



Annual General Meeting

June 13, 2021

7:00 pm

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Annual General Meeting Agenda

June 13, 2021 at 7:00 pm

1. Opening and Prayer – Lisa Stephen
2. Confirmation of Acting Moderator – Lisa Stephen
 - Motion to recommend Barry Hagglund as acting moderator for our AGM
3. Confirmation of Quorum (108 x 20% = 22 members required)
 - Motion to appoint Craig Bowers & Doug Ashley as our ballot team
4. Approval of Agenda
5. Approval of Minutes of our February 21, 2021 ABM
6. Pastoral Staff Reports – Please note we will not be reading or summarizing the reports at the meeting. We expect everyone to have read all the AGM reports ahead of time. We encourage you to submit your questions in advance, however time will be given for your questions, comments, or feedback during the meeting.
 - David Esau
 - Dave Heinrichs
 - Ariel Bowers
7. Board Report – Lisa Stephen
8. Elder Elections
 - Motion to affirm Rob Klassen as elder for a three-year term
9. Ministry Reports – limited to Q & A
 - Children's Ministry – Lisa Unger
 - Women's Connections – Kathryn Klassen
 - ESL Ministry – Lois Hammond
 - Library Report
10. Financial Update – Arnold Klassen
11. Motion to approve all ministry reports
12. Other Business
13. Prayer
14. Adjournment

Annual Budget Meeting Minutes

Feb 21, 2021
7:00 to 8:00 pm

<i>Opening & Prayer</i>	<i>Rob Klassen called the meeting to order at 7 pm.</i>
<i>Nomination of Moderator</i>	<i>Rob Klassen nominated and accepted as Moderator</i>
<i>Confirmation of Quorum</i>	<i>(109 x 20% = 22 members required). Rob declared a quorum was reached. 29 members in attendance.</i>
<i>Appointment of Secretary & Tellers</i>	<i>Micole appointed Secretary Lisa, David and Craig appointed Tellers</i>
<i>Approval of minutes of AGM – June 22, 2020</i>	<i>Move to approve minutes. Motion carried.</i>
<i>New Business</i> <i>Presentation of 2020 Financial Report & Proposed Budget for 2021 with Q&A by Arnold Klassen.</i>	<i>Presented by Arnold Klassen</i> Summary of 2020 Finances <ul style="list-style-type: none"> - We entered 2020 with a lot of plans for the year only to see most of them put on hold due to the COVID outbreak. - As a church we cut a lot of our costs including going to an interest only payment schedule for most of 2020. - donations for 2020 came in at \$441,436 or only \$67,144 below budget. Rental revenues came in at \$35,025 below budget. Also, below budget were fundraising (down \$9,877) and there was no student grant (down \$4,000). - Offsetting this was COVID government relief funds of \$59,711, reductions in mortgage spending of \$59,059 as well as reductions in ministry spending of \$121,623 all measured against our Budget. - There was also a reduction of \$14,103 in our Insurance and this was due to a shortened renewal to only April 1, 2021 as ERBF (along with 15 other MB Churches that reside in a high earthquake zone) and the underwriter could not get a full year renewal. - Overall ERBF ended the year with an operating surplus of \$124,347 (\$121,682 + \$2665 unspent designated funds). We ended the year with General Funds on hand of \$231,061 and a Contingency Fund balance of \$20,676. - Budget Assumptions for 2021: <ul style="list-style-type: none"> - The Budget for 2021 was prepared on the basis that we would be shut down or partially shut down until August 2021 and then

	<p>reopen with full operations September 2, 2021. We have also assumed that Rental revenue would be about the same as in 2020. Our Mortgage is being repaid on a normalized schedule starting January 1, 2021 at a rate of \$9,898 per month.</p> <ul style="list-style-type: none"> - The attached Budget has had input from all the Ministry leaders and Pastors and shows a spending budget of \$557,214. This is about \$87,816 higher than what was spent in 2020 mainly due to an increase in the Mortgage payments as well as an increase in estimated Facility costs primarily related to Insurance expenses. - The required donations to meet this Budget is \$447,414 or about \$5,978 higher than the donations received in 2020. <p>Q: John VanDyck: Why does the library budget not reflect my numbers?</p> <p>A. Arnold: If you look at the numbers- there were around \$5,000 donated to the library as extra donations and we spent all of them.</p> <p>Q. Ariel Bowers: What do we plan to do with the large budget surplus from 2020?</p> <p>A. Arnold: My recommendation is to hold on to our funds for now. There isn't a big advantage to paying the mortgage down right now, given the lower interest rate and it's better off to have some money in the bank right now and reassess in a year.</p> <p>Q. Dorothy Hiebert: How have the donations been for the year?</p> <p>A. Arnold: January 2021 wasn't much different from January 2020. Every month has been quite steady. February's numbers aren't up yet.</p> <p>Q. Ron Veer: I just want to thank Arnold and the financial team for all the work they have done to maintain the church's budget/salaries during this time</p> <p>A. Arnold Klassen: Ron has also done a lot of work in the background in regards to facilities so we would like to thank him as well.</p> <p>Motion to approve the Budget. Carried.</p>
Elders Report	<p><i>Lisa Stephen</i></p> <p>The true place where we worship is in Jesus. Together, it is by worship that we are restored by being restored. We are blessed each Sunday morning by being restored by our pastor's message of the gospel in our lives now in the midst of Covid. We are blessed to participate in worship and in this too- we are restored and restored.</p>

	<p>We are also restored as we come together in prayer after each service. And we do welcome others to join in- to be encouraged in prayer as we come together.</p> <p>We thank Arnold for his careful work and continuous guidance and thank everyone for continuing to serve and give continuously.</p> <p>All of us are experiencing constraints and concerns during this difficult time. Could we imagine finding gifts within constraints? What does God have for us at this time? What is missing for you this time and where does that lead you?</p> <p>We are a small board with a big heart for the work of the church. In the coming weeks we are moving toward visioning for the next months in terms of meeting needs.</p> <p>This Wednesday we are supporting students' mental health via Zoom- Sue Hackett will be hosting. She is a registered psychologist with the Tri-City Youth and Mental Health service.</p> <p>We seek to add more sessions like this to continue building community and reach out to those who feel isolated. We do need your input- therefore we have a poll at the end- what would you like to see in our church? What topics would interest you?</p> <p>God is not constrained by Covid. His work in us continues evermore and together we can expand what's impossible and honor Christ.</p>
Pastoral Staff Reports	<p><i>David Esau</i></p> <p>Big thank you to Diane- for stepping in and helping out a great deal. Thanks to volunteers who help out at the church.</p> <p>Preaching: continue series into Easter with Mark and then topical. Zoom service on first Sundays- will continue. Feedback welcome.</p> <p>Summer intern: looking at smaller groups over multiple weeks- application for intern already put in. Thanks to Diane and Lisa Unger for making that happen. Will keep you posted as to the status.</p> <p>Local and Global impact: Couldn't go through some things as planned- and yet the giving projects like the relief kits and food bank have continued due to everyone's generosity. Refugee sponsorship- continued to get requests to sponsor. We are still looking at helping the family we have helped to get settled a number of years ago financially and practically. A lot of it has been put on hold due to the current pandemic. Will revisit next year when there is no backlog.</p> <p>Elders fund: hampers and gift cards during the Christmas season- Thanks to all who gave.</p> <p><i>Dave H</i></p> <p>Student Ministries- tough at the beginning of covid with the cancellation of events. Transitioned to Zoom youth nights. Grateful that we have a good attendance and retention rate. Grateful for youth staff. Working on a series on Genesis- getting good feedback. Missing</p>

