, our plan is to continue building a ministry where young adults can belong, grow, serve, and become more like Christ. We are thankful for what God has done this year and look forward to how He will continue to use Young Adults for His Kingdom.



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Foster Care Ministry – Darlene Hamlin

It is a true honor to serve as your Foster Care Pastor at Living Hope Church. Over this past year, I have watched our congregation step directly into vulnerable, sacred spaces, standing alongside single moms working to maintain safe homes, families opening their doors to keep siblings together, and grandparents, aunts, and uncles stepping into parenting again through kinship care to break cycles of abuse. You offered real relief, tangible help, and the love of Jesus.

Here are a few significant ways your generosity made a lasting impact across Lake and Porter counties this year:

Official DCS Partnership & Direct Relief: Since becoming an official partner with the Indiana Department of Child Services (DCS) in January, we provided over \$26,000 in direct physical support to 25+ children. This included delivering brand-new beds, mattresses, clothing, and daily essentials to help kids transition safely into foster or kinship homes.

Angel Tree Christmas Outreach: Our church family poured out extraordinary kindness, giving approximately \$50,000 in Christmas gifts to 550 foster children, teens, and at-risk youth, reminding them that they are remembered, valued, and loved.

Preserving Sibling Connections: We came alongside a state-recognized local foster home specifically equipped to house large sibling groups, helping keep brothers and sisters safely living under the same roof.

Preparing Aging-Out Youth: We helped prepare a dedicated transitional home for teenagers aging out of the foster care system, creating warm, dignified living spaces paired with ongoing mentorship to guide them toward independent success.

Strengthening "The Village": We prioritized long-term, genuine relationships with foster and kinship parents, caseworkers, and agency staff, building an active support network so no caregiver ever feels isolated in their calling.

Every time you give, pray, or serve, you are an essential part of this work. You are the hands and feet making sure a child has a warm bed to sleep in and a supportive community standing behind them tomorrow. Thank you for caring so deeply for the most vulnerable among us.

Together, we are living out Jesus' call to care for "the least of these" (Matthew 25:40).

With deep gratitude,

Darlene Hamlin



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Facilities Department – Tim Sweitzer

This has been a challenging year for the facilities department at LHC. This is my first year stepping into the role of facility manager, and it has been a year filled with transitions and changes. We restructured the janitorial positions at both campuses and found two good janitors to fill the new positions. We haven't completed any major projects this past year. We have focused on evaluating the condition of both campuses and prioritizing what our next steps need to be moving forward.

This year has been filled with numerous unforeseen maintenance issues at both campuses. We have worked hard to keep as much work as possible in-house and limit the use of outside contractors whenever possible. The work and inspections that must be done by outside contractors has been evaluated and many changes have been made as to which contractors LHC contracts with.

This year has been tough from a facilities standpoint. Both campuses need some substantial repairs and upgrades that could not be completed this past year. However, I'm encouraged by the changes that have been made over the past year and think we are moving in the right direction. I'm looking forward to a productive upcoming year.

Tim Sweitzer
Facility Manager



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Good Shepherd Daycare Ministry – Ikima Beckwith

What an eventful last 12 months it has been! As a pillar within our community, Good Shepherd Daycare has remained steadfast, unmovable, and ALWAYS abounding in the work of the Lord.

Last year, like many other daycare centers throughout the state, we were left in shock by the announcement that CCDF was closing its already lengthy waiting list until 2027 and adjusting its reimbursement rates to reflect realistic costs rather than the rates previously supported by COVID relief funds. These adjustments resulted in a significant decrease in our CCDF income and left many of our families struggling to determine how they would continue to afford quality childcare.

BUT GOD! In March 2026, the state announced a new initiative that would reopen the waiting list for families with children from birth through five years of age. To participate, the state established specific criteria and guidelines, including determining which centers and counties would qualify for the program.

Once again, GSDC experienced another “BUT GOD!” We received notice that our center was among those selected to participate in the program. To date, we have been able to remove families from our waiting list and enroll more than 15 new families. We are grateful for this opportunity to continue serving our community and providing families with access to quality childcare.

One of our biggest focal points this year was creating more opportunities for parent involvement. We kicked off the year with parents volunteering in the classrooms, along with our annual Career Day.

