

2023 ANNUAL REPORT

March 27, 2024 AGM



CROSSROADS
COMMUNITY CHURCH

ANNUAL MEETING AGENDA

Opening prayer and call to order

Appointment of Meeting Chair and Recording Secretary

Adoption of Agenda

Approval of the Meeting Minutes of the AGM held March 29, 2023

Ministry Reports

Elections:

- Board of Elders
 - 2024 Nominating Committee
-

Financial:

- Finance Team Report
 - 2023 Compilation Engagement Report
 - Appointment of Independent Chartered Professional Accountant
 - 2024 Budget
-

Election Results

Adjournment

BOARD OF ELDERS & STAFF

2023

CROSSROADS COMMUNITY CHURCH

BOARD

JOEL DEFRIES
BOARD CHAIR

MIKE STEVENSON
BOARD VICE CHAIR

GILLIAN MCKENZIE
BOARD TREASURER

Vreni Jordi
BOARD Secretary

STAFF

JOEL DEFRIES
LEAD PASTOR

DANIELLE RAVERTY
ASSOCIATE PASTOR OF CHILDREN,
YOUTH & COMMUNITY GROUPS

JUDAH DEFRIES
ASSISTANT YOUTH PASTOR

KELLY LAVERY
OFFICE ADMINISTRATOR



MINUTES OF 2023 AGM

Meeting Date: March 29, 2023

Welcome, opening prayer and call to order led by Pastor Joel Defries.

This meeting met quorum.

Appointment of Meeting Chairperson – Board Vice Chair, Mike Stevenson

Adoption of Agenda

Unanimously accepted.

2022 AGM Minutes

Motion to waive the reading and approve the minutes.

Unanimously accepted.

Pastoral and ministry reports presented by Pastor Joel Defries.

Unanimously accepted.

Elections presented by Meeting Chairperson.

Board of Elders Affirmation:

- Mike Stevenson (3rd consecutive 2 year term)
- Gillian McKenzie (3rd consecutive 2 year term)

Nominating Committee:

- Jody Brooks-Flatt
- Peter Spangehl



MINUTES OF 2023 AGM

Meeting Date: March 29, 2023

Financial reports presented by Gillian McKenzie.
Unanimously accepted.

Appointment of Crowe MacKay LLP to compile or review 2023 financials.
Unanimously accepted.

Election Results
Unanimously accepted.

Motion to destroy the ballots.
Unanimously accepted.

Motion to adjourn the meeting.
Unanimously accepted.

Meeting closed in prayer by Pastor Joel Defries.



VISION, MISSION, VALUES

- We see a rapidly growing church that is responding to the love of Christ by carrying God's heart and mission to the Coast, Canada and the world beyond.
- We see a church that enters so completely into God's presence that its people always celebrate, we see a church whose worship is heard beyond its own walls, calling people to an intimate relationship with Jesus.
- We see a church where people are developed to live to the full capacity of their true identity in Christ. We see a people of sacrifice, who lay everything down for God's mission, reconciling people to him.
- We see a church committed to love even when it is difficult, having a spirit of forgiveness towards everyone, generously extending grace to all – loving others before they love us.
- We see a church where people are healed in heart, mind, soul, and body by the power of the Holy Spirit; experiencing and living in the freedom that comes from life in Christ.

We are all about living the abundant lives Jesus has called us to. We believe that the pursuit of Jesus leads to an encounter with Him and that encounter with Christ inspires further pursuit.

Pursue

1. God initially pursued and still does pursue us
2. We pursue God
3. We pursue people on mission with God

Encounter

1. Through encounter, we are changed
2. Through encounter we experience
3. Through encounter we receive revelation

It is essential to remember this is not a single encounter, but an ongoing encounter with God and with those around us.

WE VALUE:

- GOD'S PRESENCE
- PEOPLE
- DISCIPLESHIP
- PASSIONATE WORSHIP
- FREEDOM



GREETINGS

Greetings Church!

What an incredible year this has been. We have grown and experienced God's goodness, greatness and presence in many areas. In preparing this report I thought it would be relevant to reflect on the five areas from our Vision Statement and offer a few thoughts around each. If you recall our Vision, Mission and Values were strategically developed by a large cross-section from our church with a goal of giving us some guidance for our future. Specifically, vision is the area that sets the far off goals. It is what we want to look like when we "arrive" and fulfill what we have been called to.

