

# ANNUAL REPORTS

For the year 2020



## Callander Bay Evangelical Missionary Church

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## Callander Bay Church Membership Roll

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ATTWOOD, Bryn	HAW, Tamara
ATTWOOD, Patricia	HOWIE, Duane
ATTWOOD, Stacy	HOWIE, Christina
ATTWOOD, Todd	HOWIE, Cassandra
ATTWOOD, Wayne	INTHOF, Jennifer
AVERY, Monique	INTHOF, John
AVERY, Shannon	KREUZER, Josh
BONESCHANSKER, John	KREUZER, Lara
BONESCHANSKER, Judy	LANDIS, Barb
BOUDREAU, Denise	LANDIS, Dennis
BOUDREAU, Leslie	LATOURE, Annie
BUTLER, Chris (IA)	LOEWEN, Andrea
BUTLER, Elizabeth (IA)	LOEWEN, Jonathan
CAMPBELL, Linda	MCBEATH, Glenn
COOPER, Chad	MORRIS, Amanda
COOPER, Lynn	MORRIS, Graham
DICK, Dale	MORISSON, Madeleine (IA)
DICK, Ron	NOLL, Marilyn
DOUGLAS, Mark	OUELLETTE, Robert
DOUGLAS, Susan	PACE, John
DRICOLL, Ramona	PALMER, Elton
DUPUIS, Monica	PALMER, Marilyn
DUPUIS, Ron	PANNABECKER, Bonnie
ERVEN, Jolene	PYBUS, Grant
FOTHERINGHAM, Everett	PYBUS, Jan
FOTHERINGHAM, Rose	RUDD, Lyn
GLENHOLME, Brian	SAILE, Jennifer
GLENHOLME, Susan	SAILE, Stephen
GREGOIRE, Shelly	SCHUBERT, Lance
HAMPEL Carol,	SCHUBERT, Melanie
HAMPEL, Richard	SCHWEITZER, Ron
HAW, Dan	SCHWEITZER, Wilma
	WARREN, Judy

# LEADERSHIP

## Pastor

Rev. John Inthof (705) 752-1906

## Church Board

Glenn McBeath \_\_\_\_\_ (705) 472-5316 (term expires February 2022)  
Shannon Avery \_\_\_\_\_ (705) 978-2979 (term expires February 2022)  
Linda Campbell \_\_\_\_\_ (705) 495-1730 (term expires February 2023)  
Bonnie Pannabecker \_\_\_\_\_ (705) 499-7993 (term expires February 2022)  
Leslie Boudreau \_\_\_\_\_ (705) 752-4974 (term expires February 2023)  
Todd Attwood \_\_\_\_\_ (705) 752-2794 (term expires February 2023)

## Child and Youth Ministries

Nursery (newborn up to 2 years) \_\_\_\_\_ Susan Douglas (705) 776-1883  
Beginner Junior Church (3 yrs. to SK) \_\_\_\_\_ Marg Loewen (705) 752-5676  
Junior Church (grade 1 to grade 6) \_\_\_\_\_ Patricia Attwood (705) 752-2794  
Youth (grades 6 to 12) \_\_\_\_\_ Ron Schweitzer (705) 495-5152

## Ministries

Small Groups \_\_\_\_\_ John Inthof (705) 752-1906  
Praise Team \_\_\_\_\_ John Inthof (705) 752-1906  
Library \_\_\_\_\_ Joyce Davis (705) 752-1082  
Greeting and Ushers \_\_\_\_\_ John Inthof (705) 752-1906  
Kitchen \_\_\_\_\_ Linda Campbell (705) 495-1730  
Facility Coordinator \_\_\_\_\_ Wayne Thomson (705) 493-7734  
Ladies Ministry \_\_\_\_\_ Bonnie Pannabecker (705) 472-2586  
Men's Ministry \_\_\_\_\_ Shannon Avery (705) 978-2979  
Greif Share \_\_\_\_\_ Bonnie Pannabecker (705) 499-7993  
Monday Night Outreach (Lakeshore Church) \_\_\_\_\_ John Kuehni (705) 498-8757

## Administration

Treasurer \_\_\_\_\_ Monique Avery (705) 845-8778  
Head Teller \_\_\_\_\_  
Bookkeeper \_\_\_\_\_ Monique Avery (705) 845-8778  
Office \_\_\_\_\_ John Inthof (705) 752-1649  
Church Envelopes \_\_\_\_\_ Stephanye Noll (705) 840-0264

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## Pastor's Report

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2019 was a blur.

2020 was like no year that our generation has seen. It was described as a year that was unprecedented, trying, uncertain, bizarre, unparalleled, extraordinary, and novel. Phrases like corona-virus, COVID 19, quarantine, lockdown, flattening the curve, social and physical distancing, new-normal, essential workers, contact tracing, blursday, zoom meetings, family bubbles and many more became common place. As if that issue was not enough, in addition to the havoc that the corona virus reeked, 2020 brought Social justice issues to the forefront and political polarity became divisive. It was truly a year like no other.