	<p>doing more dynamic things like activity nights and service projects. Glad students are persevering.</p> <p>In the later fall I started young adults on Thursday nights for those who just graduated. Doing well. Current series on Christian sexuality- trying it on the older youth before doing the series with the younger students.</p> <p>Preaching every third sunday- really enjoy the opportunity. Missing leading services in person either via preaching or leading worship.</p> <p>Arnold: What are the group sizes?</p> <p>Dave: Middle School/High School: 20-30 Young Adults: around 10</p> <p><i>Ariel B</i></p> <p>Working during COVID has been challenging, but working with the worship staff has been a blessing as they have been dedicated and flexible. Despite a few members stepping back due to reasons related to Covid- we have 2 new worship leaders and two new pianists.</p> <p>Shout out to sound and media techs with the huge learning curve with the new tech and being able to put stuff together. Big thank you again to the tech team who got us set up successfully with live streaming. They have gone above and beyond. Thanks to the ERBF congregation- for the positive feedback and the encouragement- it means a lot. I took on the weekly newsletter in place of the bulletin- for announcements/info. I've been updating the website as well alongside Dave. Still looking to hire the administrator to help out with this so I could focus on worship.</p> <p>Working on Lent - looking forward to meeting again to be able to have other avenues of worship.</p> <p>POLLS: Topics that interest and times that work.</p>
Prayer & Adjournment	<p><i>Motion to adjourn, motion carried. Meeting adjourned at 8:20 p.m.</i></p>

David Esau June 2021 Report

“Hope deferred makes the heart sick, but a longing fulfilled is a tree of life.” (Proverbs 13¹⁰)

The 19th century commentator Charles Bridges said that *“the first springing of hope is a pleasurable sensation, yet not unmixed with pain.”* Proverbs 13¹⁰ draws our attention both to the pleasure of longings fulfilled and the pain of hope deferred. Each season of our lives includes times of “hopes deferred” but this past year has often been *dominated* by them. I have often found planning to bring with it a pleasurable sensation, a sense of anticipation of something new, of a longing that I hoped would be fulfilled. Yet with so many of our plans needing to be shifted, suspended, or scraped, even my former associations of pleasure with planning have dimmed.

Proverbs tells us that we ought not to be surprised to find a long season of hope deferred taking a toll on our bodies, minds, and souls. When the Psalmist was in a long season of hope deferred, he found himself asking *“Why, my soul, are you downcast? Why so disturbed within me?”* (Ps. 42⁵). In the past his relationship with God had been regularly nurtured and sustained by participating in corporate worship (v.4). Without that regular rhythm of corporate worship and praise he languished. Psalms 42-43 record that internal journey of grieving his losses, re-grounding himself in God, and praying for God to restore his hope. I suspect that in our journey forward we will need to take time to name and grieve our losses, re-ground ourselves in God, and ask him to restore our hopes and dreams. For when these are renewed and fulfilled what a tree of life they will be, how “sweet to the soul” (Prov. 13¹⁹).

Preaching— Since last year we completed a summer series on Philippians (“Finding Joy in Adversity”) and a Fall-Spring series on “Meeting Jesus in the Gospel of Mark”. Each week I prepare, and post discussion questions related to the sermons in the “Small Groups” section of our website. Our current series on “Living in the Spirit” will finish up in June with a group of messages over the summer on “Prayer” as we pray through various issues and experiences with various pray-ers in the Bible (e.g. Habbakuk, Hannah, Hezekiah, Paul, Mary & Martha).

Worship Services – Our worship services have undergone various shifts in the past year and will continue to do so as the limits are changed and removed. After preparing recorded services when our public gatherings were suspended from March-July 2020, we began to transition to in

person services in August and were able to make the shift to livestream services in September 2020. This enabled us to serve both those who were able to attend in person as well as those at home. We also thought that the shift to livestream would provide us with: (a) the flexibility and continuity we needed if and when gathering limits would be changed or suspended—as they were!, and (b) the ability to continue to offer an online engagement option in the future when the limits are gone. A huge thank you to our tech team, worship team and staff for their help in this transition and their ongoing tech enhancements.

Zoom Groups – A variety of groups made the transition to meeting online (women’s bible study, Klassen care group, book clubs, ESL, ALPHA, etc.) and I ran a few four-week online groups (Advent, Facing Anxiety). All of these were designed to help people get and stay connected even when we couldn’t physically meet in person.

At the beginning of January we also decided to try a Sunday morning sharing service via Zoom. We were encouraged by the increased interaction and so as a staff we decided to have a Zoom service on the first Sunday of each month where we could incorporate breakout group discussion and celebrate communion together. A number of people have expressed appreciation for the people they have been able to meet (some for the first time!) in these breakout groups. The Zoom Sundays have also enabled our tech team to get a break.

Office Staff Changes – Cindy Hartin provided nearly eight years of amazing administrative service in our church office before her retirement last summer—she has been missed. We are grateful to Diane Rapske for her willingness to take over the office administration duties on a part-time basis. Actually, Diane was working nearly full-time until this spring when Inge Humby joined our office administration team. With the shift from print communications (i.e. the bulletin) to digital platforms, we recognized the need to look for someone gifted in digital communications but who could also support Diane in her role. We are blessed to have Diane in the office three days a week (Mon, Thurs, Fri) and Inge two days a week (Tues, Wed).

Local Impact

For the past 25 years the TriCity Ministerial has hosted a fall **TriCity Prayer Breakfast** for our community leaders (Mayors & Councils, MPs & MLAs, School Boards, Police chief & RCMP chief, Fire Department chiefs, Kwikwetlam chief). In October 2020 I helped plan and host it as a 30 minute Prayer Breakfast Zoom meeting (we delivered fresh pastries to invitees by request). It was a meaningful time with the 20+ community leaders that joined us. This coming fall we are hoping to be able to host it at a local restaurant or facility with a large outdoor heated patio.

The TriCities Homelessness & Housing Task Group meets on a regular basis to explore and address homelessness and housing issues. Since the suspension of the **Cold Weather Mat Program**, there has not been a sufficient alternative. Debbie Fell and I are currently in discussion with the Task Group and churches that have hosted the CWMP in the past to be a part of a solution for the coming winter. While we do not yet know what the proposed solution will be (extreme weather shelter?), we are looking at having our Temporary Use Permit renewed so that we will be ready if/when needed.

Global Impact

For over a decade our church has been partnering with holistic church planting work in Colombia through **Multiply**. While only a few of us have visited there in person, on Thursday April 15 at 9 am Multiply arranged a “One Hour Mission Trip” to Colombia through a live Zoom call with leaders there. It was a great opportunity to get a window into the ministry of the churches in Colombia (which we support through our budget). We would like to grow our connectedness to the church in Colombia, so if this is an area of interest to you, let me know.

During the year we also participated in a number of global impact projects. A special thanks to Rob & Kathryn Klassen for helping us achieve our goal of collecting **100 refugee kits** during Advent 2020. They also helped collect **105 Hygiene Kits** this spring and many items for MCC **Infant Care Kits**. Recently, we also received and posted an update on the **DAYZEES Project** from Sue & Obadiah at HFAN (<https://www.erbf.com/news/global-impact-update>).

Dave Heinrichs Associate Pastor's AGM Report

Student Ministries

Last spring, when Covid-19 came to our part of the world and effectively shut-down our in-person gatherings, Student Ministries went online. I was surprised by how well our ministry adapted, but assumed that we would be back meeting in person sooner rather than later. More than 12 months later and we continue to meet online each Wednesday where we play games, worship, look at the Bible and meet in small groups. There have been some casualties, however, a small number of students stopped attending and a few grade 6 students never gave our online student ministries a chance. But I am so grateful for how faithful the majority of our students have been, continuing to show up online each week despite it not being the same youth experience that they enjoyed before the pandemic. Some of these students are new to our group, either coming up through grade 6 or joining our group from non-churched backgrounds. These students never had an in-person youth experience, but still faithfully participate each week online.

Though it may not look the same, it is still a privilege for me to lead ERBF's Student Ministries and walk alongside students. In the Fall, we did a series on what it means to be a disciple of Jesus, particularly focusing on being resilient. We learned that disciples face a lot of adversity, but are able to overcome with God's help. In the new year, we started a series looking at Genesis chapter 1-11, which not only tells the original origin story but speaks about truths that are foundational for understanding who we are, who God is, why we experience so much difficulty in this world and in our relationships and what God plans to do about it. And, finally, since Spring Break we have been doing a series called Christian Sexuality where we discuss many different topics about sex, gender and Jesus. This series has been excellent, and though we are tackling a variety of difficult subjects, student feedback is that it is relevant and important. In fact, the comment I receive from students the most is they wish their parents and the other adults in the church would do a series like this themselves so that we can have these conversations together.