- We see a rapidly growing church that is responding to the love of Christ by carrying God's heart and mission to the Coast, Canada and the world beyond.

We are in fact growing. It may not be a rapid growth but you'll note in the paragraphs below some details around our growth. This idea of carrying the love of Christ is a significant one. It is worth considering when we invite our friends to church and there is connection, they invite their friends to church and growth happens. I am thrilled by where we have come and thrilled to see new faces and hearts turning to Jesus. Great work church! Let's keep going!

- We see a church that enters so completely into God's presence that its people always celebrate, we see a church whose worship is heard beyond its own walls, calling people to an intimate relationship with Jesus.

There has been significant growth in this area of corporate worship over the past years. The anticipation of encountering God as we gather together is palpable on some if not most Sundays. Our vision is for the gathering to be so equipping and empowering that our worship goes on throughout the week, not only in our voices but in our actions. It is thrilling to see us pressing towards this. Great work church! Let's keep going!



- We see a church where people are developed to live to the full capacity of their true identity in Christ. We see a people of sacrifice, who lay everything down for God's mission, reconciling people to him.

This area of identity is one where we spent time in a sermon series really considering who we are in Jesus. We are forgiven. We are restored. We are new creations. We are His children. I have watched as friends who have wrestled with certain areas in their lives around identity and false messages spoken over them have been broken. I have watched as people earnestly cry out for the Father's touch. Great work church! Let's keep going!

- We see a church committed to love even when it is difficult, having a spirit of forgiveness towards everyone, generously extending grace to all – loving others before they love us.

This is never an easy one but I am hearing it more and more from us. We need to forgive as our Father has forgiven us. I am hearing this idea of pre-forgiveness spoken about, which is this idea of being postured to not take offence and in doing so postured to bless others. This is radical discipleship. Great work church! Let's keep going!

- We see a church where people are healed in heart, mind, soul, and body by the power of the Holy Spirit; experiencing and living in the freedom that comes from life in Christ.

It has been beautiful to hear so many testimonies and stories of lives touched by Jesus. We have seen this movement of healing come with increasing regularity. It is a rare Sunday when someone does not share about God's movement in their life. Great work church! Let's keep going!

Incredible! Yes, I acknowledge we are not there yet. But! Look at where we are and think of where we have come from. I would invite you to reflect on the above vision statements. Note where you have been fully engaged, note where you have room to take a step to be more engaged and then make a plan to take that step. Great work church! Let's keep going!



BOARD OF ELDERS

The following excerpt gives an idea of how we strive to act as a board: "A healthy and equipped board will be the foundation for a church that avoids mission drift - and ensures that leaders stay centered on Jesus and the unique vision/mission He has given their church. A healthy board makes sure the vision is supported, resourced, and shared. Such a board has learned how to govern well, determined where the lines of authority lay, and learned their individual and group roles."

The board of elders this past year was made up of Joel Defries, Vreni Jordi, Gillian McKenzie and Mike Stevenson. The board this past year saw Vreni Jordi step down from her position as secretary. We express our deep gratitude to Vreni for her time serving on the board.

The board, in addition to its normal obligations (fiduciary, membership, discipline) has invested time in developing a strategy for bringing on new board members in concert with the nominations committee. We as a board are committed to prayerfully making decision for the future of our church.

