



# Annual Report 2020



MISSION STATEMENT

*Equipping  
God's stewards  
for greater  
Kingdom impact.*

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*Amid the COVID-19 pandemic, God's hand of blessing was on Orchard Alliance.*

## A Message From The Board Chairman

In many ways, 2020 brought challenges that none of us expected or imagined when the year began. But our God "is able to do immeasurably more than all we ask or imagine, according to his power that is at work within us" (Eph. 3:20). Amid the COVID-19 pandemic, God's hand of blessing was on Orchard Alliance. Through His power and your faithful participation, Orchard Alliance was able to accomplish much for the Kingdom in 2020, even as much of our team worked remotely for months in response to local public health mandates.

Your investments at Orchard Alliance provided \$20.9 million in funding to 59 Alliance churches and ministries in 2020. Your tax-wise giving supplied \$7.0 million in grants and donations to 276 Christian organizations and charities. Thank you for your generosity and for your commitment to biblical stewardship!

At Orchard Alliance, we are blessed to equip believers like you with the tools needed to effectively steward the resources God has entrusted to you. We are honored that God has chosen us to serve Alliance churches, individuals, families, and like-minded ministries in this way for more than 60 years.

Whether you are an Alliance pastor seeking a loan for a property purchase or renovation, an official worker investing for retirement, or an individual in need of a biblical estate plan, our team is eager to serve you with financial wisdom and products designed to meet your needs while serving the Kingdom.

"To him be glory in the church and in Christ Jesus throughout all generations, forever and ever! Amen" (Eph. 3:21).

**David Zollner, Chairman, Board of Directors**

# Serving The Alliance Family

Whatever your stewardship needs, you'll find financial expertise, a biblical worldview, and practical know-how at Orchard Alliance. With personalized help from our experienced team, you will grow in stewardship skills so you can provide for your family, support ministries you love, and do immeasurably more for Christ with what you've been given. We've been equipping God's stewards for greater Kingdom impact for decades and we're honored to serve you.



## Loans

Get the financing your church or ministry needs to build and grow. Purchase property, construct a new building, renovate your facilities, or refinance your existing loans with a partner that understands the unique needs of Alliance organizations.



## Investments

Invest in the growth of Alliance churches and ministries. Your interest-bearing investment or retirement account provides a source of funds to help Alliance churches thrive, while earning a competitive rate of return for your financial future.



## Planned Giving

Design your will or trust from a Christian perspective, or make any kind of non-cash gift—all at no cost. Together, we can determine the best tax-wise giving solution for your unique financial situation.



"As I think of the partnerships that have forwarded the work of God through the C&MA, the very top of that list is Orchard Alliance. At every turn and with growing significance, Orchard Alliance continues to serve an essential role in our mission advance."

— John Stumbo, President U.S. C&MA

## LOANS SPOTLIGHT



# Alliance Redwoods Conference Grounds

Because of its location near the central California coast, Alliance Redwoods Conference Grounds was hit hard by both the COVID-19 pandemic and the historic wildfires in the area. Normally, Alliance Redwoods offers outdoor education for public schools, camps and conferences, and zipline tours. In April of 2020, the camp lost all of its contracts for group events. Suddenly its only offering—and its only source of income—was its zipline tours, which continued to be a popular choice for people looking for socially distant adventures.

Jim Blake, executive director, remembered, "We were kind of in a desperate situation last April." In response, Orchard Alliance converted Alliance Redwoods' existing loan to an interest-only period, significantly reducing the required monthly payments. Longtime donors continued—and in some cases increased—their gifts to Alliance Redwoods, preventing the camp's financial situation from becoming more dire.

With 400 empty beds and no overnight guests on site, Alliance Redwoods opened its doors to serve local people experiencing homelessness. On July 15, Alliance Redwoods became an official non-congregate shelter (NCS), licensed by the county to temporarily provide food and shelter to individuals in need of housing. Since then, hundreds of people have stayed at Alliance Redwoods.

Ultimately, Alliance Redwoods expects to resume its traditional education, camp, and conference programs, but Jim said the camp wants to do more than survive this difficult season. It wants to thrive by legitimately serving the community. He said, "God has a way of positioning you to be part of the solution. He has been faithful to provide what we need."