I'm hopeful that next September Student Ministries will once again meet in person. I'm hopeful that we will be able to do service events together, fun activities and retreats. But I still want to say how thankful I am to God for all that we have learned and how we've grown this year. It has taken perseverance, but perseverance produces character and character hope, according to the Apostle Paul, so we have good reason for all the hope we have.

I am also so grateful for the amazing team of youth staff that I get to work alongside. None of them love Zoom, but they have all been so faithful and continue to bless students with their presence. Thank you to Micole Ong, Martine Bro, Shannon Marples, Kevin Klassen, Austin Unger and Travis Wedel. These are fantastic role models and a great encouragement to our students and to me!

Young Adults

In the fall I started a Young Adults Bible Study on Zoom on Thursday evenings. It's been great connecting, studying and praying with this group. We have studied apologetics, Christians Sexuality and a series on the role of the church and evangelism in our society.

Hospitality

Hospitality hasn't planned any indoor events since the pandemic shutdown indoor gatherings last spring. Last summer we had several picnics in different parks throughout the Tri-cities, hosted by a number of people in our church. Hopefully we can have some similar events this summer once we are able to, and if you are interested in hosting, please let me know. Once we are allowed to gather indoors again it would be great to plan a number of events to celebrate being together, welcome newcomers and just enjoy one another's fellowship. If you are interested in being a part of the Hospitality Team at that time, please reach out to me.

Preaching and Leading Worship

The pandemic introduced new challenges to preaching and leading worship. Specifically, removing the live audience and presenting to a camera. Though we've adapted and posted sermons online, live-streamed worship services and met through Zoom. Not being together has taken much joy out of preaching and leading worship for me. Though I am still eager to do both, there is something wonderful about being together in-person that doing it online cannot replace. I hope you feel the same and that we make every effort to come back to meet in-person when it is safe to do so once more. I pray that the convenience of staying home is an obstacle that we will not allow to stand in our way from worshipping together as God intends for us to do. I miss being with you all and can't wait be with you soon.

Submitted by Dave Heinrichs

Worship & Arts Ministry

Annual Review 2021 Mission:

To foster vibrant and transformational worship through deepening faith, cultivating gifts, and encouraging collaboration.

Can the mission stated above really be fulfilled in a pandemic? Is it possible to “deepen faith, cultivate gifts, and encourage collaboration” isolated during COVID? Yes! As I look back over the year, I see that our loving heavenly Father invited the worship ministry into being creative in the ways we served. We indeed collaborated and cultivated gifts. We were invited into a challenge that could rock us- or deepen our faith.

Worship



From March to September of 2020, existing and new worship leaders Heather Ashley, Austin Unger, Dave Heinrichs, David Lee and Rob Heinrichs, embraced the challenge of pre-recording music for worship on Sundays. Pre-recording music takes a LOT of work to record and edit, one track at a time. Musicians Adrian Marples and David Toth also recorded backing tracks for worship leaders to use. (Yes, even though David and his family moved back to Hungary in August, he has still continued to contribute musically through an online collaborative portal we are using. Another praise item is that he and Helga are bringing their family back to Canada this month.) It was a huge encouragement to me and a blessing to our congregation to continue to enjoy the leadership and gifts of our worship team during this time. Thank you very much to our amazing leaders and musicians.

Worship Tech Upgrade & Changes

In September we opened to limited number of people and also began live-streaming. Live worship was easier for the worship leaders and musicians, but presented challenges which our

worship ministry tech team, comprised of Craig Bowers, Dave Butcher and Doug Ashley, took on with amazing dedication. They have spent (and continue to spend) many hours behind the scenes creating and refining camera, lighting and media processes to improve video quality and minimize the learning curve for the sound and media techs. Here's a picture of the three techs and a picture of us calibrating the video colour and light.



Worship & Arts ministry annual review 2021

Thank you to ALL of our sound and media techs for their willingness to learn new software and protocols to stream sound and media. It is very complicated and you make it look easy! Live-streaming our services also required new equipment and software. Though in 2019 our ERBF church family financed the upgrade of our projector and media equipment, we didn't plan for a global pandemic and live-streaming a year later! Thank you, ERBF, for giving during the pandemic so that we could cover the costs of new cameras and equipment.

Special Events

Say "Easter" or "Christmas Eve", and I think of special music and drama. None of these things were possible this year in a traditional way. However, we collaborated in creative ways with special music, Good Friday narration, and scripture reading. We also had a wonderful group of women who came and decorated the stage for Advent. Thank you!



There are still challenges ahead:

1. Continue improvement of our livestream Sunday services. We are looking at new ways to enhance our lighting, stage decor, and service elements. This takes time and money. Any continued giving to the designated worship fund is appreciated. And taking time to give us feedback is welcome.
2. Endurance. It has been a good year, but such collaboration requires more intentionality and more work. And we sing/read/pray to an empty sanctuary. Your words of encouragement by text or email give all of us fresh energy to run the race.

Lastly, thank you to the wonderful members of the Worship Committee: Lisa Stephen, Heather Ashley, Dave Butcher, Betty Robson and Adrian Marples. You were available to listen and guide during this year and I'm blessed by your support and prayers.

Submitted by Ariel Bowers, Director of Worship & Arts

ERBF Board of Elders AGM Report: June 2021

Greetings, ERBF Family

We are blessed to serve!

Our Incredible Staff, Worship and Tech Teams

We collectively applaud our Pastoral Staff – David Esau, Dave Heinrichs and Ariel Bowers – for their missional service to the body of Christ at ERBF in *this* year unlike any other. From sermon series that are ever deepening our understanding and experience of our God, His Son Jesus, and the Holy Spirit, to a big increase in Pastoral Care when it is nigh impossible to minister 1:1, to leading and mentoring our Youth and Young Adults, and to Worship that opens up room to receive and to praise – we acknowledge that there have been many sacrifices made in serving so fully – and we are immensely grateful.

We also express our deep gratitude to the Tech Team – Craig Bowers, Doug Ashley and Dave Butcher - who have been our backbone, enabling all of us to receive and attend services online. We also express our gratitude to the families of our Pastoral staff, Worship and Tech teams for their own sacrifices as those they know as their husband or wife, mom or dad have been faithful to their callings to serve in ever deeper and more intensive ways this past year.

Our Elder Board

Our Elder Board is small. Each month the 3 of us – myself, Travis Wedel and Micole Ong – meet together with the staff to focus on the missional and operational needs of the church.

Travis Wedel has been instrumental in bringing his deep heart for discipleship to balance the time during meetings given to missional vs. operational discussions. His clarity of priorities in decision making is welcomed. Travis is beginning the 2nd year of his 3 year term.

Micole Ong has now completed the one year Elder in Training time. Her thoughtful insight given with conviction during discussions has also been welcomed. With the demands of her work as a nurse, she is not able to stand for an additional term as an elder at this time.

Rob Klassen who last year at this time stepped down from the Board for a very much deserved sabbatical, is graciously putting his name forward to serve once again on the Elder Board. We look forward to the results of the vote.

Our work this past year has been informed and supported by

- our esteemed Arnold Klassen whose constant eye on the financial health and position of the church has enabled us to continually assess our financial status. You will hear his report later this evening;
- and by our very capable **Facilities Team** – Ron Veer and John Dyck – who have taken on and overseen a wide range of building and grounds projects that are maintaining the function, beauty, and value of our church. Some of these projects are easily taken on while others come under the purview of the Board for discussion to prioritize needs that require more financial outlay.

As we moved through the Easter season, we collectively expressed our interest in an increased focus on the work of the Holy Spirit. Our Pastors wholeheartedly embraced this interest and seamlessly launched the Living in the Spirit series we are in now.

Building Connections

The value of connection has become ever more evident as we all travel through this experience that is Covid.