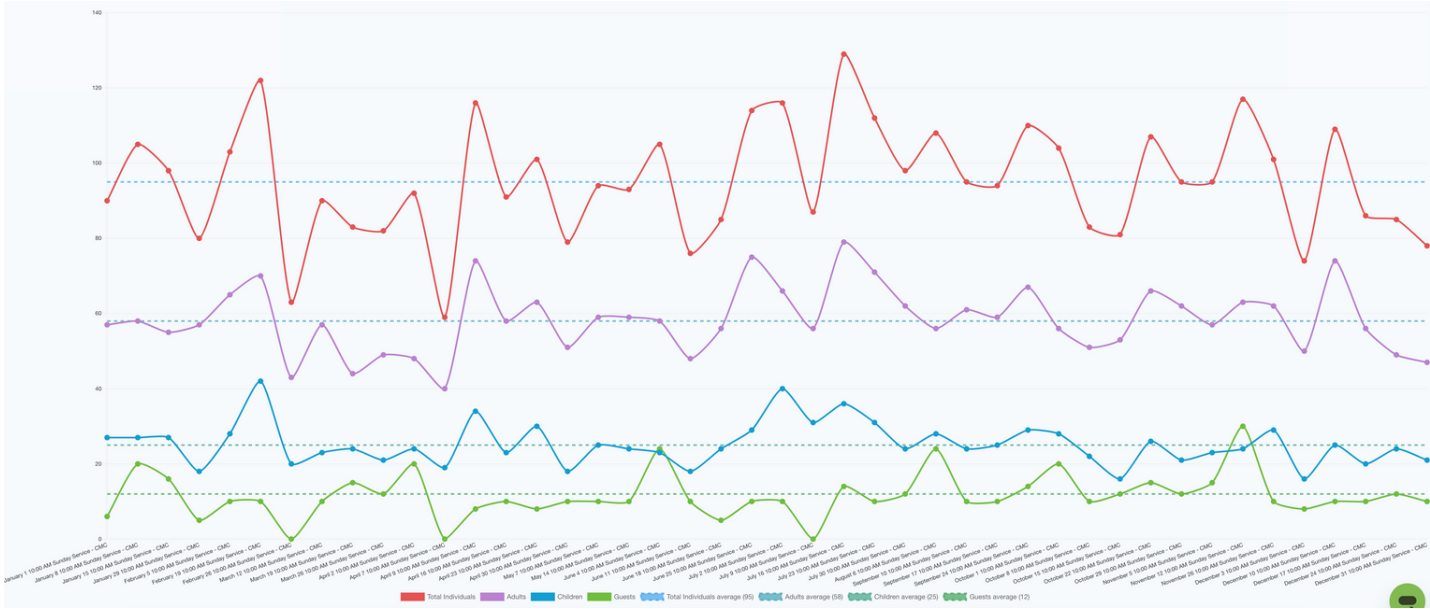
We thank you for your partnership and ask for your prayers and support as we work together to provide leadership for the church.



ATTENDANCE

Our church continued to grow over this past year as more new faces have arrived. On average we had 92 persons attending each service, with a high of 130. These numbers are comprised of an average of 23 members, 53 adherents 5 new or visiting and 11 unnamed guests. These numbers can also be interpreted as 56 adults, 25 children and 11 or more guests averaged per service.

Comparatively, we note the average attendance was 82 persons in 2022 and 62 persons in 2021.



MEMBERSHIP

Crossroads membership totalled 46 as of December 31, 2023, to include 13 new memberships, 6 resignations, 3 of which moved away, plus 3 inactive memberships resulting in removal.

NOMINATING COMMITTEE

The 2023 Nomination Committee was made up of Joel Defries, Jody Brooks-Flatt, Gillian McKenzie, Peter Spangehl and Mike Stevenson. Jody stepped down due to other obligations mid-way through the year and was replaced by Danielle Raverty. Thank you, Jody, for your presence and time!

This past year has seen the development of a thorough strategy to discern bringing on new board members. The Nominations Committee has worked and continues to work on discerning who best to recommend for the position of elder.

This past year it was determined in consultation with the Board that two candidates be recommended to the Board.



LOCAL MISSIONS

Our student lunch ministry team continues to be led by Trudy Defries. Trudy and her team of volunteers prepared lunches and baked goods for the Sechelt Alternate School every Tuesday and lunch for students at West Sechelt Elementary every other week. The lunch team utilized the Alternate School's kitchen until June 2023 and then returned to the church to prepare the meals from September-December, 2023.

Crossroads' Benevolence Fund continues to assist families in the community. Persons requesting assistance are connected with one of our Pastors to discuss the need, both financially and spiritually. Individuals and families with identified longer term needs are connected with a member of the Benevolent Team to monitor and assist with financial and spiritual support.

GLOBAL MISSIONS

We continue to support Ben and Rachel, our International Worker's in the North of Ninevah region, and Les and Rita, directors of Impact Ministries in Guatemala. We have had both Ben and Les preach this past year, virtually and in-person.

We encourage you to consider child or classroom sponsorship with Impact Ministries. Sponsorship information is available on our website.



CHILDREN'S MINISTRY

Our Children's Ministry continues to grow, with anywhere from fifteen to thirty-five children joining on Sunday mornings. Thank you to our faithful team of volunteer teachers, classroom helpers and nursery workers! We are grateful for your dedication to provide a place for children to hear about Jesus and what it means to be His disciples.