The support and creative financing from Orchard Alliance are helping to keep Alliance Redwoods operating despite the challenges. Jim said, "We don't see Orchard Alliance as just a bank; we see Orchard as a partner in ministry. We're appreciative to all the folks there."



## Risen King Church

Risen King Church has grown from a congregation of less than 100 to more than 700 weekly attendees during Lead Pastor Mike Plunket's tenure. Located just 20 miles north of Manhattan, Risen King is a multi-cultural church that reflects the diversity of the surrounding community. Every major ethnic group in Rockland County is represented in both the membership and the leadership of the church.

This diversity has created unity in Christ and what Pastor Plunket calls "an atmosphere of fellowship and friendship." On Sunday mornings and throughout the week, groups that gather in Risen King's building tend to linger and visit. Years ago, the church converted its offices into flexible space that would encourage those face-to-face interactions. Pastor Plunket said, "We've had to be as creative with space as possible."



Despite the changes to the building, and even with four Sunday services, Risen King still needed additional space. When the house next door to the church property went up for sale in 2020, the congregation quickly agreed to purchase it with funding from Orchard Alliance. "God has been very faithful to supply our financial needs through every season of ministry," Plunket said, "including the COVID-19 pandemic. A loan from Orchard Alliance was just one way He has provided for the needs of Risen King Church."

Today, the house next door is used for staff offices, storage, and more. Much like the main church building, it has become a place where people love to gather and find it difficult to leave. Plunket said, "It's really been an incredible blessing to us already. Our staff needs tools to do their jobs, and this is an essential tool."

## We Knew We Would Be In Great Hands



When Ministry Advance Foundation (MAF) was founded in the 1980s, its goal was to help fellow Christians understand biblical stewardship principles related to the development of personal estate plans.

The foundation was based on the belief that God owns everything and that His people are stewards of what God has entrusted to them.

Originally formed by eight Christian organizations, MAF's assets steadily grew over the years to a healthy portfolio of trusts, endowments, charitable gift annuities, and other charitable instruments. In recent years, the participating organizations decreased from eight to two—WorldVenture and Missions Door. As participation declined, MAF's board decided to wind down the foundation's operations and look for another organization to take the reins.

"When our prior president retired it created a good opportunity to evaluate transferring the foundation responsibilities to another like-minded organization. Orchard Alliance was at the top of our list," said John Benza, vice president of partner relationships for Missions Door and MAF Board member. "We knew Orchard was well established, professional, and financially sound, but we also went with them because of their ideological alignment and shared values. Orchard Alliance is a spiritually minded organization, not commercially minded, and that was very important to us. We knew our account holders would be in great hands."

At the beginning of 2020, MAF transferred fiduciary responsibility of its charitable instruments, totaling nearly \$3.5 million, to Orchard Alliance. MAF also chose Orchard Alliance to issue charitable gift annuities on its behalf. "Orchard Alliance did an excellent job throughout the entire transfer process, said John. "From due diligence to all the paperwork, everything went smoothly and was handled with the utmost professionalism."

### DISCOVER HOW

Orchard Alliance can help manage the charitable giving instruments of your foundation or ministry.

CONTACT US TODAY AT  
[SERVICE@ORCHARDALLIANCE.ORG](mailto:SERVICE@ORCHARDALLIANCE.ORG)  
 OR CALL 833.672.4255.

*“For 25 years I’ve done the ministry that God called me to do, and not once was it about making money. It has been a tremendous blessing.”*



## Interest Income Blesses Self-Supported Missionaries

Jim and Candy Gardner have worked as self-supported missionaries since selling their small electronics business in 1993. The organization they created, Canopy Ministries, has allowed them to teach the truth of biblical creation throughout the United States and overseas for nearly three decades. During that time, the Gardners’ certificate investments with Orchard Alliance have provided interest income to support the couple in their calling.

Jim Gardner said, “Years ago we decided that as long as we could make enough in interest to stay self-supported, we would not withdraw our investments at Orchard Alliance. For 25 years I’ve done the ministry that God called me to do, and not once was it about making money. It has been a tremendous blessing.”