I remember as the New Year began everyone talked about 2020 being the year of perspective and clarity. It began with a lot of hope, but that soon waned and shifted. March started with a dark cloud on the horizon as the news reported a potential pandemic looming. Most of us assumed it was happening in other places in the world but would never reach our shores. This type of events only happened in third-world countries. Then it arrived. In our household, we had a family gathering at Boston Pizza in Pembroke to celebrate, what would have been, Stephen's 25th birthday. Later in the week, I made an excursion to Kapuskasing to help launch the 13th station in the KFM radio network. As we drove north, the NBA postponed their season. Soon after the NHL followed suit. Soon, everything started to get canceled, including churches. Considering these events, we cancelled our Sunday morning worship service. Soon after we moved into our first lockdown. Stores closed, schools closed, churches closed, construction came to a standstill, weddings were being postponed, and there was a toilet paper shortage. Online Worship services became the norm. I was so thankful for Tyler Yanta and his expertise and skill set. He was able to assist us in making the transition to online services, almost seamlessly. As our ministry moves ahead, I think the online service will become an essential part of our ministry, even after this is all over.

Monique and I tried to use social media as effectively as we could. We began to post daily verses, devotions, worship songs, prayers, funnies, resources, and more for our Facebook Group. A daily email, that we sent out six days a week called "The Daily Encouragement" compiled many of our Facebook posts to encourage others. This is another resource that we added that I think will continue after this is completed. I also did a weekly Bible Discovery Lesson for kids which was posted on the church's webpage. It was designed for parents to do with their kids. It included a lesson, a coloring page and a word puzzle. Each week I did a small group curriculum lesson for adults as well. It was available for our homegroups and any others who wanted to dive deeper and discuss the week's Sunday message. I also put together a worship playlist for people if they wanted to have an extended worship time before the Sunday Worship premiered on our YouTube Channel.

As summer began some of the restrictions began to be lifted. We were able to have our High Power Soccer program. Wilma and Patricia did an amazing job putting it together and staying within the Health-Unit guidelines. On August 30th we began In-person services again. We were only able to run at 30 percent capacity, face masks were required, and weekly pre-registration became part of the new norm. As we moved into the fall, we were also able to reintroduce youth ministry, small groups and a Women's Bible Study. I was feeling optimistic that the potential second wave of the pandemic, that they were predicting, may not happen and then it happened. Fortunately, Nipissing-Parry Sound remained in the "Green Zone" till Christmas and we were able to have our Living Nativity. Around 280 people were able to attend this amazing event that I was very blessed to be able to be a part of. We were also able to have our annual Christmas Eve Candlelight Service.

In November, Monique resigned from her position as office administrator. She felt it was time for a change and is now supporting her husband Shannon in a position at Lewis Motors. She has served our church faithfully in this position for the last four years. I have been appreciative of all her support and will miss her immensely. THANK YOU, MONIQUE! The Church Board will have to consider hiring someone to replace her eventually. At present I am trying to manage the administrative details of the church, until such time we are ready to hire someone in this position again. (When things sort of return to normal...lol)

As we concluded 2020, we entered another lockdown as the anticipated "second wave" came into fruition. Now, as we have begun the New Year, we are in relatively the same position we were in March of the previous year. It is difficult to plan, for the future, when it is so uncertain. It is good to know that we serve an all-knowing, all-powerful, and always present God. None of this has caught Him by surprise.

In hindsight I would have maybe done some things differently. We could have restarted services earlier at 30 percent capacity or maybe done more outdoor/drive-in services during the summer. Most times we do not have the option to have a "do over". But we can learn and grow. We were certainly need God's wisdom and direction as we face this new year.

I want to thank the congregation of Callander Bay Church for their ongoing financial support of the ministry, even during these adverse circumstances. Your faithfulness in this area has helped our monetary situation to remain stable, in the midst of these unstable days.

Thank you, as well, for the continued opportunity to serve as your Pastor. It is hard to believe that I have now served in the Near North for almost 29 years, 19 of them at Callander Bay Church. I may not know a lot, but one thing I do is that God is good. God is faithful. God is sovereign and He rewards those who diligently seek Him. Let us seek Him with all our hearts, together in 2021.

Pastor John

## CALLANDER BAY EVANGELICAL MISSIONARY CHURCH

### BOARD Update

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It has been a real different year for the board due to the pandemic of COVID-19.

We think it will change the church building for years to come with online services and how people are with one another.

We are staying kingdom focus and how Callander Bay can equip and change with the times but still stay focus on the kingdom.

We are praying and ask you to pray to keep us open minded to new ways of doing church and still stick to our principals and strong to our beliefs.

Our next steps are reopening the building and keeping everyone safe and reaching people with the message of Jesus.