We are looking for more volunteers to add to our Children's Ministry team rotation, so if you are interested in learning more, please get in touch with Danielle.

We had our nursery space open downstairs at CMC for babies to age 2. The main classroom downstairs was open for children ages 3-Grade 5 until June, 2023. Recognizing the need for more space and separate spaces, we converted the bottom floor of the manse into a Sunday School room and moved the children ages 3-Grade 5 there.

We hosted our 11th annual Athletes in Action soccer camp in July where we had 116 campers join us for the week. We are thankful for all the volunteers: those who billeted coaches, provided meals, prepared snacks, hosted at the registration table, and of course, our incredible volunteer coaches who helped make this week possible.



COMMUNITY GROUPS

Community Groups hold an essential role in the life of our church. Our desire is to see everyone who calls Crossroads home part of a group. Throughout 2023, we have grown to offering 9 groups along the Sunshine Coast, taking place on various nights.

BAPTISM

We were thrilled to have had five youth and ten adults baptized this past summer and we celebrate this step of faith and obedience with them.

PRAYER

Our prayer teams are available during ministry time at the end of each Sunday service. Wednesday's at CMC, host both a morning men's prayer group and an evening prayer group open to all. We believe the prayers of believers have the power to change situations and bring heaven to earth. It is a privilege to join together as a praying and believing church.

WORSHIP

Joel and Jody Defries lead our worship ministry and have worked to develop new worship teams. The Sunday setlist is delivered via our Crossroads Connection newsletter on Thursdays, prior to the Sunday service, so the congregation can become familiar with the week's upcoming songs. Our Sunday worship has become a time and place for encounter with God in spirit and in truth.



JR. YOUTH MINISTRY

The Jr. Youth program for Grades 5-7 has continued to meet every other Thursday throughout the school year. Youth from our church and the broader community join us for games, a message, snacks and an opportunity to connect with friends and grow in relationship with the Lord. We continue to have between six to fourteen kids join every other week.

YOUTH MINISTRY

Crossroads Youth Group meets every Monday night at CMC, with additional weekly events taking place in the summer, at Christmas and during Spring Break. Youth is open for any High School student in Grades 8-12. The goal is to see students meet Jesus, learn what it means to be disciples, build a strong community of friends and connect through games and activities. Fifteen of the youth volunteered at our AIA soccer camp this past year. From November 2022 to November 2023, we were thrilled to have Judah Defries on staff as our Youth Pastor Assistant. Judah and Danielle co- led our Youth and Jr. Youth programs, along with other volunteer leaders. Thank you to the leaders who volunteered their time to invest in our youth!



FINANCIAL SUMMARY

For the 12 months to December 31, 2023

Crossroads' 2023 Finance Team consists of Gillian McKenzie, Joel Defries and Kelly Lavery.

Crossroads Finance Team meet regularly to review and assess both revenue and expenses and make recommendations to the Board. Please see the compiled 2023 financial statements included in the report, as presented by Crowe MacKay, LLP.

In 2023, we budgeted General Offerings at \$295,450 as we anticipated growth inline with the previous 2 years. Offerings came in at \$230,332, a decrease of 17% from the previous fiscal year and \$65,118 under budget. The Finance Team gave direction to all ministries to hold all spending. With a freeze on spending we were able to come \$14,053 under budget on Expenses. We ended the year with a Net Loss of -\$26,711.

With changes made to our auxiliary building, we now have additional space for Sunday School use along with an upper level rental home. Rental of the suit generated \$19,135 in additional revenue.

We maintained our commitment to giving 6% of General Offerings to our Global Missions partners, in Guatemala and in the area referred to as North of Nineveh. Along with an additional giving campaign in December we were able to give \$13,679.

Benevolent Funds amounting to \$7,472 were distributed to families in need locally. We continue to support Local Missions through the Student Lunch Program, AIA Summer Camp, and Youth and Children's ministries.



NOTICE TO READER

For the year end December 31,
2023



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Compilation Engagement Report

To the Board of Directors of Crossroads Community Church of the C&MA in Canada

On the basis of information provided by the company, we have compiled the statement of financial position of Crossroads Community Church of the C&MA in Canada (the "company") as at December 31, 2023 and the statement of revenues and expenditures and statement of changes in net assets for the period then ended, and Note 1, which describes the basis of accounting applied in the preparation of the compiled financial information ("financial information").