Our **Book Chats** community that was born 4 years ago pivoted to being on Zoom during Covid and we haven't missed a beat. When we could last summer, we met socially distanced in our lawn chairs in the park, something we are hoping to do again. We invite any women who enjoy diving into great reads and discussions that illuminate our understanding of others lived experiences, which in turn enriches our own, to join us the 4th Wednesday of each month.

Based on feedback from our ABM, our **Foodie Community** was born. Once set up on Zoom, Dorothy Hiebert took the helm coordinating presenters and topics. Food is a very concrete expression of God's abundance. Every 2nd Saturday, a different presenter demonstrates how they make some of their favourite meals, desserts or snacks giving all who attend new ideas to brighten up our Covid repertoire. It is a personal and inviting way to connect with each other and share in the lighthearted bounty that is food, fellowship, learning and laughter = a fitting Mennonite combination.

Topics of Interest

In addition to the groups across ERBF that offer avenues for connection we hosted **Supporting Youth Mental Health**, presented by Sue Hackett, a Psychologist from Tri-City Youth and Mental

Health Services. The dates for our upcoming **Peacemaking vs. Non-Violent Resistance** sessions are TBA.

With Health Authority restrictions being slowly lifted, the Board and Staff are entering into mindful discussions of how Covid has shaped our experience. It will not be the return to normal we may

long for. It should not be - for Covid has reminded us all of the fragility of the human experience. Not being able to gather together in community each week has opened up the invitation even moreso for each of us to deepen our personal reliance on our God, His Son Jesus, and the Holy Spirit.

Following the recent announcement of restrictions beginning to lift, we can joyfully host in-house services for up to 50 people. With a high number of us already vaccinated, we are even safer in doing so. As we open up, we invite you to experience the joy of being together on Sabbath Sundays with precious fellow believers at ERBF church – and blessing our Pastors and Worship teams with the opportunity to minister to a live audience once again!

Blessings,

Lisa Stephen, Travis Wedel and Micole Ong

June 13, 2021

ERBF Children's Ministry Report 2020

Today let's declare that our confidence is in Jesus, not our programs. Last year our programs fell by the wayside and I, on many occasions claimed the words of Matthew 16:18 when Jesus says he would build His church and the gates of hell would not prevail against it. After programs came to an abrupt halt last March it has been difficult to know what to do for many of us. It has been my prayer that the families of ERBF have been able to live out their faith in their small bubbles, knowing that the physical building of church is not where the most abundant fostering of faith happens. I am looking forward to meeting together to hear about how the transforming work of God's Spirit has worked among us.

I missed our summer camps last year and am looking forward to a summer of being physically present with children again. I am thankful that we have government funding to hire 2 summer interns to work at reconnecting with families again. I have enjoyed working with our interns Hayleigh and Joel on our little video projects and am excited to continue working with them.

Our time was maybe spent differently last year and we may have had some new spiritual rhythms but I pray we can come together as a community and live out our faith together once again. We are going to need people to volunteer to help with camps and disciple kids on Sunday mornings. My prayer is that our children develop a faith that goes beyond their childhood, and am hopeful that we can work together as a faith community to make that happen.

In the name of Jesus,

Lisa Unger

Women's Connections - 2021

Hello everyone. Here I am writing a report for the 2nd year in a row in the midst of COVID19, but there is light now at the end of this and I always try to look for the positive and rejoice in the many ways God has been working in the lives of those in Women's Ministry.

This past year has looked quite a bit different as we were meeting as two Ladies Study Groups, initially on Zoom, then some outside gatherings in the church parking lot and my back deck, and then joined to form 1 group in the summer at Town Centre Park. In September, small group gatherings were allowed in the sanctuary, so I combined the 2 groups and we met for Bible Study on Tuesdays. We would watch the video in the sanctuary and break up into smaller discussion groups. Thanks so much to those that would take on leading a discussion group to help make this happen. As restrictions changed, we moved back to Zoom in November. Thank you so much for the perseverance of the 10-14 ladies that are willing to learn and navigate on Zoom. I know many do not like Zoom but it has been a wonderful option during this time.

We enjoyed studies on Psalm 23, Ephesians and The Power of Knowing God. We are currently doing a study called Whisper.

An important part of the study time is sharing what is happening in our lives, encouraging and praying for concerns and praise items. God is working through the lives of these ladies. It is great to see how ladies are supporting each other by helping them get to appointments if needed, Meal Trains, prayer and meeting up with someone for a walk or coffee outside. Thank you Bernette for so faithfully planning a devotional to start our meeting each week.

Friday Morning Walking Club had to be put on hold, but I know many are anxious to resume soon. Stay tuned for details when we will get started again.

Thank you so much to those that have been busy sewing items for MCC Kits & Sanitary Pads for Team2Team and to those that donated items and money to put together MCC School Kits, Relief Kits and Hygiene Kit throughout the year to help those in need. Your generosity is greatly appreciated.

As much as I really enjoy facilitating the activities currently on-going, I really feel there can be so much more happening. It would be wonderful if some others could step forward to be willing to support the rest of the women. Currently the majority of women participating are 70 and older. Where are the rest of you? Life is busy, working, home responsibilities, kid's stuff, etc. I totally understand that. But how are you being fed spiritually? What do you wish were happening? Can you help get it in motion?

As we learned in one of our studies, God calls us to be **ABIDERS** in Him not DIPPERS. Let us all be on fire for Christ and spread that fire to others.

I am looking forward to gathering and learning together in person as soon as safely possible.

Thank you to each one who has joined in, and I hope your journey in strengthening your relationship with God and friendships with others have grown throughout this past year.

Joyfully, Kathryn Klassen-Women's Connections

Eagle Ridge ESL Report

2020-2021

Our ESL classes this year have all been on zoom. We have ranged from 4-8 students. Merilee Friesen and I have been teaching, using the textbook, *American Vocabulary Builder 1*, as well as our imagination to come up with warm-ups and culturally relevant material.

In the fall we had two classes – Tuesdays and Thursdays – shortened to one hour because of the difficulty in sustaining the longer (1.5 hours) in-person classes. In January I had surgery so we reduced again to only our Thursday classes. This has worked well.

Our students are all parents of children and teenagers who have come to Canada to provide them with an English education. They are here on a visitor's visa so cannot work. These are lovely, lonely, courageous people.

An interesting observation this year is that students who have attended our classes have encouraged their friends to come. As a result, some who had been isolated because of the language barrier have now blossomed. They have made good friends, become more confident with English, taken up good recreational activities such as hiking and tennis, and are enjoying life much more. I am delighted and praise God for being a part of this transformation.

An interesting incident happened when Merilee discovered a confused and distraught older Chinese woman in her driveway. She couldn't speak English, so Merilee was unable to communicate with her. She called one of our students who is proficient in English to translate. Colleen was able to connect with the woman's son, who had been desperately searching for his mother – and they successfully reconnected. We were able to assure Colleen that her command of two languages was essential to producing a happy ending.

Sadly, with pandemic restrictions in place, we were unable to do the enjoyable outings and celebrations. At Christmas we prepared packages for each student and passed them out socially distanced at the church. We did an Easter package, and will finish our term with a

gathering in the park this week. It is exciting to be able to see them in person before three of them return to China.

A benefit from the pandemic has been teaching my ESL Bible class online. We meet on Sunday evenings at 7:30 pm, while several join us from China during their Monday lunch break. I am thrilled that they want to continue studying the Bible. I also learned that they took their New Testaments with them, so we can continue using them in our study. One lady left hers in Canada, but was surprised when her husband produced a Gideon Bible for her to use! (One

hotel robbery turned good!). We started studying the Gospel of Mark when someone said they didn't know how to study the Bible or where to begin. Since then we have gone through the book of Luke and are now starting Acts. What a privilege to be able to share God's Word with them. Please pray for both my students and for me as I seek to teach; only the Holy Spirit knows their hearts.

I believe that the ESL is a wonderful outreach. Both teachers and students have expressed their enjoyment of our ESL program. I can't wait to return to teaching in person next fall. Thank you, ERBF, for giving us the privilege of serving in this way.

