

Building Bridges of Love

...Following Jesus Together



**ANNUAL REPORT
2020**

AGENDA

Ebenezer Baptist Church Annual Meeting
October 28, 2020

1. Opening Remarks/Chairman Update – Trevor Thiessen
 - a. **Motion to approve the minutes from the May 2020 Congregational Meeting.**
2. Lead Pastor Update – Leyton Erickson
3. Ministry Updates
4. Reports
 - a. **Motion to accept the Annual Reports as presented.**
5. Auditor Report Approval – Diana Mark
 - a. **Motion to approve the Audited financial statements as presented in the Annual Report.**
 - b. **Motion to appoint the auditor as Buckberger, Baerg and Partners LLP for 2021.**
6. Building Project Update – Trevor Thiessen
7. Close in Prayer – Leyton Erickson
8. Motion to adjourn

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Ebenezer Church Board

Art Cooke
Nikita Ens
Myron Johnson
Ricky Lam
Diana Mark
Ivan Olfert
Arlen Olson
Patti Read
Scott Unger
Ruth Whelan
Trevor Thiessen--Chair

A. Lead Pastor

This is a year we will not soon forget.

I have been on staff with Ebenezer for 32 years, and without any doubt, this has been the most difficult and challenging of all those years.

It's not that it hasn't been a good year, because it has been. But all the ways we have naturally connected with our Ebenezer family have been taken away and all the ways we used to do ministry have ceased.

We've tried our best to adjust, to pivot, to re-imagine and re-tool. I'm proud of, and thankful for, our staff team. I see their hard work, their daily concern for the people under their care and their innovation to do ministry differently.

Have we done everything right? No. Have we even done the right things? Probably not. But it's always easier to see what could have been done better in hindsight, than it is to do everything right in real time. Having said that, we have done many things well and we've been able to seize some of the opportunities brought about by this crisis.

For example:

1. **We have established a strong online presence.** Whether it has been through our online weekend services, our daily devotionals, our weekly updates and announcements, or our youth and children ministries, we have re-tooled and established an EBC brand that will continue on past the pandemic.
2. **We have been innovative.** From the onset of the pandemic, we tried to re-imagine and reformat our weekend services because we recognized a broadcast audience is very different from a live audience. Our services are now available to the world and many people have tuned in. This has caused us to think differently about our online service. We chose an interview style versus a sermon. We brought in professionals and other guests, to speak to the questions of the day. We engaged our missionaries and other leaders. Did everyone like that change? Probably not, but many people did, and our viewing audience was strong.
3. **We have looked for opportunities rather than focusing on barriers.** Our posture from the very beginning was a posture of prayer. We strived to hear from God in this season and understand what He wanted us to learn and do.
4. **We have updated our website.** One of the blessings of this season is that we were able to hire a few summer workers who were able to help us complete outstanding projects. Our website was one of those projects and we have completely redone it. Why is this a big deal? Because a strong online presence is critical in this season and in this digital world.
5. **We have completed our building addition.** Our construction project was supposed to be the big news of 2020. We expected ministry disruption because of it. Pastor Chet and I did a

slow jam last fall and the recurring line was "Can you say DISRUPTION?" (Those words ended up being prophetic.) The good news is that our building is done. These extra spaces are going to be essential for us to do ministry in this new "socially distanced" world.

This past season has certainly had its challenges. Probably one of the biggest challenges was in the area of care and connection. We know people are feeling disconnected, isolated and alone. The truth is, we all are feeling this way, to some extent. And the longer we stay away from each other, the more likely this is going to happen. It's the natural drift in this season.

For those who have felt the church has let you down in this season, I am sorry. We may not have put all the systems in place that we should have, but it's not because we don't care. We truly care about our Ebenezer family and we are working at finding new and better ways to truly care for everyone.

I liken this season to the whole church family getting sick at the same time. It's been a challenge, both in the sheer volume of people to connect with in a meaningful way and navigating personal comfort zones and shifting government regulations to connect with everyone.

I would ask for two things in this season:

- 1) Patience and grace
- 2) Partnership and participation

We need to all work together. We need your support, your ideas and your participation so that our church family truly does feel loved and cared for.

For all of you who have continued to support EBC's ministries financially, thank you!

For all of you who have sent a word of encouragement to the staff team, thank you! You have no idea how important that is.

For all of you who have reached out to your friends at Ebenezer, thank you for being a family.

For all of you have reached out beyond your friendship groups and called others you know are alone, thank you for your ministry.

For all who have answered our calls to serve, thank you! In this season we need even more people to do so.

For all who have prayed for us and for our church, thank you. Prayer is essential. It is our lifeline.

For all who have been intentional about establishing a new rhythm for Sunday, thanks for your faithfulness.

With gratitude, love and prayers,

Pastor Leyton Erickson
Lead Pastor

B. Ebenezer Church Board

I hope you can reflect on this past year with some joy and excitement as to what God has done in your life. For myself, it was a challenging year, but as we talked about it, a few Sunday's ago, from adversity can come great growth and inspiration. That is how I would sum up this past year as Board Chair.

I cannot say enough about how our staff have adapted and shifted with the ever-changing rules of COVID to ensure that Ebenezer's ministries can go on. Under Pastor Leyton's leadership I think we were able to not only survive the pandemic, but we stretched and grew in many ways.

The staff reports will provide more details, but I am so encouraged by our Ebenezer COVID response. The number of people viewing some form of Ebenezer ministry on any given week were impressive. Also, your faithfulness to continue to give and support the church was such an encouragement to the Board and the staff. Thank you for your patience and your faithfulness.

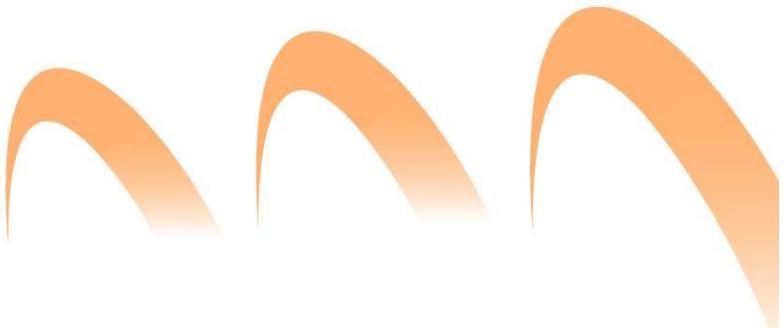
As one of our Board members put it, "we are family, and you stick with family even through the tough and unpleasant times". At the start of the year we had a building project in full swing and the challenge of working around that chaos. Well, working around the chaos did not seem so bad when we were forced to vacate the building. Thankfully, construction was deemed essential and we were able to complete the building project, not on time, but we were able to come in on budget. We are very grateful to Oxbow, Quorex, our staff, and all our subcontractors who worked within the new modified rules to complete our expansion despite some significant challenges. God showed his faithfulness to us throughout the process.

Many of the initiatives we intended to tackle as a Board were somewhat delayed due to COVID this year. However, we have started the process of tackling these now and hopefully we will continue to make progress on issues of governance as the year progresses.

Our church's finances are in a good position. Giving has been strong on both the general fund and capital project accounts. As a result, we have again received a clean audit on our financial statement. This is my last year on the Board and I want to express my appreciation to all of you who have faithfully prayed for me and passed along your words of encouragement over the past few years.

I have thoroughly enjoyed serving on the Board and want to especially thank Pastor Leyton for making it such an easy job to take on.

Trevor Thiessen
Board Chair



C. Partner Congregations

2020 Partner Congregation Report

Submitted by Pastor Leyton Erickson

Meadowgreen House For All Nations (HFAN)

This year has been a year of transition for HFAN with the retirement of Pastor Rick and Ruth Guenther. They have faithfully and sacrificially ministered to this community for 10 years as the HFAN pastoral couple and even longer in their role as NAIM missionaries. We have been blessed by their strong leadership and passionate vision. Thank you, Rick and Ruth.

We are also deeply grateful for the new leadership at HFAN. God, in his goodness, has brought us another wonderful couple with the same vision and passion for the Meadowgreen community. We are delighted to have Spencer & Karen Van Der Walt and their three wonderful sons join our pastoral team.

Their gifting, cross-cultural missionary experience, and ability to speak multiple languages has been a great asset for HFAN.

They began their role at HFAN just prior to the COVID crisis and have done a remarkable job adapting to these challenges.

Although some of their regular ministries were canceled, they continued to meet outside, in the park, throughout the summer. Please continue to pray for Spencer and Karen in their new role.