Management is responsible for the accompanying financial information, including the accuracy and completeness of the underlying information used to compile it and the selection of the basis of accounting.

We performed this engagement in accordance with Canadian Standard on Related Services (CSRS) 4200, Compilation Engagements, which requires us to comply with relevant ethical requirements. Our responsibility is to assist management in the preparation of the financial information.

We did not perform an audit engagement or a review engagement, nor were we required to perform procedures to verify the accuracy or completeness of the information provided by management. Accordingly, we do not express an audit opinion or a review conclusion, or provide any form of assurance on the financial information.

Readers are cautioned that these statements may not be appropriate for their purposes.

Crowe MacKay LLP

Sechelt, Canada
March 7, 2024

Chartered Professional Accountants

STATEMENT OF FINANCIAL POSITION

For the year end December 31,
2023

(Unaudited - See Notice to Reader)

As at December 31	General	Benevolence	Building	2023	2022
Assets					
Current					
Cash	\$ 24,246	\$ -	\$ -	\$ 24,246	\$ 62,140
Accounts receivable	6,409	-	-	6,409	6,553
GST receivable	916	-	-	916	924
Restricted cash	-	5,349	2,425	7,774	11,448
Prepaid expenses	16,864	-	-	16,864	12,179
Short term investment	-	-	-	-	42,016
	48,435	5,349	2,425	56,209	135,260
Tangible capital assets	581,264	-	-	581,264	583,021
	\$ 629,699	\$ 5,349	\$ 2,425	\$ 637,473	\$ 718,281
Liabilities					
Current					
Accounts payable	\$ 7,682	\$ -	\$ -	\$ 7,682	\$ 10,266
Deferred contributions - Athletes in Action	-	-	-	-	6,305
Deferred contributions	4,581	-	-	4,581	7,871
Deposits	875	-	-	875	975
	13,138	-	-	13,138	25,417
CEBA loan	-	-	-	-	40,000
	13,138	-	-	13,138	65,417
Fund balances					
Invested in tangible capital assets	581,264	-	-	581,264	583,021
Unrestricted	35,297	-	-	35,297	38,395
Restricted	-	5,349	2,425	7,774	11,448
Internally restricted	-	-	-	-	20,000
	616,561	5,349	2,425	624,335	652,864
	\$ 629,699	\$ 5,349	\$ 2,425	\$ 637,473	\$ 718,281

STATEMENT OF REVENUE & EXPENDITURES

For the year end December 31,
2023

(Unaudited - See Notice to Reader)

For the year ended December 31,	General	Benevolence	Building	2023	2022
Revenues					
Offerings	\$ 230,393	\$ 3,229	\$ 2,425	\$ 236,047	\$ 280,919
Other revenue	20,119	-	-	20,119	7,591
Rental	19,135	-	-	19,135	23,689
Interest income	1,705	-	-	1,705	924
	271,352	3,229	2,425	277,006	313,123
Expenditures					
Advertising and promotion	4	-	-	4	26
Amortization	8,938	-	-	8,938	7,567
Accounting and legal	3,737	-	-	3,737	2,240
Ministry expenses	38,905	7,472	-	46,377	57,843
Insurance	10,542	-	-	10,542	7,952
Interest and bank charges	3,270	-	-	3,270	4,882
Memberships	472	-	-	472	-
Office	11,418	-	-	11,418	11,641
Property taxes	2,908	-	-	2,908	2,917
Repairs and maintenance	5,824	-	-	5,824	12,129
Salaries and related benefits	202,812	-	-	202,812	179,035
Telephone	4,034	-	-	4,034	5,229
Utilities	5,199	-	-	5,199	3,870
	298,063	7,472	-	305,535	295,331
Excess (deficiency) of revenues over expenditures	\$ (26,711)	\$ (4,243)	\$ 2,425	\$ (28,529)	\$ 17,792

STATEMENT OF CHANGE IN NET ASSETS

For the year end December 31,
2023

(Unaudited - See Notice to Reader)

For the year ended December 31,	General	Benevolence	Building	2023	2022
Balance, beginning of period	\$ 643,272	\$ 9,592	\$ -	\$ 652,864	\$ 635,072
Excess (deficiency) of revenues over expenditures	(26,711)	(4,243)	2,425	(28,529)	17,792
Balance, ending of period	\$ 616,561	\$ 5,349	\$ 2,425	\$ 624,335	\$ 652,864