## Financial Priorities with a Biblical Focus

Stephen and Jestina are both in their mid 70s. Now retired from careers in teaching and farming, they are a Kingdom-minded couple who continue to live modest lives. When they were first introduced to Orchard Alliance, their financial goals were to reduce taxes, adequately fund their move into a retirement home, and secure a reasonable inheritance for their two sons.

During their decade-long partnership with Orchard Alliance, Stephen and Jestina have utilized a variety of planned giving instruments—including charitable gift annuities and charitable remainder unitrusts—to meet their family’s financial needs while supporting multiple ministries and missionaries.

Stephen and Jestina are grateful for expert guidance that allows them to fulfill all of their financial priorities with a biblical focus on ministry and generosity. Stephen said, “Ten years ago, we started an earnest search to help us with our financial estate and our two sons’ inheritance. We had discussions with several charitable organizations we have contributed to over the last 30 years and arrived with Orchard Alliance. The representatives from Orchard Alliance have been honest, forthright, knowledgeable, and most of all, godly. We have found them to be exactly what works for us.”

*“The representatives from Orchard Alliance have been honest, forthright, knowledgeable, and most of all, godly. We have found them to be exactly what works for us.”*

## Doing Immeasurably More

John\* grew up in The Alliance and spent childhood summers at Mahaffey Camp in Pennsylvania. His wife, Jean, was raised in a secular family and came to faith later in life through an Alliance church.

As CEO of his own business, John experienced the epitome of success for three decades. His company was on track to reach financial success beyond what he had dreamed when God led him back to Mahaffey Camp, where he and Jean were introduced to a gift and estate design consultant from Orchard Alliance.

During a complimentary tax-planning consultation, John and Jean became convicted, realizing they had never fully

surrendered their finances. Looking back, they described themselves as having hearts of stone regarding their finances. As they worked with the consultant and the development team from The Alliance, their company took a negative turn. Though their business was struggling, God blessed John and Jean with new hearts that sought to become better stewards.

Today, John and Jean are growing in obedience to the Lord, while taking careful and thoughtful steps to plan their will with a Kingdom mindset—supporting ministries and doing immeasurably more than just avoiding taxes.

\*NAMES CHANGED



*John and Jean became convicted, realizing they had never fully surrendered their finances.*

## Orchard Alliance Exceeded Our Expectations

Thomas and Camille may be retired from the workforce, but they are still active in ministry. When they decided to establish a will, they contacted a representative from Orchard Alliance whom they had met at a financial workshop hosted by their church. Though they live a long distance from the nearest Orchard Alliance gift and estate design consultant, Thomas and Camille were able to complete the process electronically using videoconferences in place of face-to-face meetings.

During the process of preparing their gift estate plan, Camille appreciated how the team from Orchard Alliance was “patient, detailed, kind, and passionate.” She said, “During the process of preparing our gift estate plan with Orchard Alliance, we shared God’s Word and prayed for one another. Orchard Alliance exceeded our expectations by providing excellent guidance with a prayerful approach.”



IN 2020, ORCHARD ALLIANCE DISTRIBUTED  
**\$7 million** in donations  
 ON BEHALF OF DONORS TO SUPPORT  
**276** different ministries

APPROVED  
 IN 2020 **51 LOANS**  
 TOTALING **\$24,693,156**

CURRENTLY  
 SERVICING **489 LOANS**  
 TOTALING **\$235,630,253**

CHARITABLE  
 GIFT ANNUITIES

**\$16.7** Million

573 ACCOUNTS

DONOR  
 ADVISED FUNDS

**\$17.8** Million

85 ACCOUNTS

ENDOWMENTS

**\$14.2** Million

31 ACCOUNTS

RETIREMENT (IRAS)