Intersection Community Church

This has been a challenging year for Intersection Community Church.

Every organization experiences growing pains and every organization must adapt to the changing needs and circumstances if they want to continue to grow. This has certainly been true of Intersection Community church.

In last year's report, I stated that Intersection Community Church was needing a new organizational structure to meet their growing needs as a church community. However, as I worked more closely with the church, it became apparent that there were additional challenges beyond simply a new organizational structure that were causing tension and dividing the church.

Unfortunately, these tensions continued to grow resulting in Pastor Vitaliy's resignation. This has been a difficult journey for everyone and we are actively working with all the groups involved to find a pathway forward.

The good news is that there is still a strong desire to have a Slavic Ministry, like Intersection, in Saskatoon and there is still a strong core of committed people wanting to see this ministry succeed.

Please pray for Pastor Leyton as he continues to guide this process.

Arabic Church of Saskatoon

This past February, Pastor Shadi officially joined Ebenezer's staff team. He has been a fantastic addition to our team and is a huge blessing to all.

His primary role is to lead the Arabic Church and reach out to the Arab speaking people in Saskatoon and beyond and he has certainly done this.

Pastor Shadi has been able to capitalize on the new opportunities to reach people online. His ministry has, literally, reached people around the globe through weekly Arabic prayer meetings, speaking/teaching opportunities and through his growing partnerships with other Arab ministries around the world.

All the while, he has continued to provide excellent leadership to the Saskatoon Arab Church throughout the COVID crisis.

Please continue to pray for Shadi. God is using him greatly!

Bhutanese Nepali Eternal Life Fellowship of Saskatoon

Pastor Ramesh Tamang and his church continue to grow in strength and numbers. For example, this past September 27, Pastor Ramesh baptized 6 people out at Blackstrap Lake and they have several more people to be baptized later in October.

During COVID, they have moved to meet via ZOOM. Although this was originally met with some resistance, it has been fully embraced and the people have remained closely connected.

They will begin to meet at Ebenezer, beginning on October 25, 2020.

Please pray for Pastor Ramesh. God is using him greatly in his community.

D. Community Life

**"God is our refuge and strength, an ever-present help in trouble.
Therefore, we will not fear, though the earth give way
and the mountains fall into the heart of the sea,
though its waters roar and foam
and the mountains quake with their surging." (Psalm 46:1 – 3)**

Well, another ministry year has gone by and it's really just been business as usual. Nothing new and things keep moving along...NOT!!!

To say the ministry year of 2019-2020 was an eventful one might just be a gross understatement. Some of the words we've used to describe this past year have been, chaos, unprecedented and uncertain. I certainly don't remember having experienced a year like this past one, and to be honest, I'm not sure I want to go through another year like it!

However, despite this incredible situation the world finds itself in, God is indeed our refuge and our strength. Our ever-present help in trouble. Even in the midst of chaos and disruption He is not only in control, He continues to reveal His grace and His goodness and while the circumstances of this year are unlike any we've ever had, God remains the same. What an amazing and wonderful God we serve!

Normally in this report I would review this past year and give an indication of where things are moving towards as we begin a new year. Obviously, this will be a bit different this year. When Covid first hit us in a significant way we were forced to do things differently. Some things we were looking to do in the future, but now had to be done in the present. Some things were unexpected and unplanned. For instance, when we decided to shut down our Sunday morning services back in mid-March we had to develop an online presence, recording music and messages so we could continue to, in some strange way, worship together and unite together around God and His Word. When ministry programs shut down, we were forced to find new ways to connect and to put things online. Working from home became the norm and for a season we had to learn how to video conference our meetings not just among staff but in our ministry teams and other contacts. Instead of meeting others over coffee or lunch we relied on video calls, and front step visits. And although we didn't have programming to be concerned about every staff-member ended up even busier as we adapted to, and honestly, often struggled to adjust to our new reality. And as mentioned, we had to make changes. Some that we wanted to make. Others not so much.

It's often in the times of chaos and disruption that God longs to speak to us. But just as we can be too focused on routine and busyness in "normal times", we can also be too focused on the disruption to realize that God just might be using disruption to get our attention. We think only of what we've lost in the disruption of our lives when there's also possible gain and opportunity. If you read my report last year, I shared some thoughts around the idea that we needed to rethink and reframe our understanding of church. During this time of disruption, I am personally convinced God is calling His children, followers of Jesus Christ, THE CHURCH, to rethink and reframe and if we do, I believe God has incredible blessings for us and through us. One question Pastor Leyton called staff and leadership to center on is, "What is God telling us?" and that's the question I'll leave with you as well. "What is God telling us?"

From our Sunday teaching we completed our series through Paul's letter to the Romans. I was tremendously challenged and blessed to go through it with our speaking team and it continues to challenge and speak to me today. Then we had an "EquipU" series where Pastor Leyton was able to bring in via video, guest speakers. Over the summer we were also able to engage several of our missionaries as we walked through various interactions and teachings of Jesus and to kick the fall season off, we had a series on the DNA of the church. The DNA series is particularly key as we move forward. As we head towards Christmas, we will take time to examine this incredible and perhaps profound statement by Jesus about himself. **"I am the way, the truth, and the life. No one comes to the Father except through me."** (**John 14:6**) Powerful words that need to shape us from the inside out. And of course, as things are not yet back to "normal" (will they ever be?), I also encourage you to engage fully in one of our three intentional community, discipleship, and missional strategies as we move forward.

What will 2021 hold? Well, after 2020 anything is possible! But let's trust, that as we grow in our commitment, love, and obedience to Christ, 2021 will indeed, be a year where anything is possible!

In Him and for His Kingdom,

Pastor Cal Fong
Community Life

E. Worship

2020 Worship Ministries Annual Report

Once again, it's been a privilege to help guide our church family into God's presence through our worship ministries in the last year. With our new Covid reality, it's made me even more grateful for our leaders and volunteers in our worship ministries, and with the adjustments to our building.

I want to give a special thank you to those that have helped with our online service, since going online in March. Chris Read, Ferencs Kovacs, Tracey Meyer, Jeff Bellows, Amanda Johnson, Dillon Ruchotzke, and Levi Wiebe all played key roles and spent extra time recording and getting the services online. Without them, there wouldn't have been a service for a very long time and the quality would not have been what it was. Now, our online service will be a part of us, likely forever.

I also want to thank our greeters, ushers, parking attendants, bus drivers, and those at the Info Desk that welcome our church family and help inform us from week to week; thank you for giving of your time and serving with excellence; thank you for smiling and being helpful. You all have made a difference in people's experience of encountering God as they joined our gatherings. Without you all, navigating our season of disruption with our building project, would have been a lot more unpleasant for everyone.

With the building project now finished (except for a few things), we look forward to using it to further God's kingdom. We would appreciate your consideration to volunteer and help us use this wonderful tool for ministry. Please contact me if you'd like to learn more.

Thank you.

Pastor Chet Ingram
Worship Ministries



F. Children

(Pastor Cal on behalf of Pastor Lynette)

Well, this is not Pastor Lynette rather this is Pastor Cal giving a short report on Children's Ministries (CM). Pastor Lynette is on a short leave this fall and so it is my privilege to share just a little bit about the goings-on in CM.

Pastor Lynette has been with us for about a year-and-a half now and in a short period of time and with a very steep learning curve has already established some of the key pieces for a solid foundation of Children's Ministry moving forward. She has built, and continues to build, strong relationships with the children and families and has implemented some new ideas.

Everything shifted once Covid-19 hit and Lynette shifted from regular weekly programming and ministry to online ministry. The production of an engaging and fun children's message for our kids and families became one of the key ways Lynette was able to stay in contact with our church family and to provide resources for them in their discipleship journey. Lynette also took time to personally contact, chat and engage with those families.

Over the summer months Pastor Lynette held a fantastic, online, weekly VBS program where families were able to watch online, engage the lessons with their families and others from their neighborhoods; do the crafts using the supplies they were given ahead of time; and take the Good News into their homes and neighborhoods. Each week, lessons were recorded along with fun and crazy activities and challenges as well as crafts. According to our registration, we had almost 50 families and over 100 kids involved! Awesome!!! Many thanks to our summer workers for their willingness to not only help but being willing to get crazy and even dirty so the kids could enjoy their summers!

As we've now moved into the fall, our Sunday morning CM currently consists of an online lesson, songs, and activity sheets or crafts that our children can do at home or, using a smartphone or tablet and headphones, participate during our Sunday morning worship services. Thanks to those who have served by preparing and recording lessons. Moving forward we are exploring ways in which we can re-engage a live, in-person CM on Sunday morning in a safe way. Look for information regarding that in the very near future.