Both our annual Christmas program and graduation celebration brought in record attendance numbers, making these special events even more memorable for our children, families, and staff.

Our first end-of-summer outing was also a huge success! Parents wanted to show their appreciation for all our hard work and dedication throughout the year. The outing gave our staff and families an opportunity to connect, fellowship, and get to know one another outside of the classroom.

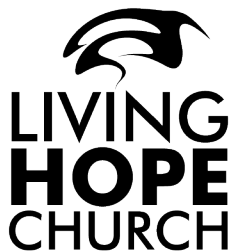
One family expressed their appreciation by saying: “We can’t thank GSDC enough. We stumbled upon a gem. To have other schools say they can tell the children that come from Good Shepherd says a lot about the quality of care you all provide for these children.” Words like these remind us of why we do what we do.

As we look forward to all the wins, the challenges, and everything in between, we are ready! Our team will continue to hold on to these words: “All things are possible to those who believe.” — Mark 9:23

On behalf of our staff and leadership team, thank you! Thank you for your continued support, encouragement, and prayers over the last 12 months. They have not gone unnoticed. Our mission will always be to remain committed to serving children and families with excellence, compassion, and purpose. We are excited about what God has in store for Good Shepherd Daycare, and we look forward to another year of growth, service, and blessings.

Blessings to you all,

Ikima Beckwith
Good Shepherd Daycare Director



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Missions Report – Christian and Cristina Rath

Dear Church Family,

Hello fellow brothers and sisters of LHC!!

Your Missions efforts have reached \$164,660 from \$172,459 for the previous year. Your Missions efforts and faithful giving have reached a total support of \$164,660, which includes the regular income to support monthly missionaries and ministries. That is so encouraging to press on and be a blessing. Recurring pledges for our missionaries were met and this year we did not add any new missionaries or ministries, and we lost a couple due to re-assignments and/or leaving the ministry.

Additionally, using \$10,600 of reserved funds accrued over the years, we funded special projects for some specific requests from missionaries or special events. This brings the total Missions giving to \$175,260! Praise the Lord for your generosity!!! These special projects included summer camps for kids in Belize, sponsorship contributions, donations for a student mission trip, Convoy of Hope for disaster relief and Hurricane Helen. Additionally, we have increased some contributions to help missionaries with the increased cost of living and gave a love offering to our visiting missionaries.

As of the end of June 2026, we support 70 missionaries and ministries monthly:
42 outside of the USA, spread over 35 countries, on 5 continents.

- 21 in the US (regional) and locally and in the state of Indiana (local)
- 7 Indiana District ministries

We continue to focus on ministries that reach the unreached, are relentlessly focused on making disciples, and are home-grown or with LHC connections. Cristina has been in constant contact with every ministry; she made sure regular updates were distributed.

We hosted several missionaries at our home for “Dinner with Missionary” and met with several others during the year. It is always a blessing and a pleasure to get to know them and deepen the relationship.

As of the end of June 2026, the Missions’ Committee was composed of Pastor Tyler Ellis, Megan Ellis, Cristina, and myself. We trust the Lord for continuing to lead and provide. This is His ministry, and we are His laborers.

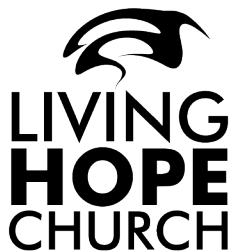
Finally, a personal note: after nearly 15 years serving as the LHC Missions Pastor, I will be stepping down from this role, and so will Cristina from her role as Living Hope Church Missions Director. With Cristina and I preparing to move out of state, this feels like the right moment to transition. My transition will be completed September 30, 2026.

It has been one of the greatest blessings of my life to walk alongside you, to represent you, and to witness your faithfulness over all these years. I am deeply grateful for every conversation, every update, every testimony of God’s goodness in the area of missions. Please know that although my role is changing, my love for Missions and my appreciation for your support remain unchanged. Thank you for allowing me the privilege of walking with you all these years. It has truly been an honor, and I bless you in Jesus’ name as you continue the work He has called you to.

If no one supports, no one is sent; if no one is sent, no one can share the good news. If no one shares the good news, how can the lost hear the beautiful message of the Gospel and encounter Jesus?

For His Glory and His Kingdom.