Submitted by Lois Hammond

Library Report

During the last year, people were still able to access the library during church office hours, using an honour system for signing books out. We were glad to keep the library open and available for everyone.

We are here to serve you. If you have a request, we are happy to bring things in for you.

We have resources to help educate and guide in raising our children and youth. We also have material that caters to those having life struggles and life issues, as well as those looking for spiritual growth.

Thank you to Victoria Kondo, Pam Blaine, and Cindy Hartin for being so faithful in helping.

Sincerely,

Lorna van Dyck

Financial Update

Dear Church,

2020 was a year like no other that we have ever experienced.

Somewhat unexpectantly we ended 2020 with a surplus of \$124,347, primarily because of lower spending, receipt of government COVID relief funds and reduced payments on our mortgage compared to our Budget. General Donations totaled \$441,436 compared to a Budget of \$508,580, Rental Revenue was \$84,975 compared to our Budget of \$120,000, we received Government COVID relief funds \$59,711 (unbudgeted) no Student Employment Grant for which we had budgeted \$4,000 and our spending was down by \$180,682 to \$469,398 (compared to our Budget of \$650,080) with net expenses (after fundraising) coming in at \$461,775.

As at December 31, 2020, we had undesignated funds on hand of \$231,061 plus a Contingency Fund balance of \$20,676. At December 31, 2020, our Mortgage stood at \$1,111,800 after making total payments including interest of \$70,941 in the year.

Earlier this year we passed an operating Budget of \$557,214 which included rental revenues of \$85,000, Budgeted fundraising of \$7,300 plus Budgeted Government COVID relief funds of \$17,500 leaving \$447,414 to be funded by donations compared to actual donations of \$441,436 for 2020.

For the four months ending April 30, 2021, our Budgeted Receipts were \$185,738 and our actual receipts came in at \$145,500. Our Budgeted spending for the first four months of 2021 totaled \$185,738 with actual expenses totaling \$179,070 leaving us with a deficit of \$33,570 to the end of April 2021.

Our undesignated cash on hand at the end April 2021 stood at \$201,829 compared to \$231,061 as at December 31, 2020. In addition, our Contingency Fund remains at \$20,822.

Thank you all again for your stewardship and your support of ERBF.

The Finance Committee

EAGLE RIDGE BIBLE FELLOWSHIP

2020 Actual

31-Dec-20

SUMMARY

REVENUES

DONATIONS GENERAL

DONATIONS REFUGE

DONATIONS SOUND BOARD/EQUIPMENT

DONATIONS & FUNDRAISING

RENT

GOVERNMENT GRANT

CEWS Gov't Subsidy

Temporaty 10% Wage Supplement

TOTAL REVENUES

SPENDING ON BUDGET ITEMS

NET CHURCH BUDGETED OPERATING

Mission Trip Projected Expenditures 2018/2020

Mission Trip Required Funds 2018/2020

MISSIONS TRIP NET 2018

CWW MAT PROGRAM

DONATIONS OTHER MISSIONS

MISSIONS TRIP

DESIGNATED WORKSHIP COMMITTEE EQUIP FUND

TRANSFER OF INITIAL SOUNDBOARD FUND

EQUIPMENT

ELDER CARE FUND

DONATIONS SOUND BOARD/EQUIPMENT

DONATIONS GUINEA

TOTAL REVENUES

CWW MAT PROGRAM

SPENDING ON SOUND BOARD/EQUIPMENT

ELDER CARE FUND

MISSIONS TRIP

CHILDRENS MINISTRY

LIBRARY

SPENDING ON REFUGES

EQUIPMENT

TOTAL EXPENSES

UNSPENT DESIGNATED FUNDS

TOTAL SPENT AND DESIGNATED

NET SURPLUS (DEFICIT) FOR THE PERIOD

	Actual to 12/31/2019	12 Months 2020 Budget	Actual to 12/31/2020	2020 Budget to Actual	Projected 2021 Budget	Variance 2021 Budget to 2020 Actual
DONATIONS GENERAL	\$ 493,810	\$ 508,580	\$ 441,436	-\$ 67,144	\$ 447,414	\$ 5,978
DONATIONS REFUGE						
DONATIONS SOUND BOARD/EQUIPMENT						
DONATIONS & FUNDRAISING	17,925	17,500	7,623	- 9,877	7,300	- 323
	511,735	526,080	449,059	- 77,021	454,714	5,655
RENT	126,355	120,000	84,975	- 35,025	85,000	25
GOVERNMENT GRANT	4,310	4,000	-	4,000	-	-
CEWS Gov't Subsidy			54,449	54,449	17,500	- 36,949
Temporaty 10% Wage Supplement			5,262	5,262	-	5,262
TOTAL REVENUES	642,400	650,080	593,745	- 56,335	557,214	- 36,531
SPENDING ON BUDGET ITEMS	601,641	650,080	469,398	180,682	557,214	- 87,816
NET CHURCH BUDGETED OPERATING	40,759	-	124,347	124,347	-	124,347
Mission Trip Projected Expenditures 2018/2020						
Mission Trip Required Funds 2018/2020						
MISSIONS TRIP NET 2018	-	-	-		-	
CWW MAT PROGRAM			2,703	2,703		
DONATIONS OTHER MISSIONS				-		
MISSIONS TRIP			1,180	1,180		
DESIGNATED WORKSHIP COMMITTEE EQUIP FUND			5,675	5,675		
TRANSFER OF INITIAL SOUNDBOARD FUND				-		
EQUIPMENT	14,757			-		
ELDER CARE FUND	7,295		8,941	8,941		
DONATIONS SOUND BOARD/EQUIPMENT				-		
DONATIONS GUINEA				-		
TOTAL REVENUES	664,452	650,080	612,244	- 37,836	557,214	
CWW MAT PROGRAM	-		2,789	2,789		
SPENDING ON SOUND BOARD/EQUIPMENT	14,348		4,316	4,316		
ELDER CARE FUND	7,556		8,700	8,700		
MISSIONS TRIP	1,953		2,975	2,975		
CHILDRENS MINISTRY			401	401		
LIBRARY				-		
SPENDING ON REFUGES	9,150	-	1,983	1,983	-	
EQUIPMENT		-	-	-	-	
TOTAL EXPENSES	634,648	650,080	490,562	159,518	557,214	
UNSPENT DESIGNATED FUNDS	- 10,955	-	2,665			
TOTAL SPENT AND DESIGNATED						
NET SURPLUS (DEFICIT) FOR THE PERIOD	\$ 29,804	\$ -	\$ 121,682	\$ 121,682	\$ -	

DETAILS

	Actual to 12/31/2019	2020 Budget	Actual to 12/31/2020	2020 Budget to Actual	Proposed 2021 Budget
ADULT MINISTRIES					
Adult Sunday School and small group	1,343	1,650	1,320	330	1,400
Adult Ministries Misc.	619	200	32	168	150
Adult Ministries - Special Event				-	-
ESL/International Student Ministries	179		164 -	164	100
Women's Ministries	437	1,000	766	234	800
Women's Support Group				-	-
Men's Ministries		200		200	150
Library	3,773	1,000	5,221 -	4,221	1,000
Pastor's Expenses (Senior Pastor)	486	700	385	315	500
Pastor's Prof. Dev. (Senior Pastor)	167	600	130	470	500
Pastor's Study Materials (Senior Pastor)	587	750	246	504	400
Pastor's Admin. Expenses (Senior Pastor)	723	750	723	27	750
Gross Expense	8,314	6,850	8,987 -	2,137	5,750
Less Fund Raising	4,535	1,000	5,566	4,566	1,000
Net Adult Ministries	3,779	5,850	3,421	2,429	4,750

