



FISCAL YEAR 2024 (OCTOBER 2023 — SEPTEMBER 2024)

# Annual Report

To Win...To Disciple...To Equip...To Win

Volume 25 Issue 3

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We are members of the Evangelical Council for Financial Accountability in order to maintain the highest standards of excellence and accountability.



### Get Invested

The general ministry income for last fiscal year was provided by the sacrificial giving of 505 of our members. We are thankful beyond measure for each of these dedicated saints. I pray that they will receive a special blessing for their faith expressed. Consider what we could accomplish together if each of our members would consider a monthly investment in the Gospel of Jesus Christ through this ministry. For those who have received hundreds of dollars of resources please consider this an opportunity for paying it forward.

Please consider a gift today! You may make a secure online donation through our website. You may also setup regular contributions by credit card or EFT through PayPal or by contacting the home office.

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## Letter from the CEO

Dear CMF Family,

As I reflect on this past year, I am filled with gratitude for your unwavering support of Christian Military Fellowship (CMF). Your generosity and prayers have allowed us to continue our vital mission—ministering to active-duty service members, veterans, and their families through Bible teaching, discipleship, and spiritual support.

This year has been one of both challenges and great victories. We have seen lives transformed through our trauma-healing program, marriage and family ministries, and the faithful work of our missionaries serving near military installations. We have also expanded efforts to recruit and equip mature believers to teach God's Word in locations where spiritual leadership is most needed. The impact of these ministries cannot be overstated—we are seeing hope restored, faith strengthened, and communities drawn closer to Christ.

At the same time, we recognize the growing need for spiritual and emotional support within the military

community. The rise in suicide rates among service members is a heavy burden on our hearts, reminding us of the urgency of our mission. We remain committed to standing in the gap, offering Christ-centered hope and healing to those who serve and sacrifice for our country.

Looking ahead, we are excited



about the opportunities God has placed before us. With your continued partnership, we will continue to expand our reach, train more leaders, and provide even greater support to the men and women who defend our freedoms. Together, we are making an eternal difference.

On behalf of the entire CMF team, thank you for your prayers, generosity, and commitment to this ministry. We could not do this without you. May God bless you abundantly as we move forward in faith.

In His service,

Kathleen J. Orr

## CMF Ministries Overview

**Bangor Naval Base Ministry**—*Scott and Kristi Radetski*: Bible study, discipleship, prayer, fellowship, community relations, counseling

**Buckley SFB Ministry**—*Robert Flynn*: discipleship, prayer, encouragement, counseling

**Camp Lejeune Ministry**—*Sue Price*: Bible study, discipleship, prayer, fellowship, counseling

**Camp Pendleton/MCAS Miramar Ministry**—*Wallie Brobst*: Bible study, discipleship, prayer, fellowship, counseling

**Christian Military Wives Ministry**—Bible study, discipleship, prayer, encouragement, peer mentoring

**Coast Guard Ministry**—*Vic Primeaux*: Bible study, discipleship, prayer, counseling

**Fairchild AFB Ministry**—Bible study, discipleship, prayer, encouragement, hospitality, trauma healing

**Florida Veterans Ministry**—*Dr. Herschel Hughes, Jr. and Dr. Anne Hughes*: Bible study, discipleship, mentoring, counseling, PTSI outreach

**Fort Buchanan Ministry**—*Hugo Guzman*: Bible study, discipleship, prayer, fellowship, counseling, military wives

**Fort Carson Ministry**—*Dan Cartwright*: discipleship, prayer, encouragement, counseling

**Fort Cavazos Ministry**—*Ron and Pam Weinzapfel*: Bible study, discipleship, prayer, fellowship, trauma healing, family counseling/mentoring, Reboot Recovery, women's ministry

**Keesler AFB Ministry**—*Dave and Karen Wittman*: Bible study, discipleship, prayer, fellowship, counseling

**Marriage & Family Ministry**—*Robert Flynn, Scott Radetski, Dick Price, Rick Hamme, Dr. Herschel Hughes, Jr., Dr. Anne Hughes*: counseling

**Minnesota Veterans Ministry**—*Carol Simning*: Discipleship, prayer, visitation with aging and disabled vets

**Naval Base Kitsap Ministry**—*Scott and Kristi Radetski*: Bible study, discipleship, prayer, fellowship, community relations, counseling