In His service,
Pastor Christian and Cristina Rath



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Finance Report 2025-26
Sharon Wachowiak

Congregation of Living Hope Church,

The Finance Committee of Living Hope Church met on Sunday, August 29, 2026, at 11:45 a.m. to examine the results of the accounting review completed on August 25, 2026, by McMahan & Associates, Certified Public Accountants, P.C., of Munster, Indiana, regarding the accounting records of Living Hope Church and Good Shepherd Daycare for the fiscal year from July 1, 2025, through June 30, 2026, as mandated in our Constitution.

Church officers and committee members present included the church Business Administrator, Natalie Sylvie; Elder Vice Chair Sharon Wachowiak and church members Louis Ballenger, Terry Wachowiak, Cheryl Owens, Gary Dixon, and Debbie Ramsey. We are pleased to announce that no negative findings were reported. Further, it was determined that our agreed-upon Finance Procedures were conducted and applied in accordance with the standards established by the American Institute of Certified Public Accountants. It is recommended that we continue to adhere consistently to our written policy and procedures manual and to maintain the current procedures for all deposits for Good Shepherd Day Care.

On behalf of the Finance Committee, I would like to commend Natalie Sylvie for this outstanding report, the result of her diligent application and compliance with Living Hope Church's agreed-upon Financial Procedures.

Respectfully Submitted,

Sharon Wachowiak
Vice Chair of Elders Council
Finance Committee Member

Living Hope Church Income Statement

Does not include NonCash Depreciation Expense

Description	2026-2027 Budget	2025-2026 Actual	2024-2025 Actual	2023-2024 Actual
Income				
Tithes & Offering	\$1,842,073	\$1,913,422	\$1,893,037	\$1,813,784
Other Income	\$69,209	\$154,103 ¹	\$49,200	\$60,551
DC Operating Overhead Income	\$209,162	\$239,767	\$0	\$0
Total Income	\$2,120,444	\$2,307,292	\$1,942,237	\$1,874,335
Personnel				
Salaries	\$513,169	\$670,610	\$667,473	\$604,340
Benefits	\$408,678	\$418,762	\$437,657	\$340,018
Total Personnel Expense	\$921,847	\$1,089,372	\$1,105,130	\$944,358
Facility				
Administration Expense	\$164,520	\$157,321	\$213,340 ⁵	\$199,356
Facility and Vehicle Expense	\$385,777	\$391,195	\$366,628 ⁷	\$293,989
Hospitality Expense	\$19,212	\$15,660	\$23,759	\$12,455
Bank and Interest Expense	\$311,777 ²	\$294,660	\$294,647	\$273,865
Mortgage Principal Expense	\$98,250	\$97,983	\$101,465	
Total Facility Expense	\$979,536	\$956,818	\$999,839	\$779,665
Ministry				
Ministry Expense	\$21,762	\$20,641	\$32,537	\$47,468
Kids Ministry	\$17,027	\$21,190	\$27,064	\$24,168
Teen Ministry	\$15,947	\$26,430	\$19,927	\$22,274
LHC Ministries	\$0	\$0 ³	\$86,372	\$41,803
Young Adults	\$3,633	\$2,294	\$2,444	\$7,933
Discipleship	\$51,775	\$48,713	\$10,541	\$8,398
Music/Worship	\$14,477	\$15,638	\$16,938	\$40,015
All Church Events	\$24,217 ⁵	\$34,799 ⁴	\$75,071	\$38,523
Creative Arts	\$44,198	\$47,374 ⁶	\$0	\$0
Outreach	\$23,430	\$31,010	\$0	\$0
Total Ministry Expense	\$216,466	\$248,089	\$270,894	\$230,582
Total Expenses	\$2,117,849	\$2,294,279	\$2,375,863	\$1,954,605
LHC Net Income (loss)	\$2,596	\$13,012	(\$433,626)	(\$80,270)
GSDC Net Income (loss)	\$7,363	(\$38,385)	\$418,109	\$265,213
LHC Consolidated Net Income (loss)	\$9,959	(\$25,373) ⁷	(\$15,517)	\$184,943
Notes: 1 Includes ST & LT Investment interest, LHCM Insurance LHCP Roof \$22.3K & LHCM Canapy \$16.2K, Farm Rent \$3K, Anthem Rebate \$12.2K, CC Rebates 2 LHCM Mortgage rate increase 3, 6 Realignment of Creative Arts, Discipleship, Outreach Ministries 4 Event specific budgets: Christmas, Easter, Mission Sunday, etc 5 Mission Sunday moved to Missions financials 7 Restricted Missions, Benevolence and Grants on separate Income Statement				