We look forward to serving you well in this upcoming year

Thanks

Shannon Avery

### Sunday Evening Ministry Report

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The purpose of the Sunday Evening Ministry is generally two-fold. First, we want to offer teaching on specific discipleship topics to be able to provide more in-depth teaching on key subjects. Second, is to offers positive events to enhance individuals attempts to reach people with the message of Jesus.

As we entered 2020, we watched a marriage series with Mark Gungor called "Laugh your Way to a Better Marriage."

Because of COVID 19 these Sunday Evening meeting have been put on hold, my hope is that we will be able to continue some of these in the fall.

In Christ's Service

Pastor John

## Monday Night Prayer Report

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We have met for prayer on Monday Nights throughout the year, in some form or another. We have met in person when allowable. When we are not, we meet via a conference call.

I am thankful that prayer is not limited by restrictions and that we can fulfill the scriptures admonition to “pray without ceasing” under any circumstances. I hope though that we will be able to join in prayer face to face during the year and give us more opportunity for prayer during our service times.

I am incredibly grateful for Denise Boudreau, who leads are prayer chain ministry at Callander Bay Church. She is doing an amazing job at getting all prayer requests out in a timely fashion. If you would like to be on the prayer chain, please speak to myself or Denise.

Thank you to all who pray for our church. My desire is to see us as individuals and as a church be a house of prayer.

In His Service,

Pastor John

## Junior Church Ministry Report

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This is how our Junior Church program, for grades one to six, looked in 2020:

January to March - The children participated in Sunday morning small group bible studies led by myself and the youth.

March-June - Pastor John provided an online worksheet for the children that followed along with the message. We wrote a number of articles for the website which offered support to parents.

October-November - We held in person services on the last Sunday of each of these months which were geared towards the children and youth. About ten of our young people took leadership roles in each of these services. It was thrilling to see them minister! They shared bible verses, acted in skits, preached messages, ran the equipment, sang, danced and blessed the congregation and the Lord! We are expecting to continue these services as we are allowed.

We also had a number of our children and youth take roles in the Living Nativity. Each one did an amazing job!

To help our children grow closer to God, I encourage everyone to see the importance of example. I believe you would agree that lessons are better “caught than taught.” Whatever your role of influence is in a child’s life, be it a parent, grandparent, friend or neighbour, the importance you place on fostering your relationship with the Lord will likely be the greatest factor in determining how important Jesus is to our next generation.



With that in mind, I pray that Callander Bay Church will be a people who hunger and thirst for Christ and the Word. As we look to Him to meet our every need, children will see this example and also learn to trust our faithful Father.

Though there are many things this pandemic prevents us from doing, spending time with the Lord is not one of them!! Thank God!

With praises for the gift of our children and youth,  
Patricia Attwood

Thank you,  
Patricia Attwood

## Praise Team Report

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The Praise Team ministry had three distinct times in 2020. The first was January to March. The team was functioning normally and leading our worship service. The second was from March to August. Our In-person worship service was cancelled during this time free and so the team took a hiatus as COVID-19 restrictions limited our getting together. On August 30 we began In-person worship services again at 30 percent capacity and this third phase took us to the end of the year. We were limited in the number of people we could have on the stage with the worship team because of physical distancing issues.

As we start 2021, we are again under restrictions because of COVID 19. My hope is that we will be able to return to in-person services as soon as possible and start again the worship team ministry.

Thanks to all who were involved in the worship team ministry in 2020: Ron Schweitzer, Chad Cooper, Ev Fotheringham, Barb Landis, Quinn Landis, Rayna Landis, Donna McLeod, John Pace, Monique Avery, Stacy Attwood, Paulo Gacitua, Arianna Robichaud and Taylor Attwood.

Thanks as well to the Audio/Visual team for their ongoing support. We could not do our ministry without your help.

In His Service

Pastor John

## Welcome Team Report

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One of the most interesting happenings was the building of our welcome center in the church. It was built to help create a more welcoming environment at the church. Instead, it became my recording studio for the church's online messages. So, thankful for Mark Douglas for building it and Wayne Thomson for getting a television and mounting it on the wall. Also, thanks to God for putting this together even before we needed it.

I am trusting that we will get back to some of the dreams and visions that we had at the beginning of 2020 to be a more welcoming environment for people.

At present our team has taken quite a change of focus, since our reopening in August to 30% capacity the welcome team had consisted of Patricia Attwood (registration), Linda Campbell (sanitization) and Mark Hamelin (Greeter/Usher). Leslie Boudreau and Todd Attwood has helped when needed.

In His Service,

Pastor John

## FACILITY MINISTRY ANNUAL REPORT

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It was the best of times, it was the worst of times. Famous words that tell it all, short and sweet.

I would like to give a hand to all involved in the ministry, either directly or indirectly, giving credit where credit is due. Everyone seems to have pulled together to make a difficult situation manageable. We just finished up a great nativity with a large turnout without even breaking the law, according to nightly head count numbers. ;) Praying for even better days ahead.