A special note of thanks to Faith Biem, one of our summer workers, who served the EBC family primarily alongside Pastor Lynette in the CM area for the months of June – August. No one could have predicted the circumstances we have been in and Faith's arrival was incredibly needed. She served with energy, enthusiasm, and fun!

Please continue to pray for Pastor Lynette and the children's ministry in the coming weeks and months as we seek God for wisdom in discipling our children and families!

Pastor Cal (on behalf of Pastor Lynette)



G. Let It Shine Christian Preschool

From September to March 2020, I had the joy of teaching 36 students in three different Preschool classes. About one fifth of the children were from our church family and the rest from our community, and from other communities in and around Saskatoon.

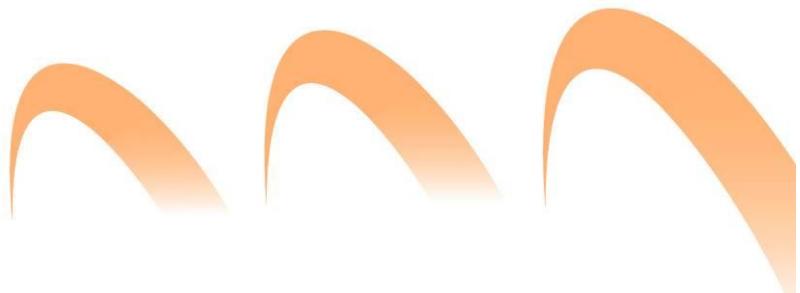
I followed a basic preschool curriculum while incorporating various themes each month. While Kindergarten readiness is always one of my main goals, I also wanted my students to know how much God loves each of them! This was the first time that some of these children heard about God. Many friendships were made within the classroom as well as between families outside of the classroom.

Parents helped in the classroom on a rotational basis and are a valuable asset to the effective functioning of the preschool program.

Due to COVID-19, all programs within Ebenezer Baptist Church were cancelled as of March 13th, 2020. This included the cancellation of all Preschool classes for the remainder of the 2020 school year. Following the closure, I connected with my students and families through emails, videos, and video calls. In June, I arranged an outdoor, distanced, Preschool drive-thru pick-up where families were able to pick-up their child's Preschool portfolio, Preschool certificate, a small gift, and have a farewell to our time together.

Due to the ongoing COVID-19 Pandemic, Let It Shine Preschool remains temporarily closed. It is my hope to resume Preschool operation in September 2021.

Jennifer Dalton
Preschool Teacher



H. Youth

Looking back on the 2019-2020 season of Ebenezer youth, I am thankful for the network of youth, parents and caring adults that have taken steps in following Jesus together.

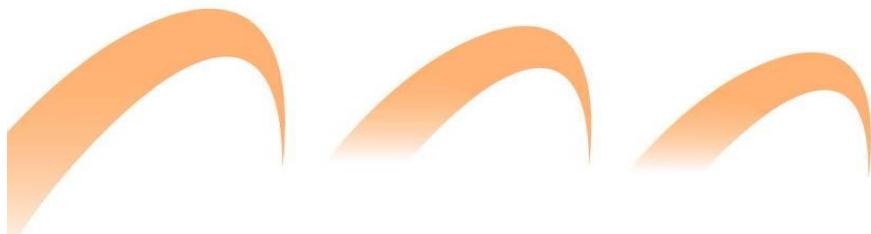
At the beginning of the year, we saw an increased number of caring young adult sponsors who were able to add energy and model a joyful and honest faith in Jesus. As we provided a safe and fun social space, our goal was always a meaningful connection in smaller groups, responding to biblical and relevant topics. This small group connection and process became a highlight for many leaders and youth. This momentum also proved valuable when we were restricted in March due to COVID-19. We moved into online small group zoom meetings, social media devotionals and socially distanced meetups. This small group element and connection proved to be invaluable for God's continued work in our group and a highlight of our year.

Another highlight was a weekend retreat to Youth Quake at Briercrest College. Our Ebenezer youth were able to be hosted in the dorms of former Ebenezer Youth who were growing in their faith as Briercrest students. This proved to be a valuable experience to process the high energy weekend of music, worship and learning. Many youth and leaders reported this as a needed time of encouragement and growth and one youth renewed their faith commitment and found regular mentorship in one of the youth sponsors.

We also continued to take steps together in loving our neighbours. We hosted the annual CNIB banquet for the visually impaired, did Christmas caroling in the hospital/Dube center, collected money and prayed for our sponsor child Cheryl.

As we regain our sense of what is possible and normal for the youth in 2020-2021 please pray for leadership, creativity and engagement from both families and leaders. Pray that we could continue to creatively fulfill our mission of following Jesus together.

Pastor Joel Povey
Youth Ministries



I. College & Career

Thank you again to our greater church body and board for recognizing the need to minister to our young adult demographic; not a lot of churches focus on this demographic, but we have seen spiritual fruit in many people as a result.

This last year, every one of our ministry team leaders had been discipled the previous year. They brought a maturity and commitment that was greatly appreciated. We also had 4 other discipleship groups meeting with a little over 20 people being discipled. Our discipleship groups continue to be a fruitful part of our college ministries.

Once Covid became a reality, we moved our Thursday gatherings online, and also had 3 other small groups start up online. I'm grateful for the leaders that jumped in to lead those groups, and for the impact they had on people's spiritual growth. As single college students, Covid created a lot of loneliness; so, we tried to text/call as many people as we could, as a leadership team, to make sure people were OK. Physically distanced walks became our reality, but were welcomed. Discipleship groups all moved online and became key support groups. We're thankful for the relationships that were already there, but just had to be adjusted. With that said, we had some new people join our other online small groups, which was great.

Unfortunately, this fall we weren't able to do our fall retreat, which is usually a huge 'win' for our group to do. In fact, we had many students that didn't return for school this fall because they're classes were all online. With that said, we've only seen our group diminish by about 25%, and those that are now meeting 'in person,' are glad to be present and connect with one another without a screen in front of them.

For this coming year, please pray for spiritual growth and obedience to God in our discipleship groups and our greater group. We need God's creativity in trying to connect with people and help them rely more on Jesus.

Thank you!

Pastor Chet Ingram & Tracey Meyer
College & Career Pastor & Director of Young Adult Ministries



J. Women's Ministry

Vision/Goals of Women`s Ministry at EBC:

- To strengthen and advance the discipling mission and vision of the church (becoming reproducing disciples of Jesus Christ – up, in out) among the women of Ebenezer
- To create a culture of authenticity in which women can be vulnerable and real
- To provide opportunities for women to connect and build relationships where encouragement, support, mentoring, nurturing and healing can happen
- To develop spiritual leaders (mentors/shepherds)

How we fulfill this vision may change from year to year, but this is the heart of what we desire for our women. Women's ministry is more than a program. It is helping women to become passionate followers of Jesus who reproduce passionate followers of Jesus.

Clearly, this past season has changed our activities and connections, however, this remains the vision of women's ministry.

What has become clear in this season is the need for the priesthood of all believers. We need more women (and men) who will see themselves as being their sister's (brother's) keeper and will reach out to other women (men) and check in to see how they are doing in life and in faith.

I am so grateful for the women who are doing this in our faith family. Not only is it necessary during this season, it is what God has called each of us to be to each other. So, thank you to those who have been caring sisters within the family this past season.

As some of our community life begins to resume, I will continue to see how I can help you connect in smaller discipleship groups.

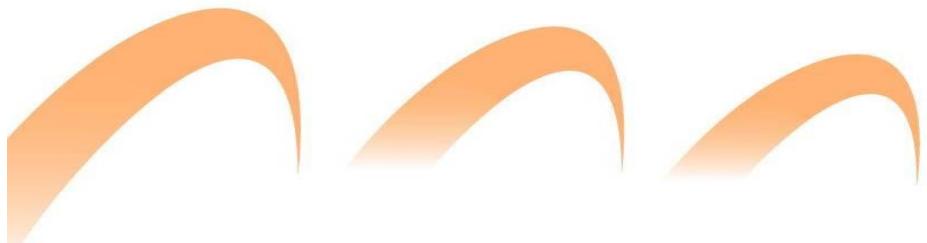
Currently we have 2 groups meeting at the church (Monday evenings and Tuesday mornings).

If you prefer to meet in a home, gather a few women together I would be happy to resource you and support you.