NOTES TO THE FINANCIAL STATEMENTS

(Unaudited - See Notice to Reader)

December 31, 2023

1. Basis of accounting

The basis of accounting applied in the preparation of the statement of financial position of Crossroads Community Church of the C&MA in Canada as at December 31, 2023, and the statement of operations and changes in net assets for the year then ended, is the historical cost basis and reflects cash transactions with the addition of:

- (i) accounts receivable less bad debts identified by management
- (ii) prepaid expenses and deposits
- (iii) short term investment recorded at cost plus accrued income/loss
- (iv) tangible capital assets recorded at historical cost and amortized on a declining balance basis
- (v) accounts payable and accrued liabilities
- (vi) deposits
- (vii) deferred contributions
- (viii) taxes receivable as at the reporting date.

A LOOK AHEAD

For the 12 months to December 31, 2024

As we look ahead to the finances for 2024, we have reduced our budgeted offerings by 20% of the previous year's budget. At the same time we have significantly tightened ministry expenses and eliminated two payroll positions. With these reductions we still estimate the fiscal year ending with a Net Loss of -\$17,694.

With the financial loss of 2023 and facing additional loss in 2024, the Finance Team has recommended to the Board a freeze on internal offerings to the Building Fund. We will continue to pursue external sources by seeking grants to finance the necessary repairs to Crossroads Ministry Center and auxiliary building. The estimated cost of repairs is \$50,000.

We have been blessed by generous acts of giving towards Crossroads missions and ministries in the past and we anticipate a return to giving which exceeds our budget as we see God's will done here in our community, as it is in Heaven.
(Matthew 6:9-13)

The Board recommends the appointment of Crowe MacKay LLP to review or compile Crossroads financial statements for the fiscal year ending December 31, 2024.



BUDGET

For the year end December 31,
2024

	Actual Jan 01, 2021 to Dec 31, 2021	Actual Jan 01, 2022 to Dec 31, 2022	Actual Jan 01, 2023 to Dec 31, 2023	2023 Annual Budget	2024 Annual Budget
REVENUE					
OFFERINGS					
Total General Offerings	220,288.87	256,131.67	226,913.06	295,450.00	240,000.00
Total Benevolence Offerings	8,608.00	4,205.24	3,229.30		
Total Missions Offerings	7,615.99	17,075.80	190.00		
Special Offerings - Refugee Fund	0.00	1,378.00			
TOTAL OFFERINGS	236,512.86	278,790.71	230,332.36	295,450.00	240,000.00
OTHER REVENUE					
Athletes In Action Fees	13,109.54	6,739.37	19,494.77		14,500.00
Youth Fundraising	260.00	0.00			
Youth Fees	400.00	0.00			
Student Employment HRDC	8,548.00	0.00			
Expense Recovery	1,000.00	192.00			
Other Revenue	10,000.00	659.75	623.97		
Net Grant Funded Project	0.00	2,128.57	3,290.30		
GST Rebate			1,847.96		
Interest Revenue	1,200.41	924.09	1,704.91		
Net Rent Revenue	23,400.00	23,688.50	19,135.15	24,145.00	21,795.00
TOTAL OTHER REVENUE	57,917.95	34,332.28	46,097.06	24,145.00	36,295.00
TOTAL REVENUE	\$294,430.81	\$313,122.99	\$278,854.42	\$319,595.00	\$276,295.00

EXPENSE

GENERAL ADMIN EXPENSES

Accounting and Bookkeeping	1,537.50	2,240.47	3,737.43	3,600.00	4,750.00
Advertising	442.43	25.63	4.09	500.00	0.00
C & M A - District Operating Budget	6,120.57	5,814.13	5,727.81	6,000.00	5,650.00
Total Bank Charges	4,285.12	4,881.92	3,269.31	4,900.00	3,700.00
GST Expense	2.00	48.00		0.00	0.00
Insurance	7,910.88	7,952.04	10,542.13	8,000.00	10,750.00
License and Dues			471.80		
Office Expense	4,755.26	5,713.93	5,690.31	10,000.00	5,500.00
Property Tax	3,016.42	2,916.91	2,907.76	3,000.00	3,500.00
Repairs and Maintenance - CMC	2,766.29	10,983.91	4,384.17	6,000.00	5,000.00