Thankfully we have a good solid building, so maintenance has been minimal. A couple of issues were corrected such as a new sewage pump, sump drain at the back door and also a new project with the welcome centre being created. Turns out the welcome centre is a great place to record Sunday morning service. I think that was nothing short of God's timing. On the to-do-list: a Callander Bay sign on the wall to the left. We even managed to get the garbage containers out to the roadside.

There could be some dark days ahead. I pray that you and your families are all well and continue to remain that way. While we descend into the valley, God is at the lead. This pandemic will get worse but it will end, the jobs will be cut even further, but they will come back. If we stand together as we go, helping along the way, the Light will lead us to the next peak.

Best regards,

Wayne Thomson

## Women's Ministry

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We enjoyed a six week Bible study that ended March 6 2020 called Your Beautiful Purpose. Discovering and enjoying what God can do through you. By Susie Larson.

On March 7th, the ladies car pooled and we headed to Sudbury for a full day, mini conference. Called WOW. Women Of Worth. This day was full of worship and praise and inspirational speakers, along with good food and fellowship.

Then unfortunately with covid we had to stop. With that came the cancellation of the Ladies Weekend Retreat at Camp Norland. The ladies retreat in Muskoka in October.

Also the Ladies Breakfasts that were every second month. And the Senior And Singles luncheons, that were held at Lakeshore on a monthly basis.

But in November we were able to start up the Ladies Bible Study again. So on November 16th we started with You Are Never Alone.

Trust in the miracle of God's presence and power. By Max Lucado. We took a break over Christmas stopping on December 14th and unfortunately we have not been able to continue at this time.

The ladies Bible Studies average between ten to fifteen ladies.

Bonnie Pannabecker

## Small Groups

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We have two small groups that are functioning presently under the capable leadership of Denise Boudreau and Glenn MacBeath. They have been effectively fulfilling the threefold mandate for this ministry.

1. They have been caring and ministering for the people that are connected with their group.
2. They have been reaching out with the love of Christ into their community.
3. They have been growing more deeply in the teachings of God's Word.

It has not been an easy year. But the groups have tried to effectively minister even in the midst of the restrictions we have been placed under. They have used Zoom (or some other online meeting tool) when necessary or meeting in person when allowable. I have drafted a curriculum based on the sermon series I am preaching through and it is available online at our webpage.

Hopefully 2021 will give us more opportunities to be able to grow this ministry at Callander Bay Church.

In His Service - Pastor John

## Men's Ministry

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Callander Bay Fight Club: "Men Gaining Strength by Walking Together."

2020 started off well. I had returned from an eventful trip on a large, ocean going boat with my family. Cheryl and I were nervous to go for a number of reasons...we are not big travelers, ships and oceans don't always go well together and being coupled up with 5000 other people seemed more than a little claustrophobic for our tastes. But we went, and though we would not go again, there were some bright lights discovered. My favorite was early morning, before the sun rose over the Gulf of Mexico. Warm, breezy and quiet. I found my self on the top deck with my cup of coffee. Alone but for one other man. He was a very tall, older gentleman who sat ramrod straight on his deck chair, smoking a huge cigar and just looking out at the nothingness. He and I exchange "good mornings" but nothing else was said as our path's crossed. But here is the thing, knowing he was there in an otherwise empty ship deck, brought comfort to me. Two men, engaged in the same thing, quietly enjoying the fruits of creation and taking from each other the understanding men instinctively have of each other in moments like these.

CB Fight Club, our own men's group, gather once every other week. Come March the only way you could attend is if you brought toilet paper. That was blackly humorous but suited the evolving situation. And then things got worse, "locked down" for two weeks turned into upheaval for a year. We took a break over the summer as ZOOM does not cut it, never will. We rejoined in person, briefly, in the fall until we were locked down once more. Back to ZOOM. Men obviously need more, we need to be face to face, we need to be doing something. Our hope is that we can find ways of operating that is beneficial to men and their faith as we keep meeting. Campfires, ice fishing, playing music, anything.

As iron sharpens iron, we men get deep into scripture and we discover and engage in the word. We learn from each other and support each other through conversation and prayer, and we abide by these words from Ephesians 2:20-22,

20 What a foundation you stand on now: the apostles and the prophets; and the cornerstone of the building is Jesus Christ himself! 21 We who believe are carefully joined together with Christ as parts of a beautiful, constantly growing temple for God. 22 And you also are joined with him and with each other by the Spirit and are part of this dwelling place of God.

Come, all you that are able, and join us every other Saturday.

Sincerely, Glenn McBeath

## High Power Soccer/VBS report

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This year's High Power soccer camp took place at the Callander Bay church. Due to Covid restrictions, we were unable to have the vast numbers of volunteers & kids attending camp this year.

50 kids participated daily! We had a team of teen youth leaders who volunteered their time and energy to help out our "older" volunteers 😊

We witnessed 5 camp kids making the decision to become Christ followers!!  
Wilma

## Living Nativity Report

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I have used Patricia's praise email for this year's Living Nativity annual report. It clearly gives an account of the entire presentation! The church board granted us a significant budget of \$2300 which we were very grateful for and be assured we spent wisely! Over the 2 nights (4 presentations) we saw approximately 300 attendees.