"Therefore I also,...do not cease to give thanks for you, making mention of you in my prayers."
Eph. 1:16

God bless,

Pastor Grace Sawatzky
Women's Ministries



K. Men's Ministry

Just like every other ministry the men's ministry suspended some of their program elements back in the spring. However, we are thankful that even with restrictions, men were able to meet together, encourage each other, and challenge each other. God has certainly continued to work amongst the men of Ebenezer, and we are very thankful.

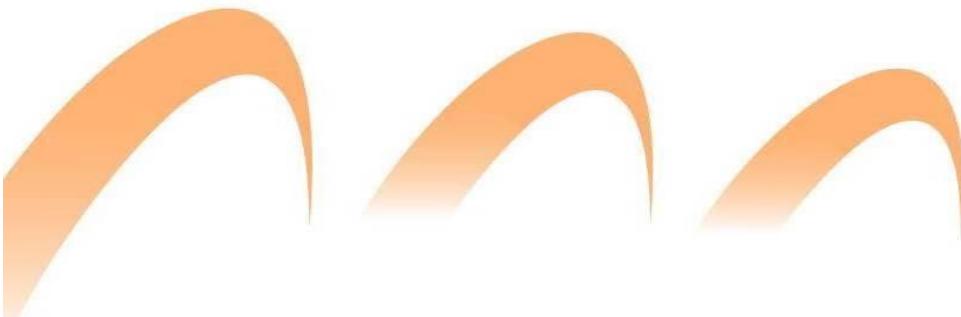
The Tuesday evening men's group continued to gather virtually for study and prayer setting up Zoom meetings so they could engage with each other. As the weather got warmer, they also had times where they would meet on people's driveways or in their garages, following health and government guidelines. Coffee and conversation were a regular part of the agenda and these men continue to grow in their walk with God and in their relationships with each one another.

The Monday men's breakfast group stopped meeting for breakfast of course, but several of the regular attenders set up "Happy Hour meetings" also via Zoom where a designated coordinator would Zoom call four or five others. Through this format some good relationships were built and some of those groups also began meeting together in person in a safe manner over the summer.

Several times over the past months, groups of men gathered together to serve others with their skills and abilities. General labor and helping a young mom move were just a couple of the service opportunities our men helped with. It was a joy to see men serving the church family and even the community together.

We have restarted our men's breakfast with a "Bring Your Own Breakfast" time on the first Saturday of the month at the church building Hospitality Center, 9:00am. If you'd to join us text "MBreakfast" to our church number or contact the office to register. Look forward to fully re-engaging and resuming our yearly events soon!

Pastor Cal Fong
Community Life



L. Adult Fellowship (50+)

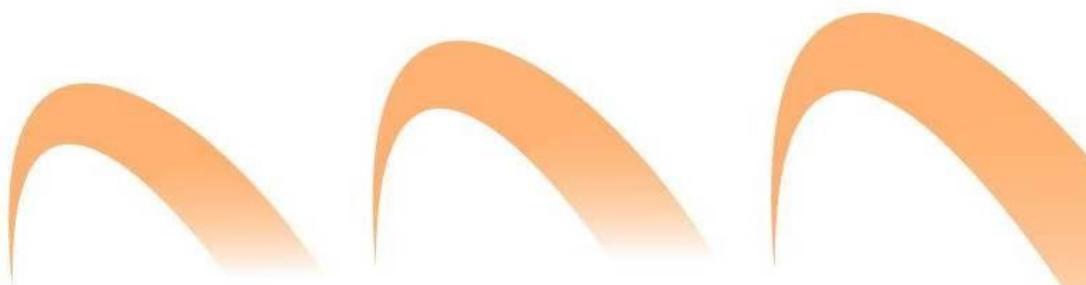
As with all the other ministry programs, the Adult Fellowship suspended their monthly fellowship gatherings in April and didn't hold any activities over the summer months. During this time of Covid it was recognized that the Adult Fellowship represents some of our most vulnerable – vulnerable in many ways and with the varying levels of technology available to them weren't always able to stay connected or engaged with the larger Ebenezer family. These past several months have exposed several deficiencies in our systems including contacting and care. As we move forward, we will do our best to address these two key areas.

During the months we've been apart there have been significant health issues and some of our members have also passed away. Pray for our group as there is already much uncertainty during this stage of life. However, we are also aware that some have been able to make and forge new relationships with others to encourage and support one another. We trust this will continue.

As things have begun to slowly open up, the Adult Fellowship has restarted its monthly fellowship times. We will meet on the first Sunday of each month for November and December with a Bring Your Own Lunch (and beverages!) fellowship time after the second service in the Hospitality Center (begin approximately 12:00pm). Sign up by texting "Adult" to the church phone number or by calling the church office. As things progress, we will evaluate and make changes as we are able.

Submitted by

Pastor Cal Fong
Community Life



M. Library

To date, a Librarian has not been appointed.

We have had a number of books donated again this year, which has helped in placing new-to-us items on the shelves and are grateful for those who remember us when culling their personal libraries. A small number of new items were purchased. We welcome suggestions for additions to our materials, especially the fiction and children's sections, as there are so many new authors it is difficult to keep up with what is a good or appropriate addition to our shelves.

Most resources for study are now in one place in the Resource Library (across from the kitchen) with the exception of a row of study materials that are still in the main library. Any small groups looking for study materials, or anyone wishing to find some items for personal study are welcome to utilize this resource.

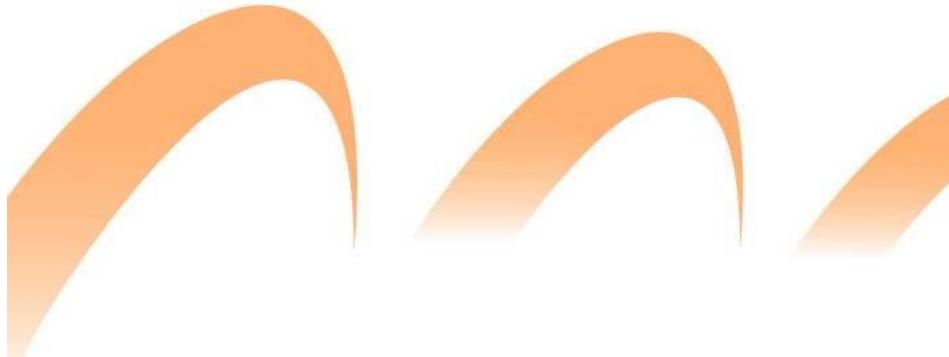
We continue to notice a decline in the use of the library; however, the Children's Section is still well used and there are a number of "regulars" who love to borrow items.

A big thank you goes out to the dedicated workers: Bev Chatfield, Debbie Conrad, Holly Flett, Sue Thiessen, Loreen Symon, Lorene Penner and Felicia Ruchotzke. A thank you also goes out to Carol Klassen who does behind-the-scenes processing, readying the items for the shelves as well as to Lorene Penner who did a deep clean in the library after construction was completed on the building.

We will let you know when it is safe to re-open the library.

Respectfully submitted,

Darla Hamm
Administrative Assistant



N. Operations - 2020

"Operations" describes the ministry of so many of us with practical skills and the gifts of service, helps, hospitality, mercy, giving and administration – coupled with a heart to serve.

We are involved primarily behind the scenes to help our family function effectively and reach out to impact the community around us. Your service and ministry might not be in ongoing roles, but you play an important part in developing community and in the intentional building of bridges of love into the community around us. Life in Christ together is exciting!

We (the Church) continue to function in our ministries and callings – in spite of Covid. For 7 months we have not been able to do together as community those things that have been part of our rhythm of life as Ebenezer.

As we begin to gather again, it is a delight to see you folk and worship together. And with our gathering, people are having opportunity to serve the Ebenezer family.

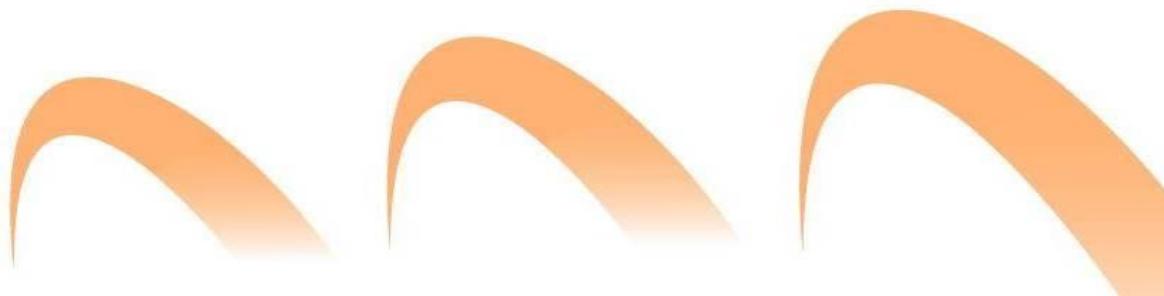
Thank you for continuing to allow God's love to shine through you to the community around you every day – in spite of Covid. To God be the glory forever!