BUDGET

For the year end December 31,
2024

	Actual Jan 01, 2021 to Dec 31, 2021	Actual Jan 01, 2022 to Dec 31, 2022	Actual Jan 01, 2023 to Dec 31, 2023	2023 Annual Budget	2024 Annual Budget
Repairs and Maintenance - Rental	0.00	1,145.11	1,439.37	2,250.00	1,500.00
Technology & Equipment	0.00	64.14		5,500.00	1,000.00
Telecommunication	7,072.28	5,229.47	4,034.48	5,000.00	5,000.00
Utilities	3,716.66	3,869.71	5,199.48	3,745.00	6,000.00
TOTAL GENERAL ADMIN EXPENSE	41,625.41	50,885.37	47,408.14	58,495.00	52,350.00
MINISTRY EXPENSES					
Children	316.85	485.52	373.21	500.00	500.00
Youth	960.79	2,339.87	1,127.52	1,500.00	1,500.00
Adults	273.03	0.00	274.29	250.00	
Elder's Retreat					
Missions - Global	440.36	0.00		0.00	
Global Missions Disbursements	3,889.33	16,153.90		0.00	
Global Missions C&MA I.W.s	4,896.45	7,315.09	6,839.51	7,400.00	7,000.00
Global Missions - Impact Ministries	3,181.56	7,315.09	6,839.51	7,400.00	7,000.00
Athletes in Action Soccer Camp	3,596.20	6,739.37	4,006.33	0.00	10,000.00
Benevolence Fund Disbursement	2,445.74	4,216.14	7,472.06	0.00	
Student Lunch Program	1,074.53	1,637.82	1,718.46	2,500.00	2,500.00
Ministry Expenses - Lead	2,738.11	2,534.28	2,255.83	2,500.00	1,000.00
Ministry Expenses - Associate	1,273.59	931.22	1,803.21	1,200.00	1,000.00
Ministry Expense - Youth Assistant			231.17	600.00	
Leadership Professional Development	160.73	2,469.10	106.54	5,000.00	
Social Team	616.81	1,304.56	28.85	1,000.00	600.00
Sunday Production General	4,589.04	2,199.58	5,218.31	4,000.00	2,000.00
Guest Speakers	1,200.00	625.00	950.00	1,500.00	1,050.00
Guest Worship Teams	0.00	1,550.00		600.00	1,050.00
Equipment Expenses	0.00	26.35	950.00	0.00	
Production Tech Contractor	9,487.50	0.00	6,182.50	7,500.00	7,500.00
TOTAL MINISTRY EXPENSES	41,140.62	57,842.89	46,377.30	43,450.00	42,700.00
TOTAL PAYROLL EXPENSES	172,198.75	179,035.44	202,812.30	248,537.96	198,938.76
NON-CASH EXPENSES					
Depreciation	5,756.13	7,567.30	8,937.86	0.00	
TOTAL NON-CASH EXPENSES	5,756.13	7,567.30	8,937.86	0.00	
TOTAL EXPENSE	260,720.91	295,331.00	305,535.60	319,588.13	293,988.76
NET INCOME	33,709.90	17,791.99	(26,681.18)	6.87	(17,693.76)

GIVING

We give because of our call to have Jesus first in our life. (Matthew 6:24)

Thanks to your partnership and support of the ministries of Crossroads Community Church, your financial support and generosity allow us to join in the mission God has set before us. (2 Corinthians 8,9)

We continue to pray God will draw us all together in consistent, joy-filled giving.

ON LINE

Convenient online giving is available through our website. You may choose a one time gift or set up recurring transactions so you don't have to worry about remembering on Sundays.

[HTTPS://WWW.CROSSROADSSECHELT.COM/PAGES/GIVE](https://www.crossroadssechelt.com/pages/give)

IN PERSON

Offerings may be given on Sundays after the service with; cash, cheque, credit or debit card, at the Connect Centre in the church foyer.

MAIL

Send to: Crossroads Community Church P.O. Box 2196 Sechelt, BC V0N 3A

SECURITIES

For some, it can make good sense to donate securities, shares, or investments that have appreciated in value rather than donating cash of an equivalent amount. Making a donation of publicly traded securities to Crossroads can eliminate capital gain taxes. If you have securities to donate or need more information, contact the church.



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