Good Shepherd Daycare Income Statement

Description	2026-2027 Budget	2025-26 Actual	2024-25 Actual	2023-24 Actual
Income				
Private Tuition	\$1,061,161	\$1,012,817	¹ \$993,340	\$883,003
CCDF Tuition	\$660,249	\$853,279	² \$1,130,722	\$909,118
Food Program Income	\$107,704	\$117,894		
Other Income	\$15,115	\$15,317	³ \$16,974	\$59,122
Total Income	\$1,844,228	\$1,999,307	\$2,141,036	\$1,851,243
Personnel				
Salaries	\$1,216,034	\$1,401,706	\$1,425,250	\$1,283,563
Benefits	\$236,763	\$204,657	\$210,486	\$182,458
Total Personnel	\$1,452,797	\$1,606,363	\$1,635,736	\$1,466,021
Facility				
Administration Expense	\$56,485	\$56,742	\$72,242	\$73,133
Facility and Vehicle Expense	\$12,853	\$17,352	\$17,543	\$12,851
Total Facilities Expense	\$69,338	\$74,094	\$89,785	\$85,984
Operations				
Children	\$14,936	\$15,540	\$21,662	\$21,887
Food Program Expense	\$90,633	\$101,927	(\$24,256)	\$12,138
Total Operations Expense	\$105,569	\$117,468	(\$2,594)	\$34,025
DC Operating Overhead Expense	\$209,162	\$239,767		
Total Expenses	\$1,836,866	\$2,037,691	\$1,722,927	\$1,586,030
GSDC Net Income (loss)	\$7,363	(\$38,384)	\$418,109	\$265,213

Notes: 1. GSDC Portage Campus Opened Aug 2024, closed Nov 2025

2. Freeze on State subsidy & lowered reimb state rate for all CCDF families

3. Registration fees, Curriculum fees, Late fees

Missions Income Statement

Description	2026-2027 Budget	2025-26 Actual	2024-25 Actual	2023-24 Actual
Income				
Missions Giving	\$141,944	\$143,660	\$156,473	\$163,568
Royal Family Kids Camp	\$0	\$0	1 \$0	\$10
Other Income	\$21,005	\$21,001	2 \$15,986	\$15,269
Total Income	\$162,950	\$164,660	\$172,459	\$178,847
Missions Restricted Fund Reserve		\$18,620	3 \$27,050	
Expenses				
Dept Exp and Unbudgeted	\$2,534	\$2,577	\$3,004	\$4,182
General Council-AG Missionaries	\$86,750	\$91,875	4 \$92,987	\$76,819
IN District Missionaries	\$6,800	\$6,850	\$6,700	\$6,650
Individual Missionaries	\$38,650	\$54,119	\$44,100	\$35,530
Designated Missions	\$21,370	\$17,471	5 \$54,838	\$13,575
Total Expense	\$156,104	\$172,892	\$201,638	\$136,756
Missions Net Income (loss)	\$6,846	(\$8,231)	(\$29,179)	\$42,091

Notes: 1 RFKC budget moved to LHC Ministries

2 Speed the Light, BGMC & incoming wires, ordaments

3 Missions Restricted Funds fiscal year end available funds

4 Missionary Special Project offerings

5 Guest Speakers & Projects: Convoy of Hope Disaster Relief/Hurricane Melissa \$1K, AG Haiti \$13.1K, Vicotry Christian Academy \$300, Missionary Camp \$1K, Living Hope Native American \$5.7K, Invested Youth Society Scholarship \$8.3K

Church Grants Income Statement

Description	2026-2027 Budget	2025-26 Actual	2024-25 Actual	2023-24 Actual
Grant Income				
Total Income	\$65,000	\$46,981 ¹	\$90,638	\$99,664
Grant Expense				
Total Expense	\$65,000	\$36,210	\$59,132	\$96,095
Grant Net Income (loss)	\$0	\$10,771	\$31,505	\$3,569
Notes: 1 Grant income was received as reimbursement of expenses from 24-25				