In closing, my annual reminder to us of Christ's words to His followers:

**"... I am giving you a new commandment: Love each other.
Just as I have loved you, you should love each other.
Your love for one another will prove to the world that you are my disciples."**

John 13: 34 & 35

Bryan Conrad
Community Operations.



0. Small Groups & Mission

Early this year someone jokingly said to me, "This is the year of the optometrist....20-20... as in vision!" I laughed and tucked that one away into my latest volume of 'Dad jokes'. Unfortunately for most this year has brought stress and difficulty, not laughter. Despite the challenges God has been faithful, encouraging, providing, and giving grace where it has been needed.

Small Groups

When you think of small group ministry, most automatically envision people gathering in homes. But how can that be done with physical distancing and limitations on the number of people in your bubble? I am so thankful for the resilience of the majority of our small group leaders who found creative ways to stay connected despite the challenges of this time. Many of our groups connected on Zoom, through email, and apps. When weather allowed, some groups met in parks, backyards and even garages. Thank you so much to those leaders who continued to encourage and support their people despite the times.

As we move into fall of 2020 our vision for small groups has been unaffected by the pandemic. Our desire is to continue to press toward disciple making by focusing up, in and out; the basics of discipleship. The Great Commandment, "**UP**" (Mt 22:37-40) calls us to build deep upward connection with the Father. The Great Example, "**IN**" (Acts 2:42-47) calls us to develop strong inward relationships with other believers. The Great Commission, "**OUT**" (Mt 28:18-20) pushes us outside the walls of our church. This vision aligns with that of our Home Hubs and Family Discipleship groups. Our desire for small groups is that they also would intentionally engage with EBC's messages, in order to stay connected with the larger church direction.

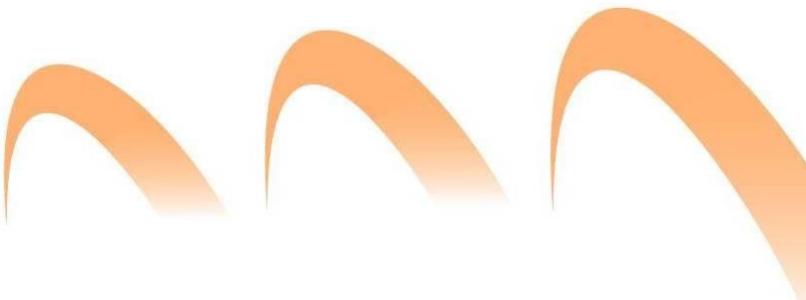
Missions

Like us, all our missionaries have been affected by the pandemic. Many have had to adjust furlough plans; everyone has had to adjust ministry strategies. Despite obvious challenges, I am happy to report that ministry has continued to move forward for all our missionaries. Again, like us, nearly all have moved their ministries to an on-line format of some sort. I have especially appreciated the willingness of many of our missionaries to engage in our summer sermon series. It was fantastic to get to know better those who shared and understand their ministries more fully.

Thank you for the opportunity to serve.

Pastor Kelly Wiebe

Pastor of Connection and Mission



P. Care Ministry

Every Christian is a part of Christ's spiritual body. Just as every part of the human body is important and divinely appointed, so *every* Christian is divinely gifted to serve as part of Christ's body – **the hands and heart of Jesus.**

Perhaps more than ever before, we have needed the body of Christ to exercise their call to be the hands and heart of Jesus. I fully appreciate that many people have not been cared for in the way they may have needed in this past year. Part of that is due to Covid restrictions – that has been our reality. Could we have done better with making phone calls or sending emails? Without a doubt. I will be the first to raise my hand in saying that I didn't make enough phone calls. I ask your forgiveness for not being as diligent in this as I should have been.

We could let our failures discourage us from doing better in the days ahead, or we can have a new beginning. There are so many in our faith family that need to have someone connect with them to say, how are you doing and how can I pray for you. You can be a huge part of that care. Can I encourage you to make a new beginning, with me, to be the hands and heart of Jesus as we move ahead into this next season? Pick up your phone, send a text or email someone you haven't seen for awhile, and let them know they are not forgotten.

"If a brother or sister is naked and destitute of daily food, and one of you says to them, 'depart in peace, be warmed and filled', but you do not give them the things which are needed (for the body), what does it profit? Thus also, faith by itself, if it is does not have works, is dead."

James 2:15,16

Pastor Grace Sawatzky
Pastor Kelly Wiebe
Care Ministry

Q. Marriage Ministry

We have enjoyed serving alongside our team to make the ministry of Marriage Builders a reality. Each member of the team brings their unique abilities and spiritual gifts to the work of encouraging couples in their marriage journey. Thanks to Vic & Darla, Murray & Jane, Trevor & Shawna, Henry & Carolyn, Homer & Irma, Dave & Carol, Steve & Karen and Arnie & Brenda for your commitment to and love for people. Thanks also to Pastor Cal for your support and encouragement along the way.

Last January we hosted our annual Marriage Seminar - The Art of Marriage. Bev and I were introduced to a newlywed couple (J&H) through some mutual friends. This couple did not have any premarital counselling before their wedding and told us they found the seminar to be just what they needed in their relationship. Thank you Lord for arranging this and other meaningful connections! Fifteen couples attended the seminar over a period of six weeks .

In February 2020, our team participated in Prepare & Enrich Training led by Carol Epp. The purpose of this was to better equip us in our ministry to couples.

The COVID pandemic slowed the work of Marriage Builders over the past several months but the important and quiet work of building into the lives of 4 couples continues by members of the Marriage Builders Team.

We are diligently moving ahead into 2021 and look forward to what God has next for us in the future.

Gratefully submitted,
Andrew & Bev Geldart



R. Membership

Membership as of May 1, 2019	416
Members received	12
Total members received	428
Members Deleted/Transferred	0
Members Deceased	2
Total members deleted	2
Membership as of Apr. 30, 2020	426

Detail of Membership Changes

Received

Anna Schroeder
Paul Martens
Karen Martens
Thomas McDonald
Katie McDonald
Derek Siemens
Camille Siemens
Michelle Hunter
Anders Hunter
Cynthia Nelson
Kevin Nelson

Deleted/Transferred

Deceased

Marie Trimble
Sherrille Memory

S. Ebenezer Giving Comparison – 2018 and 2019 (Calendar Years)

Donation Amount	No. of Donors	% of Donors	2018		2019			
			Amount Given	% of Total Amount	No. of Donors	% of Donors	Amount Given	% of Total Amount
\$0.01 - \$50	79	13.2	\$2,400.25	0.1	81	12.2	\$2,211.75	.08
\$50.01 – \$100	74	12.4	\$6,748.50	0.4	57	8.58	\$5,000.85	.18
\$100.01 – \$200	61	10.2	\$10,617.00	0.6	47	7.08	\$8,039.00	.29
\$200.01 – \$500	60	10.1	\$20,652.90	1.1	89	13.4	\$33,476.64	1.21
\$500.01 – \$1,000	50	8.4	\$38,182.38	2.0	66	9.94	\$51,815.91	1.87
\$1001.01 – \$5,000	159	26.6	\$405,313.14	21.6	188	28.31	\$458,745.55	16.52
\$5001.01 – \$10,000	63	10.6	\$445,370.00	23.7	76	11.45	\$537,535.01	19.35
\$10,000.01>	51	8.5	\$951,193.61	50.6	60	9.04	\$1,680,191.41	60.50
Total	597	100%	\$1,880,477.78	100%	664	100%	2,777,016.12	100%

Average Yearly Giving Per Giving Unit: \$3,149.88 Average Yearly Giving Per Giving Unit: \$4,182.25

T. Audited Financial Statements

bbllp.ca

EBENEZER BAPTIST CHURCH INC.

FINANCIAL STATEMENTS

APRIL 30, 2020





INDEPENDENT AUDITOR'S REPORT

To the Members of Ebenezer Baptist Church Inc.

Qualified Opinion

We have audited the financial statements of Ebenezer Baptist Church Inc., which comprise the statement of financial position as at April 30, 2020, and the statement of operations, statement of changes in fund balances and statement of cash flows for the year then ended, and notes to the financial statements, including a summary of significant accounting policies.