	Actual to 12/31/2019	2020 Budget	Actual to 12/31/2020	2020 Budget to Actual	Proposed 2021 Budget
CHILDREN'S MINISTRIES					
Sunday School / Curriculum	429			-	-
Kids Church Curriculum	665	1,800	220	1,580	500
Nursery		100		100	-
GEMS	1,489	3,200	371	2,829	-
CSB	103	1,800		1,800	-
Clubs Camp Out				-	-
Outreach Events (Christmas/Easter/October etc.)		200		200	-
Kids Night Out				-	-
Resources/Supplies		1,000	47	953	150
Advertising/Printing				-	-
Equipment Purchases				-	-
Summer Programs: Combined				-	-
VBS (Preschool - one week)	2,527	3,500	356	3,144	3,000
Day Camp (Gr. 1-5 - three weeks)		1,000		1,000	-
Leadership Development				-	-
Appreciation Event	327	400		400	-
Training Seminar & Resources		1,500		1,500	-
Equipping Volunteers				-	-
Pastor's Resources (Children's Director)				-	-
Pastor's Expenses And Admin				-	-
Professional Development (Children's Director)				-	-
Children's Ministry Special Designated	211			-	-
Gross Expense	5,751	14,500	994	13,506	3,650
Less Fund Raising	5,796	10,000	193 -	9,807	-
Net Children's Ministries	45	4,500	801	3,699	3,650

	Actual to 12/31/2019	2020 Budget	Actual to 12/31/2020	2020 Budget to Actual	Proposed 2021 Budget
SALARIES & BENEFITS					
Salaries	226,650	246,803	211,396	35,407	216,000
Benefits	27,281	29,707	25,081	4,626	25,920
Gross Expense	253,931	276,510	236,477	40,033	241,920
Less Fund Raising	-	-	-	-	-
Net Salary Expenses	253,931	276,510	236,477	40,033	241,920

	Actual to 12/31/2019	2020 Budget	Actual to 12/31/2020	2020 Budget to Actual	Proposed 2021 Budget
ELDERS					
Conferences & Retreats	1,849	1,750	202	1,548	1,000
Scholarships		500		500	-
Misc	3,193	1,250	1,055	195	1,250
Elder Care Fund	-		-	-	-
Gross Expense	5,042	3,500	1,257	2,243	2,250
Less Fund Raising	140	-	-	-	-
Net Elders Expenses	4,902	3,500	1,257	2,243	2,250

	Actual to 12/31/2019	2020 Budget	Actual to 12/31/2020	2020 Budget to Actual	Proposed 2021 Budget
WELCOME MINISTRIES					
Welcome Centre Supplies		250		250	
Centre Equipment		3,500		3,500	
Usher Supplies				-	
Gross Expenses	-	3,750	-	3,750	-
Less Fund Raising				-	
Net Welcome Ministries	-	3,750	-	3,750	-
HOSPITALITY MINISTRIES					
Kitchen Equipment	154	500		500	200
Supplies	1,452	1,700	126	1,574	600
Special Events Catering				-	-
Special Luncheons/Dinners	1,515	800	-	800	500
Gross Expenses	3,121	3,000	126	2,874	1,300
Less Fund Raising/Donations	1,242	1,500	-	1,500	300
Net Hospitality Ministries	1,879	1,500	126	1,374	1,000
GLOBAL MISSIONS MINISTRIES					
B.C. Conference	19,500	26,400	22,525	3,875	24,000
Canadian Conference	12,000	-	1,000	1,000	-
MB Seminary	2,400	3,000	2,575	425	3,960
Multiply (formerly MB Mission)	18,600	19,200	16,750	2,450	19,200
MCC BC	1,620	2,100	1,797	303	2,100
Multiply Home Missionary Support	-	3,600	2,850	750	3,600
Other Missions - undesignated			573		-
Other Missions - by designation	230		1,210	1,210	-
MCC Columbia Special Project - Bonilla Visit		1,000		1,000	-
Missions Fest	300	350	350	-	350
Gross Expenses	54,650	55,650	49,630	6,593	53,210
Less Fund Raising	235	-	1,210	1,210	-
Net Global Missions Ministries	54,415	55,650	48,420	7,803	53,210
EVANGELISM AND OUTREACH MINISTRIES					
Outreach Events: Others + Christmas	459	2,000		2,000	700
Outreach Events: CWW Shelter Exp.	-	500		500	500
ALPHA	43	400		400	100
Literature/Advertising		500		500	250
Gross Expenses	502	3,400	-	3,400	1,550
Less Fund Raising	10	-	10	10	-
Net Evangelism Ministries	492	3,400	10	3,410	1,550
WORSHIP MINISTRIES					
Music/Drama		200		200	150
Equipment Maintenance	492	1,250	287	963	900
Equipment Purchase	2,950	3,000	53	2,947	2,768
Worship Pastors Expenses	1,143	1,650	1,215	435	1,350
Recordings -CDs & Cases		100		100	100
License Fees	610	1,470	1,307	163	1,470
Decoration & Banners	70	200		200	150
Honoraria & Exp. (Guest Music/Concerts)		500		500	-
Honoraria (Guest Speakers)	790	2,000	600	1,400	600
Children's Concert		-		-	-
Christmas	338	500		500	250
Easter	131	500	57	443	-
Special Events (Other)	443	250		250	150
Training / Development (volunteers)	431	1,500	636	864	700
Media	797	100	471	371	200
Gross Expense	8,195	13,220	4,626	8,594	8,788
Less Fund Raising	77	-	-	-	3,000
Net Worship Ministries	8,118	13,220	4,626	8,594	5,788

STUDENT MINISTRIES - Senior High /YA/ Associate

	Actual to 12/31/2019	2020 Budget	Actual to 12/31/2020	2020 Budget to Actual	Proposed 2021 Budget
SS Curriculum - Sr. High	232	450	691 -	241	700
Retreats				-	-
Stillwood Retreat				-	-
SR High Youth Retreat	4,724	4,000		4,000	2,000
Events & Activities - Sr. High				-	-
Youth Ministries Special Designated				-	-
Young Adults - Misc. & Resources	1,966	1,000		1,000	1,000
Sr High - Activities & Events	1,646	4,000	1,084	2,916	3,000
Jr High - Activities & Events			14 -	14	-
Student Ministries Supplies	400			-	100
Mission Trip	-	-	-	-	-
Pastor's Study Materials	247	250	69	181	250
Pastor's Expenses	796	900	308	592	900
Pastor's Admin. Expenses	900	1,000	900	100	1,000
Gross Expense	10,911	11,600	3,066	8,534	8,950
Less Fund Raising	5,226	5,000	2 -	4,998	3,000
Net Student Ministries - Sr. High / YA / Associate Pastor	5,685	6,600	3,064	3,536	5,950

OFFICE - ADMINISTRATION

	Actual to 12/31/2019	2020 Budget	Actual to 12/31/2020	2020 Budget to Actual	Proposed 2021 Budget
Bank Charges/EFT Charges	2,906	3,100	3,907 -	807	3,600
Printer/Copier/Printing	5,815	6,500	3,265	3,235	3,500
Equipment Purchase - Computer				-	-
Equipment Purchase - Software & Misc.				-	-
Website /Database Management	4,493	5,000	4,909	91	5,000
Equipment Repairs/Service		500		500	500
Office Supplies & Misc	2,664	2,800	1,050	1,750	1,200
Telephone/Fax/Internet/Voicemail	4,135	4,200	4,061	139	4,000
Gross Expense	20,013	22,100	17,192	4,908	17,800
Less Fund Raising	14	-	12	12	-
Net Office Expenses	19,999	22,100	17,180	4,920	17,800

