ELISE (freshman)  
Filipino  
Gallup, NM

Please pray for my financial needs, that I might find a job. Also pray for my spiritual journey here at IBC.

EMMANUEL (freshman)  
Navajo  
Sheep Springs, NM

Pray that I let God be the one to lead me and not try to do it by my own strength.

JADE (freshman)  
Navajo  
Counselor, NM

Pray for my mother, who has liver cirrhosis. Pray for my family as well.

JOEL (freshman)  
Navajo  
Gallup, NM

Pray that God opens doors that are scary but worth it when it is from Him.

JOHNNY (continuing)  
African American  
Flagstaff, AZ

Pray for love and strength and physical healing.

EMMANUEL (freshman)  
Navajo  
Sheep Springs, NM

Pray that I let God be the one to lead me and not try to do it by my own strength.

JADE (freshman)  
Navajo  
Counselor, NM

Pray for my mother, who has liver cirrhosis. Pray for my family as well.

JOEL (freshman)  
Navajo  
Gallup, NM

Pray that God opens doors that are scary but worth it when it is from Him.

JADE (freshman)  
Navajo  
Counselor, NM

Pray for my mother, who has liver cirrhosis. Pray for my family as well.

JOHN (continuing)  
Filipino  
Gallup, NM

Pray for my family— that we continue growing together and towards God. Also for my studies—that I would learn all that God is teaching me.
**IBC Student Body, Fall 2022**

**JOSIAH (continuing)**  
**Navajo**  
Vanderwagen, NM  
Pray for confidence in the power of Jesus.

**PHILEMON (continuing)**  
**Navajo**  
Black Mesa, AZ  
Pray for my sophomore year to go smoothly with the help of God.

**DANNY (continuing)**  
**Cherokee**  
Tahlequah, OK  
Pray for balance between work, school, and ministry.

**SKIE (continuing)**  
**Ojibwe**  
Tower, MN  
Pray for my family, for spiritual growth, and that I keep my grades up.

**KYON (continuing)**  
**Navajo**  
Indian Wells, AZ  
Pray for growth and maturity in God’s Word, transformation, and authenticity while here at IBC, and for opportunities in ministries.

**KAREN (continuing)**  
**Navajo**  
Breadsprings, NM  
Please pray for my family to accept Christ as their Savior and that I may find true comfort and company in the Lord.

**KORNELL (continuing)**  
**Navajo**  
White Cone, AZ  
Pray that I would speak in the Spirit, hear in the Spirit, serve in the Spirit, and be a light unto the world.

**TIMOTHY (continuing)**  
**Navajo**  
Flagstaff, AZ  
Pray for my wife, Chelsey, and me to grow together in Christ and point our sons to Him!

**MIKAL (continuing)**  
**Hopi**  
Second Mesa, AZ  
Pray for rest and health.

“**Freshman**” students are in their first semester at IBC, whether traditional freshmen or transfers.  
“**Continuing**” students have returned from previous IBC studies.  
“**Senior**” students are in their final year for their bachelor’s degrees.

Pray also for the 10 part-time students, most of whom are attending classes online. Pray that they would be able to keep up with their studies. Many of these students are also working full time. Some have families as well. Pray they would have God’s priorities, whether that means to study more or to spend more time with their families.
Pray for IBC’s Graduating Seniors

TERRENCE (senior)
Navajo/Mexican
Gallup, NM

Pray for my grades and my family.

KELLY (senior)
Navajo
Gallup, NM

Pray for me as I go through my senior year and navigate the process of grief after losing my grandma a few months ago.

CECILIA (senior)
Yavapai Apache
Clarkdale, AZ

Pray for faithfulness as I am being stretched and challenged as a growing leader and assistant mentor.

JERRYLNE (senior)
White Mountain Apache
White River, AZ

Pray for time management, to balance work, school, leadership, and being around people everyday. Pray for rest.

2021-2022 Financial Report

We are deeply grateful for the generosity of our supporters who invest in the ministry of IBC to train Native Christian leaders! The 2021-22 fiscal year was our eleventh year in a row “in the black”!

The pie chart below gives a look at the sources of income and highlights the fact that IBC operates primarily as a faith mission, allowing students to graduate debt-free.

To the right are the overall numbers for fiscal year 2021-22.

Go to: www.indianbible.org/annualreport/ to see a full-color report on the 2021-22 school/fiscal year.