Praise God for The Living Nativity. Thank you for your participation in this great event!! Here are some praises:

-around 300 people attended over the course of four performances. Only God can work in people's hearts and draw them toward Him!

-GOD GAVE US GOOD WEATHER. Rain was forecasted for both days, which would have cancelled everything. God held back the rain. He gave wisdom to Pastor John and Mike Levitan to make decisions. The weather turned out to be more or less ideal!!! Only God can control the weather!

-Our little dancer slipped and fell on the wet stage for her first performance. But God gave her courage to continue and shine for Jesus in all the shows! Only God is strong when we are weak!

-Our three-brother team of wisemen gelled so well. With every performance they got even better and more confident. What a blessing to see this family serve together! Only God can build beautiful family relationships!

-Our shepherds brought laughter and joy to the whole audience. This group came together at the last minute, but they complemented each other so well you would have thought they had been acting together forever! Only God can handpick His servants and knit their hearts together in ministry!

-Our band and vocalists were amazing. God brought together people from different churches who so easily were able to work together!! Only God can give us unity in the body of Christ!! When we were

forced to move the band under the carport, the comment was made that the acoustics were even better!

-Our Innkeeper was a blessing. She shared with me that she had planned to say, “no” to the role this year. But, God gave her energy and time to serve Him again in this role and she became the tangible example of “making room” for Jesus in our lives! Only God can teach us with these living examples!

-Our narrator passionately shared about the great love of God and her genuine awe of God was truly contagious! Only God can stir our hearts like that and make us overflow with testimonies of Him!

-Our Mary and Joseph had non speaking roles that so powerfully pointed to Jesus! Mary was moved to tears by her role and we know that the Holy Spirit was moving. On Sunday, they were front and centre on the stage, giving people an undeniable opportunity to ponder the love of God in sending His Son to us.

-Our angels were beautiful and joy-filled. Children are truly a gift from the Lord and they ministered their joy and enthusiasm to the whole crowd. They worked so well together on stage, were not nervous and took their role seriously. Only God can raise our children up as these effective workers!

-Our boys shared scripture by memory to start the program and showed their sharp minds. We were so blessed by their willingness to take the stage by themselves and to spend the time necessary to prepare. God blessed them with fellowship and fun as they served Him! Only God gives us back more than we ever give!

-Pastor John had the courage to say “yes” to Wilma and trust that her cockamamie, harebrained proposals were actually of the Lord! Only God takes fools and makes them wise for Christ! (Those are the apostle Paul’s words, not mine!) John went on to lead us with a program that wove many elements together and pointed everyone to Jesus and their need for Him!

-Our greeters were a genuine face of welcome to everyone. Only God can give us true love for others!

-Our set painters went above and beyond to create a perfect backdrop. Only God can give us talent and ability for Him!

-Our angel/stage hand was able to juggle many roles with organization and precision. Only God could give can make our children amazing!

-Our camel brought laughter and fun to our program. Only God can take a “pesky, mangy, beady eyed farting beast” and use her(s) for good!

-Our background workers decorated artfully, built backdrops that were sturdy and served without looking for any attention or credit! Then God gets the glory!

-Mike Levitan and our av team were composed and reliable, the backbone of the whole performance. They trusted and were led by the Lord!

-Our sheep handler and two shepherds tended their flock with care and attention, just like our heavenly shepherd takes care of us!

-Spectators blessed the Callander Food Bank with around 5 totes full of food and over \$50 in donations!

-People prayed with faith! God, the Faithful One, moved as only He can!

PRAISE GOD FROM WHOM ALL BLESSINGS FLOW! It's all about you, Jesus!!!

Thank you God for the gift of your Son! Thank you for giving everything for us. We love you, Lord!!

Wilma Schweitzer & Patricia Attwood

## Youth Ministry

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Callander Bay Church Youth: Again for the year 2020, our Youth program was run jointly with Southshore EMC. It was operated as a combined junior and senior youth, for grades 6 to 12. For 2020, all Wednesday club meetings were held at Callander Bay Church. For January to March, our group was led by Simon Beadle. In September, the leadership was assumed by Nathan Huff, the intern Pastor of Southshore. Attendance averaged 15 to 20 clubbers for most of the year, with good representation of Callander Bay Church. In addition to regular club meetings, which consist of a game time, worship and bible lesson, we had variety of special events, including skating, fall festival, and Christmas party. Club was discontinued after March Break 2020 due to Covid-19, but we were able to resume for the entire fall schedule, beginning in September. Covid-19 rules were followed through a combination of increased outdoor activities, modification and selection of appropriate games, and social distancing during games worship and lessons. Mask wearing was required indoors.