FACILITIES MINISTRIES

	Actual to 12/31/2019	2020 Budget	Actual to 12/31/2020	2020 Budget to Actual	Proposed 2021 Budget
Alarm Monitoring / Fire Extinguishers	3,304	3,500	7,816 -	4,316	4,000
Boiler Maintenance & Repair	859		-	-	-
Replace Gym Heat	-		-	-	-
Heating/Cooling Maintenance of Equipment	3,795	4,000	3,117	883	3,535
Contract Salaries	390	1,000	-	1,000	-
Rental - Liaison/Security/Custodial staff (in/out)	950		240 -	240	300
Custodial Services	31,068	32,000	30,235	1,765	32,000
Custodial Supplies	4,362	5,000	3,048	1,952	3,535
Garbage Disposal	1,431	1,500 -	839	2,339	1,500
Hydro & Gas	19,743	20,400	15,841	4,559	17,500
Insurance	20,470	21,000	6,897	14,103	21,000
Maintenance/Supplies	433	500	-	500	300
Grounds Maintenance	2,297	-	2,409 -	2,409	2,000
New Equipment	884	500	-	500	300
Special Projects		500		500	300
Equipment Repairs	489	500	576 -	76	300
Electrical/Plumbing (new additions)	483	500	-	500	300
Building Maintenance	2,111	2,500	2,182	318	2,500
Roof and Building Repair		2,000		2,000	-
Snow Removal/Grounds Maint.	564	3,000	1,245	1,755	2,000
Utilities (City of Coquitlam)	1,578	1,600	1,835 -	235	1,900
Gross Expense	95,211	100,000	74,602	25,398	93,270
Less Fund Raising	650	-	630	630	-
Net Facilities Ministries	94,561	100,000	73,972	26,028	93,270

CONTINGENCY FUND	6,000	6,000	1,500	4,500	-
MORTGAGE Payments	130,000	130,000	70,941	59,059	118,776
	130,000	130,000	70,941		118,776
TOTAL EXPENSES	601,641	650,080	469,398	181,255	557,214
Fund Raising Designated Funds	17,925	17,500	7,623 -	9,877	7,300
NET EXPENSES	583,716	632,580	461,775	170,805	549,914
Donations	493,810	508,580	441,436 -	67,144	447,414
CEWS Gov't Subsidy			54,449		17,500
Temporaty 10% Wage Supplement			5,262		
Student Employment Grant	4,310	4,000	- -	4,000	-
Rental Income	126,355	120,000	84,975 -	35,025	85,000
DESIGNATED FUNDS					
Special Project Sound Board (Equipment) Fund Raising	14,757		-	-	
Special Project Sound Board (Equipment) Expense	14,348			-	
Elders Care Fund Donations	7,295		8,941	8,941	
Missions Trip net	1,953	-	1,795	1,795	
Library	-		-		
CWW Mat Program net	-	-	86		
Elders Care Fund Expenditures	7,556	-	8,700	8,700	
Refugee Net		-	1,983		
Childrens Ministry		-	401 -	401	
Equipment net	9,150		1,359 -	1,359	
Guinea Funds Spent				-	
Net Donations over Expenditure Designated Funds	- 10,955	-	2,665	17,676	
Year End Designated Funds					
Net Receipts/Expenditures	\$ 29,804	\$ -	\$ 121,682	\$ 82,312	\$ -
Total Donations	\$ 511,735	\$ 526,080	\$ 449,059		\$ 454,714

Cash on Hand Dec 31 2019/ December 31 2020	\$ 120,787		\$ 243,118
Less Designated Funds			
Elders Care Fund	1,125		1,366
CWWMP	1,441		1,355
Childrens Ministry	870		469
Student Ministries	365		365
Refugee Fund	3,992		2,009
Worship Comm Equipemnt	855		2,214
Missions Trip	6,074		4,279
Library	-		-
Designated Funds/Cash	14,722		12,057
General Cash Dec 31, 2019/ December 31 2020	\$ 106,065		\$ 231,061
Contingency Cash December 31, 2019/December 31 2020	\$ 18,645		\$ 20,676

				Variance 2020			
		Actual to		Actual to		Net \$	
BUDGET SUMMARY		12/31/2019	2020 Budget	12/31/2020	Budget to Actuals Variance	2021 Budget	Net % 2021 Budget
Adult Ministries	\$	8,314	\$ 6,850	\$ 8,987	-\$ 2,137	\$ 5,750	1.0%
Children's Ministries		5,751	14,500	994	\$ 13,506	3,650	0.7%
Stewardship Ministries					\$ -		0.0%
Salaries & Benefits		253,931	276,510	236,477	\$ 40,033	241,920	43.4%
Elders Ministries		5,042	3,500	1,257	\$ 2,243	2,250	0.4%
Welcome Ministries		-	3,750	-	\$ 3,750	-	0.0%
Hospitality Ministries		3,121	3,000	126	\$ 2,874	1,300	0.2%
Global Outreach Ministries		54,650	55,650	49,630	\$ 6,020	53,210	9.5%
Evangelism & Outreach Ministries		502	3,400	-	\$ 3,400	1,550	0.3%
Worship Ministries		8,195	13,220	4,626	\$ 8,594	8,788	1.6%
Student Ministries - Sr. High / YA / Associate		10,911	11,600	3,066	\$ 8,534	8,950	1.6%
Office - Administration		20,013	22,100	17,192	\$ 4,908	17,800	3.2%
Facilities Ministries		95,211	100,000	74,602	\$ 25,398	93,270	16.7%
Budget Stabilization Fund		6,000	6,000	1,500	\$ 4,500	-	0.0%
Mortgage Payments		130,000	130,000	70,941	\$ 59,059	118,776	21.3%
TOTAL BUDGET/ACTUAL		601,641	650,080	469,398	180,682	557,214	100.0%
Fundraising		17,925	17,500	7,623	- 9,877	7,300	
Net Budget/Actual		583,716	632,580	461,775	170,805	549,914	

** Weekly Donations required to meet this budget ~ \$ 8,941

	Actual YTD	Budget	Actual YTD	Budget	Actual 2020
OPERATING FUND:	12/31/2019	2020	12/31/2020	2021	vs Budget 2020
General	\$ 493,810	\$ 508,580	\$ 441,436	\$ 464,914	-\$ 67,144
Other Designated & Funds Raised	\$ 17,925	\$ 17,500	\$ 7,623	\$ 7,300	-\$ 9,877
Student Employment Grant	\$ 4,310	\$ 4,000	\$ -	\$ -	-\$ 4,000
Rental Income	\$ 126,355	\$ 120,000	\$ 84,975	\$ 85,000	-\$ 35,025
Total Gross Budget (Actual)	\$ 642,400	\$ 650,080	\$ 534,034	\$ 557,214	-\$ 116,046

Gross Spending	601,641	650,080	469,398	180,682
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Surplus Budgeted Items \$ 64,636

Government Aid 59,711

Net Surplus for the year \$ 124,347

2020 FINANCIAL YEAR IN REVIEW

Please be advised that the following overview represents preliminary unaudited figures. Audited financial statements will be available online ahead of the June 10-12, 2020 National Assembly (formerly AGM).

CCMBC began 2020 with an approved budget of \$1.1 million in single-stream church giving. In response to COVID-19 constraints, in the spring, we adjusted that budget to \$991,000. CCMBC enacted salary reductions, temporary and permanent layoffs, and reduced giving to partner organizations to make this adjustment. The combination of austerity management and federal government wage subsidies allowed us to finish the year positively. *Due to the pandemic's continued effects, we propose a reduced 2021 budget, \$236,000 less than the previous year.*

APPROVED 2020 BUDGET (SINGLE-STREAM GIVING)

\$1.1 MILLION

ADJUSTED 2020 BUDGET (SINGLE-STREAM GIVING)

\$991,000

HOW DID WE ADAPT TO MEET THE ADJUSTED BUDGET?

- X SALARY REDUCTIONS
- X LAYOFFS
- X REDUCED GIVING TO PARTNERS
- X AUSTERITY MANAGEMENT
- X GOVERNMENT WAGE SUBSIDIES

2020 SURPLUS

\$215,468

WHAT DID CCMBC FUND IN 2020?

\$114,789

NATIONAL FAITH AND LIFE TEAM (NFLT)

Providing spiritual guidance and direction in matters of faith, theology, and ethics; upholding our Confession of Faith; and developing pastoral resources and events.

\$40,000

ICOMB

International Community of
Mennonite Brethren.

\$13,000

MB HISTORICAL COMMISSION

Fostering historical understanding and appreciation of the MB Church in Canada, the US, and globally.

\$31,250

ETEQ

Theological training equipping men and women to serve Christ in the changing context of Quebec and the world.

\$88,329

CHURCH PLANTING

Multiplying Christ-centred churches

\$8,667

EXTENDED FAMILY

Partners including MWC and EFC.