In our opinion, except for the possible effects of the matter described in the Basis for Qualified Opinion section of our report, the accompanying financial statements present fairly, in all material respects, the financial position of the organization as at April 30, 2020, and its financial performance and its cash flows for the year then ended in accordance with Canadian accounting standards for not-for-profit organizations.

Basis for Qualified Opinion

In common with many not-for-profit organizations, Ebenezer Baptist Church Inc. derives a material amount of revenue from tithes and offerings, the completeness of which is not susceptible to satisfactory audit verification. Accordingly, verification of these revenues was limited to the amounts recorded in the records of the Ebenezer Baptist Church Inc. Therefore, we were not able to determine whether any adjustments might be necessary to revenues, excess of revenues over expenses, and cash flows from operations for the years ended April 30, 2020 and 2019, current assets as at April 30, 2020 and 2019, and fund balances as at May 1 and April 30 for both the 2020 and 2019 years. Our audit opinion on the financial statements for the year ended April 30, 2020 was modified accordingly because of the possible effects of this limitation in scope.

We conducted our audit in accordance with Canadian generally accepted auditing standards. Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our qualified audit opinion.

Responsibilities of Management and Those Charged with Governance for the Financial Statements

Management is responsible for the preparation and fair presentation of the financial statements in accordance with Canadian accounting standards for not-for-profit organizations, and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is responsible for assessing the organization's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the organization or to cease operations, or has no realistic alternative but to do so.

INDEPENDENT AUDITOR'S REPORT (continued)

Those charged with governance are responsible for overseeing the organization's financial reporting process.

Auditor's Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with Canadian generally accepted auditing standards will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements. As part of an audit in accordance with Canadian generally accepted auditing standards, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- ♦ Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- ♦ Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the organization's internal control.
- ♦ Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- ♦ Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the organization's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the organization to cease to continue as a going concern.
- ♦ Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

SASKATOON, SASKATCHEWAN

September 2, 2020

Bachberger Baerg & Partners LLP

Chartered Professional Accountants

EBENEZER BAPTIST CHURCH INC.

STATEMENT OF FINANCIAL POSITION

APRIL 30, 2020

	General Fund	Missions Fund	Benevolent Fund	Internally Restricted Fund	Total 2020	Total 2019
	<u>ASSETS</u>					
Current assets						
Cash	\$ 86,074	\$ -	\$ -	\$ 76,665	\$ 162,739	\$ 1,036,428
Accounts receivable and pledges receivable (Note 3)	\$ 113,661	\$ -	\$ -	\$ 682,167	\$ 795,828	\$ 772,554
Prepaid expenses	17,902	-	-	-	17,902	14,194
Due from General Fund	-	27,905	42,799	-	-	-
Due from Internally Restricted Fund	52,173	-	-	-	-	-
Capital assets (Note 4)	269,810	<u>27,905</u>	<u>42,799</u>	<u>758,832</u>	<u>976,469</u>	<u>1,823,176</u>
	<u>\$ 269,810</u>	<u>\$ 27,905</u>	<u>\$ 42,799</u>	<u>\$ 3,623,803</u>	<u>\$ 3,623,803</u>	<u>\$ 1,581,086</u>
				<u>\$ 4,382,635</u>	<u>\$ 4,600,272</u>	<u>\$ 3,404,262</u>
Current liabilities						
Accounts payable and accrued liabilities						
Deposits	\$ 62,903	\$ -	\$ -	\$ 369,545	\$ 432,448	\$ 54,316
Due to Missions Fund	1,290	-	-	-	1,290	3,080
Due to Benevolent Fund	27,905	-	-	-	-	-
Due to General Fund	42,799	-	-	-	-	-
Current portion of long-term debt	-	-	-	52,173	-	-
Commitment (Note 3)	134,897	-	-	<u>42,799</u>	<u>42,799</u>	<u>87,651</u>
	<u>\$ 134,897</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ 42,799</u>	<u>\$ 433,738</u>	<u>\$ 145,047</u>
FUND BALANCES						
Externally restricted	-	27,905	42,799	-	70,704	60,090
Internally restricted	-	-	-	3,960,917	3,960,917	3,094,884
Unrestricted	134,913	<u>-</u>	<u>-</u>	<u>-</u>	<u>134,913</u>	<u>104,321</u>
	<u>134,913</u>	<u>27,905</u>	<u>42,799</u>	<u>3,960,917</u>	<u>4,166,534</u>	<u>3,259,215</u>
	<u>\$ 269,810</u>	<u>\$ 27,905</u>	<u>\$ 42,799</u>	<u>\$ 4,382,635</u>	<u>\$ 4,600,272</u>	<u>\$ 3,404,262</u>

See accompanying notes

Approved on behalf of the board
James Wren
 Director

James Wren
 Director

BUCKBERGER BAERG & PARTNERS LLP

EBENEZER BAPTIST CHURCH INC.

STATEMENT OF OPERATIONS

YEAR ENDED APRIL 30, 2020

	General Fund	Missions Fund	Benevolent Fund	Internally Restricted Fund	Total 2020	Total 2019
Revenues						
Tithes and offerings (Note 3)	\$ 1,395,609	\$ 892	\$ 62,391	\$ 989,454	\$ 2,448,346	\$ 3,121,886
Ministry revenue	65,975	-	-	-	65,975	87,733
Government assistance (Note 8)	74,776	-	-	-	74,776	-
Other revenue	9,511	-	-	14,138	23,650	18,176
	<u>1,545,871</u>	<u>892</u>	<u>62,391</u>	<u>1,003,592</u>	<u>2,612,747</u>	<u>3,227,795</u>
Expenses						
Advertising and promotion	5,576	-	-	-	5,576	4,960
Amortization	-	-	-	-	104,853	104,329
Bad debt	-	-	-	-	-	240
Christian education	88,690	-	-	-	88,690	107,831
Counselling and benevolent activities	198	129	51,053	-	51,380	55,565
Interest and bank charges	15,252	-	-	-	15,252	15,424
Interest on long-term debt	-	-	-	2,090	2,090	4,051
Missions - Outreach	127,789	606	-	-	128,395	123,486
Occupancy costs	217,959	-	-	450	218,410	206,479
Office	83,360	87	-	2,099	85,546	109,530
Professional fees	20,722	-	-	-	20,722	20,368
Salaries and related benefits (Note 6)	942,971	-	-	-	942,971	881,305
Special events	-	-	-	27,987	27,987	27,088
Travel and automotive	12,762	794	-	-	13,556	45,784
	<u>1,515,279</u>	<u>\$ 30,592</u>	<u>\$ (724)</u>	<u>\$ 11,338</u>	<u>\$ 137,479</u>	<u>\$ 1,706,440</u>
Excess (deficiency) of revenues over expenses	\$ 30,592				\$ 866,113	\$ 907,319
						\$ 1,521,355

See accompanying notes

EBENEZER BAPTIST CHURCH INC.

STATEMENT OF CHANGES IN FUND BALANCES

YEAR ENDED APRIL 30, 2020

	General Fund	Missions Fund	Benevolent Fund	Internally Restricted Fund	Total 2020	Total 2019
Balance, beginning of year	\$ 104,321	\$ 28,629	\$ 31,461	\$ 3,094,804	\$ 3,259,215	\$ 1,737,860
Excess (deficiency) of revenues over expenses	<u>30,592</u>	<u>(724)</u>	<u>11,338</u>	<u>866,113</u>	<u>907,319</u>	<u>1,521,355</u>
Balance, end of year	<u>\$ 134,913</u>	<u>\$ 27,905</u>	<u>\$ 42,799</u>	<u>\$ 3,960,917</u>	<u>\$ 4,166,534</u>	<u>\$ 3,259,215</u>

See accompanying notes

EBENEZER BAPTIST CHURCH INC.