Ron Schweitzer

## Church Library

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I would like to start by wishing everyone Happy New Year during these unprecedented times.

Since the beginning of this pandemic I have not physically been inside the Callander Church building and find myself disconnected from the library.

Last March I was in the process of purging the library of books that were duplicates, dated material and those of little interest, but was interrupted by the lockdown. My intentions are to continue the purging process when we return to some kind of normalcy.

At this time I find it difficult to report on the library and the direction it is taking until I feel comfortable enough to return to the church building and assess its current situation.

I will continue to head up the church library, but should someone feel they are being lead to this ministry I would greatly encourage them to approach Pastor John or myself.

Thank you for your patience and support during this past year. Take care and be safe!

Joyce Davis

## Kitchen Report

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This past year has been a difficult one to say we had any functions is just about impossible. Shortly after our AGM the pandemic hit and we were unable to have our yearly functions that we would normally have. I am praying this coming year we can get back to normal and have functions once again. The only things we have done in the past year is our morning coffee time and our AGM. Here is to a better year.

**Linda Campbell**



## Treasurer Report

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I am sure that none of us ever imagined a year like this one. In most of our homes, including our church home, we have had to wrestle and navigate through unprecedented uncertainty and change. Thankfully, we serve a God that does not change. He is always faithful and uses all things for the good of those that love Him. We are so thankful for God's provision through such a difficult year.

Your continued stewardship and faithful giving through such a difficult time have been so encouraging to me. Week after week during such difficult and uncertain times, I have seen God's faithfulness through all of you.

In 2020, we saw expenses come down due to many of our plans being impacted by the pandemic. We are thankful that our total revenue received exceeded our expenses for 2020 resulting in a surplus. In the short term these funds will provide some support should we experience cash flow shortages as we work through the continuing pandemic in 2021.

Thank you all for your faithfulness in supporting Callander Bay Church during this time. Hope to see each and every one of you soon!

Blessings,

Monique Avery

Treasurer

Callander Bay Evangelical Missionary Church  
**Balance Sheet**  
As of 31 December 2020

	<u>31 Dec 20</u>
<b>ASSETS</b>	
<b>Current Assets</b>	
<b>Chequing/Savings</b>	
4100 Royal Bank	128,077.61
<b>Total Chequing/Savings</b>	<u>128,077.61</u>
<b>Other Current Assets</b>	
4140 CIBC GIC	32,029.35
4120 GST	62.44
4121 HST	240.73
<b>Total Other Current Assets</b>	<u>32,332.52</u>
<b>Total Current Assets</b>	<u>160,410.13</u>
<b>Fixed Assets</b>	
4160 Building	336,000.00
4161 Computer	1,314.00
4162 Furniture and Equipment	169,636.18
4163 Musical Equipment	4,243.48
<b>Total Fixed Assets</b>	<u>511,193.66</u>
<b>TOTAL ASSETS</b>	<b><u>671,603.79</u></b>
<b>LIABILITIES &amp; EQUITY</b>	
<b>Liabilities</b>	
<b>Current Liabilities</b>	
<b>Other Current Liabilities</b>	
4300 Payroll Liabilities	2,609.69
4302 Life/Dep/AD&D	38.20
4303 LTD Deductions	30.60
4304 RRSP Deduction	-22.05
<b>Total Other Current Liabilities</b>	<u>2,656.44</u>
<b>Total Current Liabilities</b>	<u>2,656.44</u>
<b>Total Liabilities</b>	2,656.44
<b>Equity</b>	
Retained Earnings	-2,835.32
Opening Balance Equity	644,769.05
Net Income	27,013.62
<b>Total Equity</b>	<u>668,947.35</u>
<b>TOTAL LIABILITIES &amp; EQUITY</b>	<b><u>671,603.79</u></b>