**Naval Station Pascagoula Ministry**—*Dave and Karen Wittman*: Bible study, discipleship, prayer, fellowship, counseling

**NCBC Gulfport Ministry**—*Dave and Karen Wittman*: Bible study, discipleship, prayer, fellowship, counseling

**Pease Air National Guard Ministry**—*Greg Holm*: Bible study, discipleship, prayer

**Pensacola NAS Ministry**—*Rick Hamme*: Bible study, discipleship, prayer, fellowship, counseling, PTSI outreach

**Portsmouth Naval Shipyard**—*Greg Holm*: Bible study, discipleship, prayer

**Prayer & Encouragement Ministry**—*Greg Holm*: Battle Plan, Electronic (daily) Battle Plan

## The Christian Military Fellowship Oath of Membership

I agree with the objectives of CMF and subscribe to the following affirmation of faith and commitment without reservation:

I know that as a sinner I deserve the wrath of God; therefore, since Jesus Christ died for my sins, was buried and has been bodily resurrected, according to the Scriptures, I have accepted Him as my own personal Lord and Savior and am saved by His grace alone.

As an expression of my commitment to the Lord Jesus Christ, and to the objectives of the Fellowship, I intend to participate actively and prayerfully in the ministry of the Christian Military Fellowship with my time, talents, spiritual gifts and financial resources.

## Welcome to our 2025 Board of Directors

COL Herman Ter Meer, USA (Ret) (Chairman)  
 SMSgt Tony D. Barnes, USAF (Ret.) (Vice Chairman)  
 Pam Albano, Veteran, USAF  
 SGM Daniel L. Cartwright, USA (Ret.)  
 ADCS Robert W. Flynn, USN (Ret.)  
 LCDR Robert O. Guilliams, CHC, USN (Ret.)

*Please pray for the Lord's wisdom and guidance as we seek to increase Him among the ranks in this coming year.*

## Are You Interested in Becoming a Local Leader?

Christian Military Fellowship exists to help you fulfill your calling in Christ to share the hope that is in you with those with whom you interact as part of your daily life.

Briefly, CMF Local Leaders will start, and sustain a CMF fellowship made up of members of the military community in their area. While CMF is an "all ranks" ministry, our area of focus is on enlisted personnel. Local leaders insti-

tute and lead the military community in Bible study, prayer, and fellowship, keeping in communication with participants. They should also seek to build relationships with the chaplains and the chaplain team.

Begin by request the following:

**Orientation (Brief #1)** that shares an overview of the CMF ministry.

**Developing a Local Ministry (Brief #2)** that shares the Biblical

foundation for and delineates the logical steps in beginning your local ministry.

**Pray and Plan (Brief #3)** that shares the most important activity of all! Asking Jesus what He would have you to do and then being obedient to follow His leading in your local ministry.

If you choose to begin this process, please reach out to us via phone or email at: [office@CMFHQ.org](mailto:office@CMFHQ.org)

## 2024 Board of Directors

Thank you to the 2024 Board of Directors for their tireless service.

**Dan Cartwright, Chairman**  
**Herman Ter Meer, Vice Chair**

**Pam Albano**  
**Tony Barnes**  
**Robert Flynn**  
**Rob Guilliams**

*Your continued prayer and support are appreciated.*

## Our Troops Need the Hope Found in Jesus!

The rising number of suicides among active-duty service members and veterans is deeply concerning. According to recent reports, the total number of suicides in the U.S. military increased from 493 in 2022 to 523 in 2023.

Within the Navy, there were 70 suicides in 2022, an increase from 59 in 2021 and 65 in 2020.

Praise the Lord, in 2023, the Navy experienced a decrease, with 41 sailors dying by suicide, according to navytimes.com.

These statistics highlight the ongoing need for healing within the military community. We continue to receive reports from field reps this of personnel who were at or very near the end of their respective ropes. We're happy to report that all such personnel are safe, comforted, and continuing to grow in Jesus.

## Office Staff

**Kathleen J. Orr, CEO/President**  
**Robert Flynn, CIO**

## CMF Financials - Kathleen J. Orr

The annual financial reporting period for fiscal year 2024 runs from October 2023 through September 2024. This is the same fiscal year that the US government uses for its reporting period.

CMF will always do its best to make sure funds entrusted to us are handled with the utmost care and diligence.