2021-2022 Fiscal Year Financial Summary

Income

<table>
<thead>
<tr>
<th>Source</th>
<th>Amount</th>
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</thead>
<tbody>
<tr>
<td>Contributions &amp; Grants</td>
<td>$937,919</td>
</tr>
<tr>
<td>Non-Cash Donations</td>
<td>$133,662</td>
</tr>
<tr>
<td>Tuition (net)</td>
<td>$85,966</td>
</tr>
<tr>
<td>Fifth Wind</td>
<td>$27,234</td>
</tr>
<tr>
<td>Housing, Bookstore</td>
<td>$84,507</td>
</tr>
<tr>
<td>Other</td>
<td>$55,605</td>
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<tr>
<td>Total Income</td>
<td>$1,324,893</td>
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</tbody>
</table>

Expenses

<table>
<thead>
<tr>
<th>Category</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Program</td>
<td>$803,092</td>
</tr>
<tr>
<td>Administrative</td>
<td>$214,317</td>
</tr>
<tr>
<td>Fundraising</td>
<td>$129,164</td>
</tr>
<tr>
<td>Total Expenses</td>
<td>$1,146,573</td>
</tr>
</tbody>
</table>

Change in Net Assets $178,320

Ways to Give

IBC has several funds that help accomplish its mission of graduating students debt-free:

1. General Fund—provides funds “where needed most”
2. Native Staff Development Fund—supplements the salaries and education costs of Native staff
3. Scholarship Fund—provides need-based scholarships to cover tuition costs
4. Expansion Fund—for purchasing and building new facilities
5. Staff Support—all full-time staff raise support for salary, ministry expense, etc.

Contact the school for further info. To give online go to https://www.indianbible.org/invest/
Invest in Training Native Christians… Even After Your Lifetime!

For those who wish to invest financially in the long-term work of IBC, know that you can continue your investment in training Native ministry leaders even beyond your lifetime through planned giving. Many planned giving opportunities provide donors with significant tax benefits. Consult your tax or financial advisor about which might be a great opportunity for you!

A Gift From Your Will or Trust
Through a will or trust you can leave assets to IBC either as a specific amount or as a percentage.

A Gift From Your IRA
If you are 70½ years old or older, you can take advantage of a simple way to give to IBC and receive tax benefits in return. You can give any amount up to $100,000 per year from your IRA directly to IBC without having to pay income taxes on the money. This popular gift option is known as a qualified charitable distribution (QCD) and is commonly called the IRA charitable rollover.

Beneficiary Designations
Naming IBC as either a partial or full beneficiary of one of your assets, such as your retirement plan or life insurance policy, is a convenient way to share your God-given resources while realizing significant tax savings. By naming IBC as either a partial or full beneficiary of a retirement plan or life insurance policy, you maintain complete control over the asset while living, but at the time of death the proceeds may avoid certain taxes as they pass to IBC. Ask your tax or financial planning adviser if either of these might be right for you.

Gifts of Stock
If you’re looking for a tax-smart way to share your blessings, consider a gift of stock. When you give appreciated stock that you’ve owned for more than one year, you can avoid capital gains tax and receive a charitable income tax deduction when you itemize.

If the Lord leads you to bless IBC through planned giving, please let us know! Additional information on planned giving opportunities is available from the IBC Business Office (though we strongly encourage seeking counsel from your tax or financial planning advisor). Please contact Emily Green at 928-774-3890 or egreen@indianbible.org.

2022 Christmas Wish List

Christmas Decorations ($750) to beautify campus every December.

Safeway gift cards (any denomination) to help new students with food costs until they get a job.

Air Conditioning for Student Lounge ($3000)—Our main gathering space gets too warm in the summer and early fall, and we are hoping to install AC in this building—particularly for large group gatherings.

New Fitness Equipment for New Fitness Center ($5000)—Grants should cover most costs of the new equipment needed for this new facility, but we anticipate needing about $5000 more.

There are two ways to help celebrate Christ’s advent by giving to IBC student needs:

1. Online: Go to www.indianbible.org/invest, click on the DONATE button. You may use either a PayPal account OR a debit/credit card. Use the dropdown menu to select Christmas Wishlist and in the "Write a note" field indicate which item you wish to help with.

2. Mail a check to: Indian Bible College, PO Box 30880, Flagstaff, AZ 86003. Please make checks payable to Indian Bible College and identify the item you wish to give to (in the event of duplicated items, IBC may redirect funds to cover the cost of other wish list items).