## Callander Bay Evangelical Missionary Church

## Profit &amp; Loss Budget vs. Actual

01-17-21

January through December 2020

Accrual Basis

	Jan - Dec 20	Budget	\$ Over Budget
<b>Income</b>			
4500 General Offerings	177,805.65	182,817.60	-5,011.95
4501 Interest Earned	28.15		
4534 Sunday School Ministries	40.00		
4536 Women's Ministry	270.00		
4538 Planning & Development	170.00		
4544 Operation Christmas Child	610.00		
4545 Hope Awaits	80.00		
4550 Other Revenue	98.00		
<b>Total Income</b>	<b>179,101.80</b>	<b>182,817.60</b>	<b>-3,715.80</b>
<b>Expense</b>			
<b>4700 PASTORAL COMPENSATION</b>			
4701 Salary	45,586.06	45,586.00	0.06
4702 Pastor's Housing	18,543.98	18,544.00	-0.02
4703 Pastor's Housing Allowance	6,180.98	6,181.00	-0.02
<b>Total 4700 PASTORAL COMPENSATION</b>	<b>70,311.02</b>	<b>70,311.00</b>	<b>0.02</b>
<b>4704 PENSION/BENEFITS</b>			
4705 Pension	4,218.66	4,175.00	43.66
4706 Benefits Medical & Dental	4,075.11	5,000.00	-924.89
<b>Total 4704 PENSION/BENEFITS</b>	<b>8,293.77</b>	<b>9,175.00</b>	<b>-881.23</b>
<b>4710 STAFF/PAYROLL COSTS</b>			
4711 Custodian	4,704.00	5,830.00	-1,126.00
4712 Secretary	13,799.20	15,267.00	-1,467.80
4713 Summer Intern	0.00	1,100.00	-1,100.00
4714 Children's Director	0.00	8,400.00	-8,400.00
4715 Payroll Expense CPP/EI/Vac	5,301.70	7,000.00	-1,698.30
4716 Bookkeeping	806.63	1,936.00	-1,129.37
<b>Total 4710 STAFF/PAYROLL COSTS</b>	<b>24,611.53</b>	<b>39,533.00</b>	<b>-14,921.47</b>
<b>4800 CHURCH BUILDING</b>			
4801 Hydro	6,294.88	8,500.00	-2,205.12
4802 Maintenance	412.93	1,000.00	-587.07
4803 Security	420.17	400.00	20.17
4804 Janitorial Supplies	1,014.82	300.00	714.82
4806 Snow plowing/Sanding	2,161.96	3,000.00	-838.04
4808 Insurance	3,170.05	3,320.00	-149.95
4809 Water & Sewer	218.66	300.00	-81.34
<b>Total 4800 CHURCH BUILDING</b>	<b>13,693.47</b>	<b>16,820.00</b>	<b>-3,126.53</b>
<b>4900 CHURCH MINISTRIES</b>			
4904 Sunday School Ministries	14.79	600.00	-585.21
4911 High Power Soccer	760.93	800.00	-39.07
4912 Youth	164.09	250.00	-85.91
4914 Sr. Youth	0.00	250.00	-250.00
4915 Small Groups	0.00	300.00	-300.00
4917 Womens Ministry			
4917-1 Womens Bible Study	513.81		
4917 Womens Ministry - Other	294.08	300.00	-5.92
<b>Total 4917 Womens Ministry</b>	<b>807.89</b>	<b>300.00</b>	<b>507.89</b>

## Callander Bay Evangelical Missionary Church

## Profit &amp; Loss Budget vs. Actual

01-17-21

Accrual Basis

January through December 2020

	Jan - Dec 20	Budget	\$ Over Budget
4918 Men's Ministry	0.00	300.00	-300.00
4919 Marriage Counselling	47.70	100.00	-52.30
4920 Meeting	0.00	100.00	-100.00
4925 Local Outreach	96.56	750.00	-653.44
4926 Special Events	825.02	1,000.00	-174.98
4928 Christmas Dinner	0.00	330.00	-330.00
4929 Grief Share	0.00	100.00	-100.00
<b>Total 4900 CHURCH MINISTRIES</b>	<b>2,716.98</b>	<b>5,180.00</b>	<b>-2,463.02</b>
<b>5000 CHURCH OPERATIONS</b>			
5001 General Church	715.56	500.00	215.56
5002 Church Office	1,722.84	1,600.00	122.84
5003 Photocopier/Ink	1,013.41	800.00	213.41
5004 Library	20.72	100.00	-79.28
5005 Worship/Audio Visual	1,235.59	700.00	535.59
5006 CCLI	546.70	481.00	65.70
5008 Phone/ Internet	2,109.99	2,400.00	-290.01
5009 Kitchen	257.18	1,200.00	-942.82
5010 P to P Record Checks	0.00	150.00	-150.00
5011 P to P Training	694.96	662.00	32.96
5012 EMCC Conference	0.00	1,200.00	-1,200.00
5014 Bank Fees	450.62	650.00	-199.38
5015 Leadership Train & Develop	50.00	350.00	-300.00
5016 Travel for Pastoral Visits	0.00	500.00	-500.00
5021 Pulpit Supply	300.00	500.00	-200.00
5022 IT Professional Services	1,750.00		
<b>Total 5000 CHURCH OPERATIONS</b>	<b>10,867.57</b>	<b>11,793.00</b>	<b>-925.43</b>
<b>5050 MISSIONS EXPENSES</b>			
5053 Paul & Lynn Hanthorn	3,000.00	3,000.00	0.00
5055 Awana	1,000.00	1,000.00	0.00
5056 KFM	800.00	800.00	0.00
5057 Lotts	1,200.00	1,200.00	0.00
5059 Evergreen Ministries	1,000.00	1,000.00	0.00
5060 Hope Awaits	1,000.00	1,000.00	0.00
5064 Kariuki	1,200.00	1,200.00	0.00
5065 Our Daily Bread	100.00	100.00	0.00
5067 Youth For Christ	600.00	600.00	0.00
5068 Jenny & Clem Chen	1,200.00	1,200.00	0.00
5070 Operation Christmas Child	914.46	200.00	714.46
5071 E.M.C.C.5%	8,705.60	8,705.60	0.00
5072 Missions - other	250.00	2,000.00	-1,750.00
<b>Total 5050 MISSIONS EXPENSES</b>	<b>20,970.06</b>	<b>22,005.60</b>	<b>-1,035.54</b>
<b>5200 Capital Expense</b>			
5208 Future Planning & Develop	623.78	8,000.00	-7,376.22
<b>Total 5200 Capital Expense</b>	<b>623.78</b>	<b>8,000.00</b>	<b>-7,376.22</b>
<b>Payroll Expenses</b>	<b>0.00</b>		
<b>Total Expense</b>	<b>152,088.18</b>	<b>182,817.60</b>	<b>-30,729.42</b>
<b>Net Income</b>	<b>27,013.62</b>	<b>0.00</b>	<b>27,013.62</b>