Daycare Grants Income Statement

Description	2026-2027 Budget	2025-26 Actual	2024-25 Actual	2023-24 Actual
Grant Income				
Total Income	0	0	\$0	(\$43,480)
Grant Expense				
Total Expense	0	0	\$0	\$23,289
Grant Net Income (loss)	0	0	\$0 ¹	(\$66,769)
Notes: 1 DC Grant income received 21-22, expensed by Sept 2023				

Benevolence Income Statement

Description	2026-2027 Budget	2025-26 Actual	2024-25 Actual	2023-24 Actual
Benevolence Income				
Total Income	\$9,874	\$16,207 ¹	\$8,273	\$4,982
Benevolence Expense				
Total Expense	\$7,349	\$6,471	\$14,011	\$12,001
Benevolence Net Income (loss)	\$2,525	\$9,736	(\$5,737)	(\$7,019)
Notes: 1 Includes donations for storm victims				

**Fund Balance Report
Living Hope Church
6/30/2026 Year End**

CASH and NEAR CASH BALANCES

LHC CHECKING ACCOUNT	\$	336,535
Total Cash	\$	336,535
LHC Short Term Investments (monthly MTM)	\$	28,343
LHC Long Term Investment	\$	213,331
Total Church Accounts	\$	578,209

RESTRICTED FUNDS

Missions Total	\$	18,620
Benevolence	\$	12,011
Grant Balance	\$	8,047
Total Restricted Funds	\$	38,679

RESERVE FUNDS

Current Liabilities	\$	(5,191)
Total Reserves	\$	(5,191)

NET CASH AVAILABLE AFTER RESTRICTIONS,RESERVES	\$	544,721
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Living Hope Church Balance Sheet

Account	2025-26 End Of Year Balance	2024-25 End Of Year Balance	2023-24 End Of Year Balance
Assets			
Current Assets			
Cash			
10100 LHC Centier Church Checking	\$ 336,535	\$ 232,807	\$ 177,352
10600 LHC Investments	\$ 241,673	\$ 371,203	\$ 525,426
Total Cash	\$ 578,209	\$ 604,010	\$ 702,779
Total Current Assets	\$ 578,209	\$ 604,010	\$ 702,779
Total Net Fixed Assets	\$ 5,940,966	\$ 5,940,966	\$ 6,444,865
Total Assets	\$ 6,519,174	\$ 6,544,976	\$ 7,147,644
Liabilities and Net Assets			
Liabilities			
Total Current Liabilities	\$ (5,191)	\$ 9,409	\$ 10,526
Total Long Term Liabilities	\$ 4,974,575	\$ 5,072,558	\$ 5,174,023
Total Liabilities	\$ 4,969,384	\$ 5,081,967	\$ 5,184,549
Net Assets			
Without Donor Restriction (Unrestricted)			
30110 Church Operating	\$ (818,283)	\$ (852,782)	\$ (27,729)
30220 GSDC Operating Expenses	\$ 2,503,132	\$ 2,396,055	\$ 1,826,830
30330 Portage Operating	\$ 274,661	\$ 193,786	\$ 283,525
30440 GSDC Portage Operating Expenses	\$ (462,359)	\$ (317,528)	\$ (166,411)
Total Without Donor Restriction (Unrestricted)	\$ 1,497,151	\$ 1,419,531	\$ 1,916,215
With Donor Restriction (Temp Restricted)			
Temp Restricted Benev/Missions			
31010 Missions	\$ 18,620	\$ 27,050	\$ 56,220
31020 Benevolence	\$ 12,011	\$ 2,674	\$ 8,412
31030 Grants	\$ 8,047	\$ 13,753	\$ (17,752)
Total Temp Restricted Benev/Missions	\$ 38,679	\$ 43,478	\$ 46,880
Total With Donor Restriction (Temp Restricted)	\$ 38,679	\$ 43,478	\$ 46,880
Total Net Assets	\$ 1,535,829	\$ 1,463,009	\$ 1,963,095
Unrestricted Net Assets	\$ (70,925)	\$ 499,795	
Net Revenue	\$ 85,555	\$ (483,454)	
Total Liabilities & Net Assets	\$ 6,519,843	\$ 6,544,976	\$ 7,147,644