**\$27** Million

623 ACCOUNTS

CERTIFICATES

**\$64.3** Million

2,508 ACCOUNTS

CHARITABLE TRUSTS

**\$18.3** Million

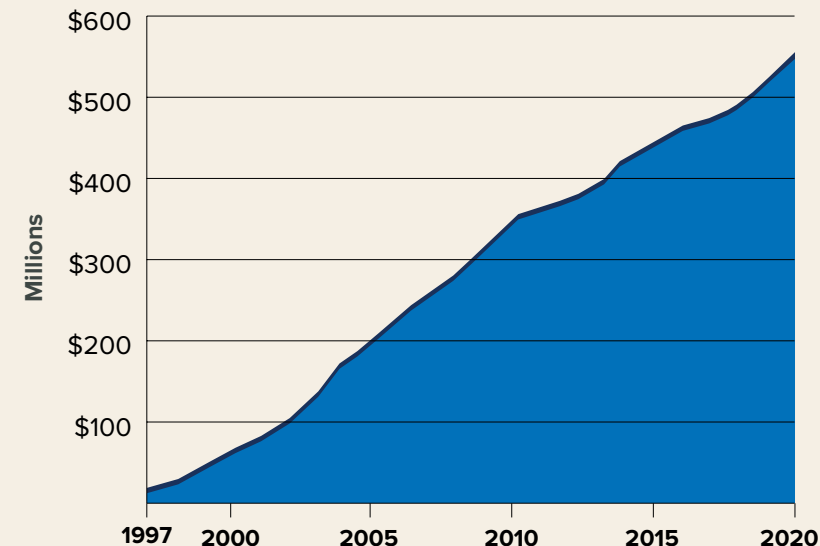
69 ACCOUNTS

MINISTRY  
 GIFT FUNDS/  
 INSTITUTIONAL  
 RESERVE FUNDS

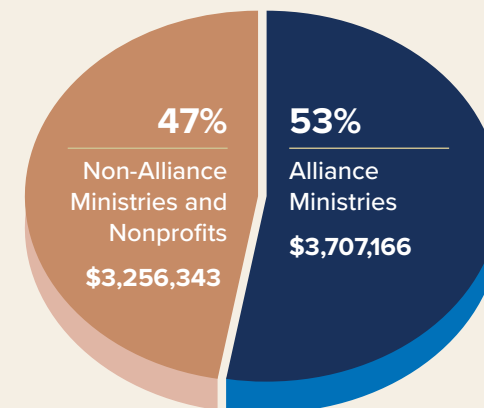
**\$28.8** Million

26 ACCOUNTS

LOAN HISTORY 1997 TO PRESENT



2020 CHARITABLE  
 DISTRIBUTIONS



	Alliance Ministries	Non-Alliance Ministries and Nonprofits	Total Distributions
Overseas Missions and Church Planting	\$2,635,479	\$709,984	<b>\$3,345,463</b>
Education and Student Ministries	\$121,329	\$407,670	<b>\$528,999</b>
US Churches and Denominations	\$603,681	\$335,450	<b>\$939,131</b>
Domestic Ministries, Media and Camp	\$236,203	\$89,314	<b>\$325,517</b>
Relief, Rescue and Homeless Ministries	\$110,473	\$1,713,926	<b>\$1,824,399</b>
<b>TOTAL</b>	<b>\$3,707,166</b>	<b>\$3,256,343</b>	<b>\$6,963,510</b>



## Helping You Do More for Christ with What You Have

As you achieve your financial and stewardship goals with stable investment and retirement options, gift and estate design services, and a variety of other tools available through Orchard Alliance, you also do much more—you provide Alliance churches and other Kingdom ministries with loans to help them grow.

In the coming years, we will continue to offer you the products and services you depend on, as well as new offerings, like an extensive webinar series on topics such as Will and Trust Planning from a Christian Perspective, Smart Giving Solutions for Seniors, and Tax-Wise Giving Strategies. You will find those webinars at [www.orchardalliance.org/webinars](http://www.orchardalliance.org/webinars), alongside other resources with practical tips and topics to help you and your ministry do immeasurably more.

Visit our website or call 833.672.4255 when you need assistance. Our team is dedicated to equipping you with the tools and services you need to effectively steward the resources God has entrusted to you.

A handwritten signature in black ink that reads "Larry McCooey". The signature is fluid and cursive.

Larry McCooey, President, Orchard Alliance

Thank you for choosing Orchard Alliance as your partner. We are honored to serve the Lord with you and look forward to seeing what He has in store as He accomplishes His purposes in and through us. We trust that we will see God do immeasurably more as we partner together for the sake of His Kingdom and His glory.



### VISION STATEMENT

*To see every person and ministry we serve empowered in biblical stewardship, accomplishing God's purposes for His glory.*







Helping you do immeasurably  
more for Christ with  
what you have been given.



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