CMF has a good rating with Charity Navigator and have earned the Platinum Level transparency award with Candid/GuideStar, so you know you can give with confidence.

As always we are trusting the Lord for finances to continue the Christian Military Fellowship's ministry to the great men and women of the US military and their families. CMF has maintained a strong investment in the spiritual resilience of our military families since our beginning as a Bible study during WWII. With

the help of our committed membership and the blessing of the Lord, the vision and mission laid down by our leaders present will continue to be upheld.

It has been my joy to witness how the Lord faithfully meets our needs



every year, often in a miraculous way. CFC donations used to largely fund our back office and the administration required to support our military missionaries and outposts.

As a member and supporter of CMF, would you make a commitment to take the needs of your organization in prayer to the Lord this year? Ask Him what He would want you to do to help meet the growing needs as we serve together in this ministry.

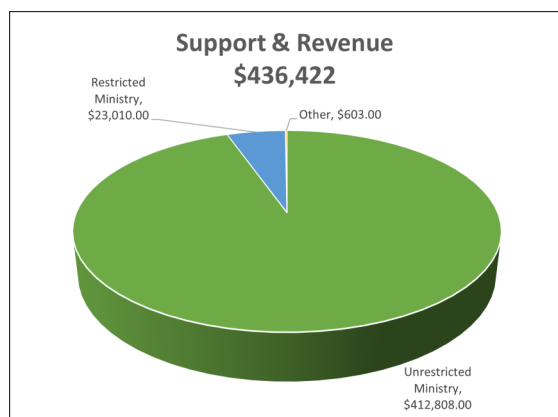
Lastly, we appreciate your prayers for continued provision as our office staff functions are at minimal capacity. Our CIO, Robert Flynn, continues to fully donate his time to the ministry. We continue to press forward with optimum efficiency!

As a reminder, there are a number of ways that you can automatically support the ministry by either monthly credit card or payments from your bank through the CMF office or our website. We thank you from the bottom of our hearts for your faithfulness—we look forward to amazing opportunities as we serve the Lord in 2025!

### SUPPORT AND REVENUE

“Restricted Ministry” represents gifts that were preferred by the donors for a specific purpose approved by the Board of Directors. “Unrestricted Ministry” represents income from direct giving and the Combined Federal Campaign (CFC).

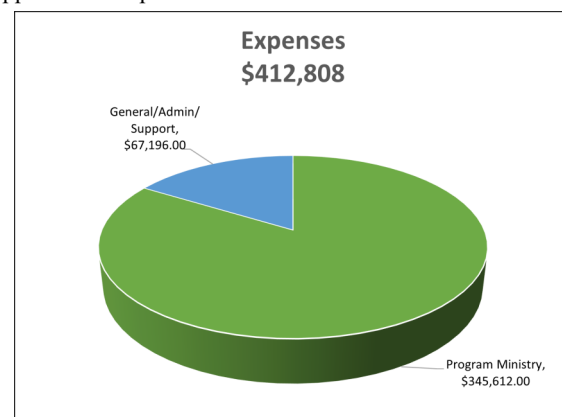
CMF received \$436,422 in revenue in FY24, of which \$23,010 was restricted at year end. Additionally, CMF received \$603 in “Other Income” which includes government grants, investment gains, and miscellaneous income. CMF’s contributions in FY23 was \$481,296.



### EXPENSES

“General and Admin” represents what we spent for utilities, supplies, and generally keeping the computers and staff up and running at the home and remote offices. It also includes expenditures allocated for fundraising, which is derived from a percentage of office overhead and ministry support as well as a percentage of payroll for office staff to produce it. We have not engaged any professional fundraising services to help us with our needs, nor do we have staff that is engaged for the purpose of fundraising.

“Program/Ministries” represents what we spent on restricted and unrestricted ministry activities—the costs incurred to do everything else that is recapped in this report.



We are pleased that our administration and fund-raising costs were 16% of our total revenue for the year. While this is lower than last year’s 17% allocation of revenue to administrative costs, CMF was able to retire debt, including two leases for office equipment. We have also switched from printing the Christian Report, our monthly newsletter, to a digital format\* which we anticipate will save CMF in excess of \$25,000 each year. Streamlining our operations and retirement of this debt positions us better to use revenue for direct program expense in the future. We need your participation in both prayer and financial support!

\*A printed and mailed version of the Christian Report is available for those who do not have the ability to receive it via email.