STATEMENT OF CASH FLOWS

YEAR ENDED APRIL 30, 2020

	<u>2020</u>	<u>2019</u>
Cash flows from operating activities		
Excess of revenues over expenses	\$ 907,319	\$ 1,521,355
Adjustments for		
Amortization	<u>104,853</u>	<u>104,329</u>
	<u>1,012,172</u>	<u>1,625,684</u>
Change in non-cash working capital items		
Accounts receivable and pledges receivable	(34,832)	(766,718)
Prepaid expenses	(3,708)	2,420
Accounts payable and accrued liabilities	8,586	24
Deposits	<u>(1,790)</u>	<u>1,740</u>
	<u>980,428</u>	<u>863,150</u>
Cash flows (used in) from investing activities		
Purchase of capital assets	(2,147,570)	(35,992)
Accounts payable and accrued liabilities	369,546	-
Redemption of short-term investments	<u>-</u>	<u>152,397</u>
	<u>(1,778,024)</u>	<u>116,405</u>
Cash flows used in financing activity		
Repayment of long-term debt	<u>(87,651)</u>	<u>(8,319)</u>
Net (decrease) increase in cash during the year	<u>(873,689)</u>	<u>971,236</u>
Cash, beginning of year	<u>1,036,428</u>	<u>65,192</u>
Cash, end of year	<u>\$ 162,739</u>	<u>\$ 1,036,428</u>
Cash consists of:		
General Fund cash	\$ 86,074	\$ 100,145
Internally Restricted Fund cash	<u>76,665</u>	<u>936,283</u>
	<u>\$ 162,739</u>	<u>\$ 1,036,428</u>

See accompanying notes

EBENEZER BAPTIST CHURCH INC.

NOTES TO THE FINANCIAL STATEMENTS

APRIL 30, 2020

1. Nature of operations

Ebenezer Baptist Church Inc. (the "organization") was incorporated on June 12, 1958 in the province of Saskatchewan. The organization is dedicated to providing religious services to its members and the community. As a registered charity under the Income Tax Act, the organization is exempt from income taxes and may issue receipts for charitable organizations.

2. Significant accounting policies

These financial statements are prepared in accordance with Canadian accounting standards for not-for-profit organizations. The significant policies are detailed as follows:

Fund accounting

The General Fund reflects the receipts of tithes and offerings, plus expenses associated with the primary offerings of the church. The church also operates various programs in support of its mission statement and core values. Revenues and expenses from these programs are reflected in the General Fund.

The Mission Fund reflects the receipt of contributions to undertake mission trips and projects that are undertaken by the various groups.

The Benevolent Fund reflects the receipt of contributions to be used for benevolent purposes.

The Internally Restricted Fund reflects the amounts that the organization has restricted for certain purposes and includes those used to fund capital asset purchases.

Capital assets

Capital assets are recorded at cost, less accumulated amortization. The organization provides for amortization using the straight-line method at rates designed to amortize the cost of the capital assets over their estimated useful lives. The annual amortization rates are as follows:

Buildings	25 years
Computer equipment	3 years
Equipment	10 years
Paving	25 years
Vehicles	10 years

Impairment of long-lived assets

Long-lived assets, which comprise capital assets subject to amortization, are tested for impairment whenever events or changes in circumstances indicate that the carrying amount of the assets may not be recoverable. Recoverability is assessed by comparing the carrying amount to the projected undiscounted future net cash flows the long-lived assets are expected to generate through their direct use and eventual disposition. When a test for impairment indicates that the carrying amount of an asset is not recoverable, an impairment loss is recognized to the extent carrying value exceeds its fair value.

EBENEZER BAPTIST CHURCH INC.

NOTES TO THE FINANCIAL STATEMENTS

APRIL 30, 2020

2. Significant accounting policies (continued)

Revenue recognition

The organization follows the restricted fund method whereby, externally restricted contributions are recognized in the fund corresponding to the purpose for which they were contributed. Unrestricted contributions are recognized as revenue in the General Fund. Contributions, tithes and offerings, ministry revenue, and grant revenue are recognized as revenue when received or receivable, if the amount received has been committed, can be reasonably estimated, and collection is reasonably assured.

Pledges are recognized when a pledge form is completed, the amount to be received can be reasonably estimated, and ultimate collection is reasonably assured.

All other revenues are recognized as goods are provided and services are performed.

Contributed services

The organization would not be able to carry out its activities without the services of the many volunteers who donate a considerable number of hours. Due to the difficulty of determining their fair value, contributed services are not recognized in these financial statements.

Financial instruments

The organization initially records a financial instrument at its fair value, except for a related party transaction, which is recorded at the carrying or exchange amount depending on the circumstances.

Transaction costs are recognized in net income in the period incurred. However, transaction costs associated with financial instruments carried at cost or amortized cost are recorded as adjustments to the initial fair value recognized and amortized over the expected life of the instrument.

Financial assets and financial liabilities subsequently measured at amortized cost include cash, accounts receivable and pledges receivable, and accounts payable and accrued liabilities.

When there is an indication of impairment and such impairment is determined to have occurred, the carrying amount of financial assets measured at amortized cost is reduced to the greater of the discounted future cash flows expected, the proceeds that could be realized from the sale of the financial asset, or the amount that could be realized by exercising the right to any collateral held to secure repayment of the asset. Such impairments can be subsequently reversed to the extent that the improvement can be related to an event occurring after the impairment was recognized.

Use of estimates

The preparation of financial statements in conformity with Canadian accounting standards for not-for-profit organizations requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities at the date of the financial statements and the reported amounts of revenues and expenses during the reporting period. By their nature, these estimates are subject to measurement uncertainty. The effect of changes in such estimates on the financial statements in future periods could be significant. Accounts specifically affected by estimates in these financial statements are capital assets, as it relates to the estimate of their useful lives and recoverability of pledges receivable.

BUCKBERGER BAERG & PARTNERS LLP

EBENEZER BAPTIST CHURCH INC.

NOTES TO THE FINANCIAL STATEMENTS

APRIL 30, 2020

3. Ebenezer Baptist Church Expansion Project

During the 2019 fiscal year, the organization agreed to undertake the Ebenezer Baptist Church Expansion Project (the "Expansion Project"), which would see the addition and renovation of the current building through April 30, 2022. The total estimated cost of the Expansion Project is \$3,700,000, which is to be financed through a combination of pledges and construction financing.

The capital fundraising campaign that was started in the 2019 year to assist with the Expansion Project generated pledges and donations of \$3,283,440, which are expected to be received by December 31, 2021. During the year ended April 30, 2020, pledges and donations of \$989,453 (2019 - \$1,630,489) were recorded as tithes and offerings in the Internally Restricted Fund, of which \$682,167 (2019 - \$763,736) is included in pledges receivable at year end. The pledges receivable represent the amounts that are expected to be collected in the year ended April 30, 2021.

Construction financing includes access to financing from TCU Financial Group up to a maximum of \$2,000,000, and an additional line of credit for \$100,000 both bearing interest at prime (April 30, 2020 - 2.45%) plus 1%. As at year end no amounts had been drawn on these facilities.

As at April 30, 2020, the organization has incurred expenditures relating to the Expansion Project totaling \$2,164,942 (2019 - \$32,677), which are recorded as buildings under construction (Note 4).

4. Capital assets

		2020	2019
	Cost	Accumulated amortization	Net book value
Buildings	\$ 1,953,472	\$ 1,078,338	\$ 875,134
Building under construction	2,164,942	-	2,164,942
Computer equipment	29,676	29,676	-
Equipment	163,626	115,927	47,699
Paving	367,959	191,165	176,794
Vehicles	10,246	1,024	9,222
	4,689,921	1,416,130	3,273,791
Land	350,012	-	350,012
	<u>\$ 5,039,933</u>	<u>\$ 1,416,130</u>	<u>\$ 3,623,803</u>
			<u>\$ 1,581,086</u>

At year end, no amortization was taken on the buildings under construction as the asset was not available for use.

EBENEZER BAPTIST CHURCH INC.

NOTES TO THE FINANCIAL STATEMENTS

APRIL 30, 2020

5. Line of credit

The organization has a line of credit available with the Royal Bank of Canada ("RBC") with an authorized upper limit of \$50,000, bearing interest at the bank prime plus 1%, secured by a general security agreement. The RBC prime rate was 2.45% as of April 30, 2020. At April 30, 2020, no amount was outstanding on the line of credit.

Included in the credit facility is a VISA Business facility authorized to a maximum of \$40,000.

6. Pension plan

The organization's employees participate in the retirement plan of the Canadian Council of Christian Charities, which is a multi-employer defined contribution plan. The organization's financial obligation to the plan is limited to making required payments for a specified percentage of employees salaries for current services. The pension expense for the year was \$48,467 (2019 - \$47,235).

7. Lease commitments

The organization has entered into various operating leases for equipment, as well as a rental agreement for the Meadowgreen building. Future minimum lease payments under the operating leases are as follows:

	<u>Building lease</u>	<u>Occupancy</u>	<u>Equipment lease</u>
2021	\$ 33,008	\$ 14,441	\$ 4,339
2022	22,005	9,627	4,339

8. Government assistance

During the year ended April 30, 2020, the organization received a temporary subsidy for salaries and wages from the Canada Emergency Wage Subsidy totaling. Subsequent to year end, the organization applied for a further wage subsidy through the Canada Emergency Wage Subsidy program. The total amount of government assistance has been recorded as revenue in the statement of operations and \$58,107 of this subsidy been included in accounts receivable at year end.