**CALLANDER BAY CHURCH**  
**2021 Proposed Budget**

	BUDGETTED 2020	Actual 2020	PROPOSED 2021
<b>4700 Pastoral</b>			
4701 Salary	\$45,586.00	\$45,586.06	\$46,041.86
4702 Housing	\$18,544.00	\$18,543.98	\$18,544.00
4703 Utilities	\$6,181.00	\$6,180.98	\$6,181.00
<b>Total</b>	<b>\$70,311.00</b>	<b>\$70,311.02</b>	<b>\$70,766.86</b>
<b>4704 Pension &amp; Benefits</b>			
4705 Pension	\$4,175.00	\$4,218.66	\$4,220.00
4706 Benefits	\$5,000.00	\$4,075.11	\$4,200.00
<b>Total</b>	<b>\$9,175.00</b>	<b>\$8,293.77</b>	<b>\$8,420.00</b>
<b>4710 Staff and Payroll</b>			
4711 Custodian	\$5,830.00	\$4,704.00	\$5,830.00
4712 Secretary	\$15,267.00	\$13,799.20	\$6,000.00
4713 Summer Intern	\$1,100.00	\$0.00	\$0.00
4714 Children's Director	\$8,400.00	\$0.00	\$0.00
4715 Payroll Expenses	\$7,000.00	\$5,301.70	\$6,000.00
5011 Bookkeeping	\$1,936.00	\$806.63	\$1,936.00
<b>Total</b>	<b>\$39,533.00</b>	<b>\$24,611.53</b>	<b>\$19,766.00</b>
<b>4800 Building</b>			
4801 Hydro	\$8,500.00	\$6,294.88	\$7,500.00
4802 Maintenance	\$1,000.00	\$412.93	\$1,000.00
4803 Security	\$400.00	\$420.17	\$400.00
4804 Janitorial Supplies	\$300.00	\$1,014.82	\$500.00
4806 Snow Removal/Sanding	\$3,000.00	\$2,161.96	\$3,000.00
4808 Insurance	\$3,320.00	\$3,170.05	\$3,250.00
4809 Sewer and Water	\$300.00	\$218.66	\$300.00
<b>Total</b>	<b>\$16,820.00</b>	<b>\$13,693.47</b>	<b>\$15,950.00</b>
<b>4900 Church Ministries</b>			
4904 Sunday School Ministries	\$600.00	\$14.79	\$600.00
4911 High Power Soccer	\$800.00	\$760.93	\$800.00
4912 Youth	\$250.00	\$164.09	\$400.00
SR Youth	\$250.00	\$0.00	\$0.00
4915 Small Groups	\$300.00	\$0.00	\$300.00
Women's Bible Study	\$300.00	\$807.89	\$300.00
Men's Ministry	\$300.00	\$0.00	\$300.00
4919 Marriage Counselling	\$100.00	\$47.70	\$100.00
4920 Meeting	\$100.00	\$0.00	\$100.00
4925 Local Outreach	\$750.00	\$96.56	\$700.00
4926 Special Events	\$1,000.00	\$825.02	\$1,000.00
4928 Christmas Dinner	\$330.00	\$0.00	\$330.00
4929 Grief Share	\$100.00	\$0.00	\$100.00
<b>Total</b>	<b>\$5,180.00</b>	<b>\$2,716.98</b>	<b>\$5,030.00</b>
<b>5000 Operations</b>			
5001 General Church	\$500.00	\$715.56	\$500.00
5002 Church Office	\$1,600.00	\$1,722.84	\$1,600.00
5003 Photo Copier/ Ink	\$800.00	\$1,013.41	\$500.00
5004 Library	\$100.00	\$20.72	\$100.00
5005 Worship/Audio Visual	\$700.00	\$1,235.59	\$700.00
5006 CCLI	\$481.00	\$546.70	\$550.00
5008 Phone/Internet	\$2,400.00	\$2,109.99	\$2,200.00
5009 Kitchen	\$1,200.00	\$257.18	\$1,200.00
5010 P to P - Record Checks	\$150.00	\$0.00	\$150.00