\$87,500

MB SEMINARY

Educating pastors, missionaries, counselors, scholars, and leaders for congregational or marketplace ministry within the MB constituency.

\$21,945

CENTRE FOR MB STUDIES (CMBS)

Telling the stories of the MB community on mission, and providing archival and interpretive resources

\$3,493

NATIONAL MINISTRY TEAM (NMT)

The strategic body of the MB Church in Canada, comprised of provincial, partner agency and NFLT leadership.

WHAT DID CCMBC DO IN 2020?

NEW BYLAWS introduced essential elements for the functioning of the Collaborative Model. The bylaws also recognized an additional class of members, including our provincial conferences and national agencies such as Legacy, Multiply and MB Seminary. The board of these new "member organizations" form the National Council to advise and counsel towards fulfilling our collective mission. For voting and approval purposes, the bylaws recognize the National Assembly, replacing what was previously known as our AGM. The National Assembly includes delegates from churches and member organizations. Church delegates remain the primary decision-makers, just as they had in our previous bylaws.

THE CUSP, the Collaborative Unified Strategic Plan, gathers all parts of the MB family under one strategic focus. The CUSP identifies new priorities, outcomes and family values. It also includes an updated mission focus for the MB Church in Canada: *To collaboratively develop a discipling identity that propels churches to a disciple-making attitude in order to produce new leaders who lead new disciple-making movements.*

Both the bylaws and the CUSP were vetted multiple times over 2020 with the National Council, focused groups, and town hall meetings.

If you have comments or questions, please email us at FAQ@mbchurches.ca.

2020 BUDGET

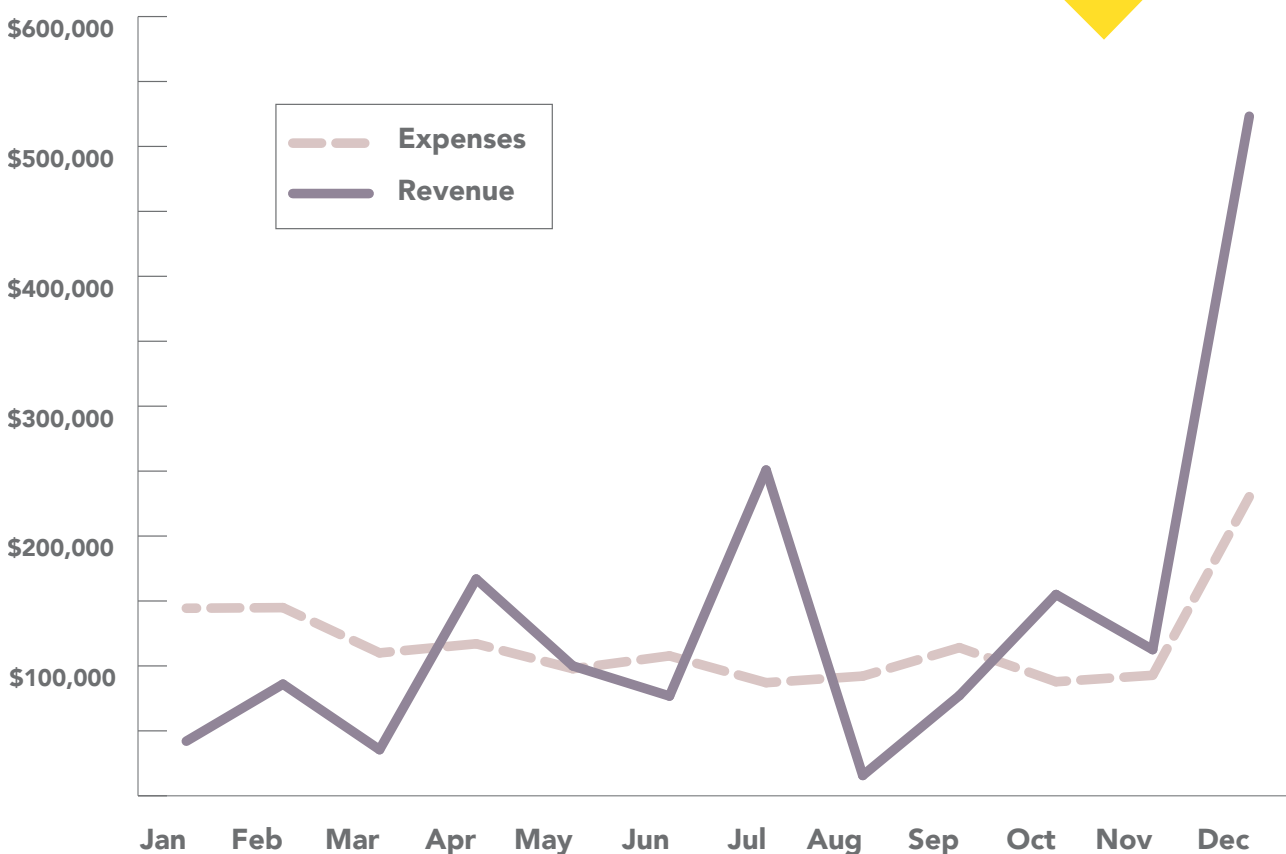
GEN. REVENUE: \$1,583,241
EXPENSES: \$1,583,241

2020 ADJUSTED

GEN. REVENUE: \$1,440,350
EXPENSES: \$1,281,423

2020 ACTUAL

GEN. REVENUE: \$1,641,663
EXPENSES: \$1,426,195
SURPLUS: \$ 215,468



Dear Church Family,

I greet you with Paul's words from Philippians 1:3-6, *I thank my God in all my remembrance of you, always in every prayer of mine for you all making my prayer with joy, because of your partnership in the gospel from the first day until now. And I am sure of this, that he who began a good work in you will bring it to completion at the day of Jesus Christ.*

Paul's words continue to be a timely reminder that we are indeed partners in the gospel, not only with Christ, who began his good work in all of us, but partners with each other, locally, provincially, and nationally. To accomplish this, we not only need each other, but depend on each other to realize the work that Christ has set before us as an MB family.

The purpose of this update is to highlight and celebrate God's faithfulness by providing you with a brief overview of our BMCB Finances. Our hope is that this report will encourage us all to continue leaning in so that we can be found faithful in the sight of our Lord and Savior with the gifts he has bestowed upon us.

If you recall, in 2018 we introduced our single-stream funding model with the aim to reach the 5% support by 2024. Historically, our churches have been giving to the national separately. Under the single-stream funding model, our commitments to the provincial and national conferences are now combined under one source of support.

For 2021, we are asking churches to forward 4% of **receipted** donations from the previous year, **minus any amount raised for a capital campaign or other special project**. This would include any funding you are collecting for renovation projects (roofing, HVAC replacement, sanctuary renos, etc.) and special collection for missionary projects (water wells, equipment, educational, medical or other resources for the missionary ministry). This includes **any income the church receives from rentals**, since these revenues would not be included in line 4500 as receipted donations. In short, **we are asking our churches to forward 4% of the regular receipted donation from the previous year.**

BCMB is committed to continue providing the maximum amount of support for our ministry partners while keeping internal operations as low as possible. We are also committed to continue supporting the Collaborative Model to strengthen our inter-provincial partnership for greater effectiveness, such as support for our MB Seminary, expanding church planting to new areas, and offering resources to our churches for all areas of ministry, including spiritual health, leadership development, and evangelism.

2021 Budget

Churches go through seasons of difficulty or challenges. This past year has certainly proven to be such a year for many of our churches. If your church finds itself in such a season, we encourage you to reach out to our BCMB leadership so we can have a better understanding of how we as BCMB Conference might be able to support and encourage you as you navigate through these rough waters. Our ministry partners anticipate the funds allocated in our budget each year, which they in turn incorporate into their budgets for ministry. Likewise, there are also times of abundance. Your generosity in these times enables BCMB to continue our commitments if another BCMB church is going through a difficult time financially.

As you can see from the charts below, a full 68% of this year's budget flows directly through to our ministry partners. We have increased our level of support to our three ministries, CBC, Camps, and Church Planting, to assist them as they continue to weather the impact of Covid-19