EBENEZER BAPTIST CHURCH INC.

NOTES TO THE FINANCIAL STATEMENTS

APRIL 30, 2020

9. Financial instruments

Credit risk

Credit risk is the risk that one party to a financial instrument will cause a financial loss for the other party by failing to discharge a liability. The organization's main credit risk relates to its accounts receivable and pledges receivable.

Interest rate risk

Interest rate risk is the risk that the fair value or future cash flows of a financial instrument will fluctuate due to changes in interest rates. The organization is exposed to interest rate risk on its fixed and floating interest rate financial instruments. Fixed interest instruments, which includes the fixed rate long-term debt, subjects the organization to fair value risk, since the fair value fluctuates based on changes in the market interest rates. Floating rate instruments, which includes the line of credit and construction financing, subjects the organization to a cash flow risk based on changes in the prime interest rates.

Liquidity risk

Liquidity risk is the risk that the organization cannot repay its obligations when they become due to its creditors. The organization reduces its exposure to liquidity risk by ensuring that it documents when authorized payments become due, maintains an adequate line of credit to repay trade creditors and repays long-term debt interest and principal as they become due.

10. Significant event

During the year, COVID-19 (coronavirus) was declared a pandemic by the World Health Organization. This has resulted in significant economic uncertainty. The organization has undertaken the following activities in relation to the COVID-19 pandemic: closing the office to the public, hosting online services, collecting online donations, and working from home arrangements for those able to do so.

At this time, it is unknown the extent of the impact the COVID-19 outbreak may have on the organization, as this will depend on future developments that are highly uncertain and that cannot be predicted with confidence.

11. Subsequent events

Subsequent to year end, the organization incurred \$744,400 of expenditures relating to the Expansion Project and collected \$221,699 of the pledges receivable that were recorded at April 30, 2020.

U.

Minutes from Past Meetings

Ebenezer Baptist Church Annual General Meeting Minutes Wednesday, October 30, 2019

Opening Remarks/Chairman Update – Trevor Thiessen

- Agenda overview
- Motion: to approve the minutes from the April 2019 Congregational Meeting
 - o Moved – Ivan Olfert. 2nd Scott Unger. Carried.

Lead Pastor Devotional and Prayer – Leyton Erickson

- Expansion – ministry and building project
 - o Expand our Love
 - 1 John 4:11-13; 1 Thes. 4:9-10
 - o Expand our Work Force
 - Eph 4:15-16
 - o Expand our Prayer Force
 - Eph 6:18; Mark 9:28-29

Ministry Reports

- Updates and prayer requests (see AGM printed report)
- Motion: to accept the Annual Reports as presented
 - o Moved – Anjali Sethi. 2nd Rick Guenther. Carried.

Auditor Report Approval – Diana Mark

- Motion: to approve the Audited financial statements as presented in the Annual Report
 - o Moved – Nikita Ens. 2nd Emily Ermel. Carried.
- Motion: to appoint the auditor as Buckberger, Baerg and Partners LLP 2020
 - o Moved – Ricky Lam. 2nd Grace Sawatzky. Carried.

Building Project Update – Trevor Thiessen

- Goal is to be moved in by end of summer 2020
- Budget, expenditures, and donations to date

Update on Building for House For All Nations

- Original purchase option was not accepted by owner
- Current HFAN lease has been extended

Final Words – Leyton Erickson

- Need volunteers for painting hallways, inside Hospitality Center and Rush Room
- Prayer in small groups

Motion to Adjourn. Moved – Heather Roberts.

EBC Spring Congregational Meeting – May 27, 2020
7 pm – ZOOM Call
MINUTES

1. Opening Remarks and Prayer – Trevor
 - a. Thanks to staff for working to carry on during this uncertain time
2. Lead Pastor Report
 - a. Seeking God's voice and actively listening – word for this time
 - i. Isaiah 30: 15-21 In repentance and rest is your salvation... This is the way, walk in it.
 - ii. How do we re-think for the future? What is church if we do not gather together in a building?
 - b. Plan for fall
 - i. Expect continued online presence; creativity and increased opportunities are exciting
 - ii. Intentionality around forming small communities – primary source of relationships, doing care, challenge one another, and do ministry
 - iii. Leverage this time to train and equip church family: a time of preparation for mid-size opportunities (various topics, seminars, etc.)
 - iv. Pray that God would renew us as a church family
 1. Repent and return to me (you've lost your first love)
 2. Walls being torn down for fluidity in ministry
 3. Intentional relationship building
 - v. Excited, expectant and energized staff
3. Board Chair Report (presentation)
 - a. Building project update – timeline: completion mid-summer
 - i. Project costs – Overall we expect the project to be completed on budget at the \$3,700,000. There have been some challenges specifically related to sprinklers/fire protection piece for old part of building. Other cost overruns have been related to electrical work upgrade and consultant work related to phase 2. These cost overruns have been offset by construction cost savings.
 - ii. Financing update – donations to date: \$2,046,309 + remaining pledges = \$3,415,039
 1. Expected mortgage \$350,000
4. Board and Congregational Business
 - a. 2020-2021 Board Members
 - i. Patti Read, Ruth Whelan, Myron Johnson. 4-year term
 - ii. Trevor Thiessen – 2nd extension
 1. Motion: To accept the 2020-21 Board as presented. Ivan Olfert. 2nd. Dawna Friesen. Voting. Carried.
 - iii. Dawna Friesen – retiring member. Thanks for your service.
 - b. Finance Report (presentation)
 - c. 2020-2021 Budget
 - i. April 30 year end – surplus of revenue to expenses - \$45,669
 1. Revenue in general fund increased by 4%
 2. Expenses increased 3% from 2019
 - ii. Upcoming budget big picture
 1. Increase budget of 0.2% in revenue and 2.8% in expenses
 2. Review of categories
 - iii. Motion: To accept the fiscal year 2020-21 Budget as presented. Diana Mark. 2nd. Arlen Olson. Questions?

1. Risk mitigation strategies for giving considering flexibility may decrease with people off work for long periods of time.
 - a. Increased monitoring of giving
 - b. COVID federal programs – interest free loan; wage subsidy; income loss (year over year)
 2. Voting. Carried.
5. Closing Comments and Prayer – Trevor/Leyton
- a. Question: any updates on HFAN potential building? Not at this time.
 - b. Motion: To adjourn. Tracey Meyer. 2nd. Chris Read.

EBENEZER BAPTIST CHURCH
Budget - Fiscal Year April 30, 2021
Annual Congregational Meeting
May 27, 2020



Ebenezer
 Baptist Church | Building Bridges of Love

	2020 Projected to April 30*	2020 Budget	Actual vs Budget	2021 Budget	Increase (Decrease) From Projected Budget	Increase (Decrease) From 2020 Budget
Tithes & Offerings						
Other income	\$ 13,783	\$ 11,150	\$ 2,633	\$ 15,850	\$ 2,067	\$ 4,700
Ministry income	65,521	93,350	-	78,640	13,119	-
Government grant income	80,000	-	80,000	9,000	-	14,710
Total receipts	\$ 1,553,840	\$ 1,713,100	\$ 159,260	\$ 1,716,990	\$ 9,750	\$ 9,000
Advertising, licenses, and dues	8,005	8,190	-	185	8,665	660
Professional & Consulting Fees	20,722	32,500	-	32,500	11,778	-
Total office, supplies, & consumables	81,577	101,865	-	107,820	26,243	-
Education & training subtotal	87,743	130,680	-	42,937	109,760	5,955
Total interest expense	17,814	19,752	-	1,938	14,552	-
Occupancy Costs	216,373	220,818	-	4,445	252,565	3,262
Travel and Automotive	12,704	23,490	-	10,786	26,170	-
Outreach	134,761	221,521	-	86,760	211,326	5,200
Salaries and Benefits	928,472	954,156	-	25,684	897,407	31,747
Total disbursements	\$ 1,508,171	\$ 1,712,972	\$ 204,801	\$ 1,760,765	\$ 252,594	\$ 47,793
Funds already received towards Shadi's salary				\$ 43,844		
Total receipts less disbursements	\$ 45,669	\$ 128	\$ 45,541	\$ 69	\$ 89,444	\$ 43,903

Notes: