

ANNUAL REPORT

For the year 2021



Callander Bay Evangelical Missionary Church

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Callander Bay Church Membership Roll

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

Pastor's Report

I recently saw a meme that said, "I'm getting tired of living through a historical event." As we come up to the second anniversary of the COVID -19 pandemic, I think that most of us would echo that sentiment. But we do not get to choose which part of history we are a living in, so we press on. No event in recent memory has been so difficult, divisive, and polarizing as this. Everyone has an opinion. Most of these opinions are passionately believed, supported by their interpretation of the information available, their own experiences and personal beliefs.

We have endeavoured, at Callander Bay Church, to try and not take sides in this debate. We have attempted to remain in "the messy middle". But to many, this is not enough, to not choose one side means that you have already chosen the opposite side. I have now served in church leadership for 30 years. In that time, I have served in 3 different churches. Two of these churches have had a split during that time. The issue in both those separations was the same: ministry style. The disagreements centred on traditional vs contemporary worship style. Those arguments have dissipated slightly and now here we are 20 years later, and we have found new things to disagree upon. Now, the issues are Christian Nationalism (a combination of national pride and spiritual entitlement), Deconstructionism (the taking apart of an idea, practice, tradition, belief, or system into smaller components to examine their foundation, truthfulness, usefulness, and impact) and the influence of secular humanism (belief that humanity is capable of morality and self-fulfillment without belief in God.), which has led to massive exodus of young people leaving the church. Now we add another issue: our understanding of Christian liberty and freedom. All these issues have put a great strain on our unity in Christ, both locally and on a national level.

The call of scripture remains consistent. We are called to love (John 13:35), unity. (John 17:23), peace (Colossians 3:15) and a living hope (1 Peter 1:3). At the beginning of 2022, we introduced the 21 days of prayer. Our intent was to pray that we would be connected to Christ and His love. We wanted to pray to keep and maintain our unity in Christ and to live in the peace and hope of Christ.

Last year was another difficult year of ministry at Callander Bay Church. This is the reason for the brevity of our annual report. Most of our regular activities have been put on hold. We switched back and forth between Online services and an In-person/Online combination. Special appreciation to Tyler Yanta for his work on our online service and on our webpage. He has been an amazing gift to our church). In late September and October, we had a COVID-19 outbreak at the church. With the assistance and cooperation of the North Bay Parry Sound Health Unit we were able to navigate through this. Although a lot of things did not happen in 2021, we were able to have a few other activities at Callander Bay Church.

- We joined together with South Shore for an outdoor Good Friday service.

- Wilma Schweitzer and Patricia Attwood did an excellent job putting together our High Power Soccer ministry at the Callander Community Center.
- Denise Boudreau has been leading a small group. They have been switching between Zoom and In-person meetings. Thank you, Denise, for your faithful leadership of this group.
- Bonnie Pannabecker led a women's bible study when we were able to. Thanks Bonnie.
- We were able to hold two Christmas Eve candlelight services.

I am hopeful that as we move into the new year, we will be able to add more ministry options. Already (in 2022) we have added some kid's ministry on Sunday morning, a women's Bible study has started, as well as an Art class led by Janeen Howie. Let's be praying that God would keep us safe and allow us to open even more. Also be praying for how you can help us rebuild some of the ministries here at Callander Bay Church.

We were very saddened by the sudden loss of Wayne Attwood this year. As I walk around the church facility, I see Wayne's handiwork. He designed and built my office. Many of the major projects that the church completed were under his supervision including the installation of the HRV and our connection to the town water supply. He served on our initial steering committee when the church was started 20 years ago. He spoke in our pulpit on many occasions. I appreciated his wisdom, correction, and encouragement. He did everything with a heart of love and service. We are all going to miss him immensely.

Jenn and I are hitting a few milestones of significance this year. The first has already happened. On January 6th we celebrated the 20th anniversary of our ministry at Callander Bay Church. On April 4th, I will be celebrating 30 years of ministry in the Near North between Lakeshore and Callander Bay Church's. In May Jenn and I will be becoming Grandparents for the first time, (As Jordan and His girlfriend Cordelia will be having their first child). In July, Jenn and I will be celebrating our 35th Wedding anniversary. I am thankful for these significant dates they show to me God's goodness and faithfulness.

I'm hoping for a couple more milestones, the first Toronto Maple Leafs Stanley Cup Victory since 1967 and a World Cup victory for the Netherlands. I'd love them to be able to win it for my dad who is going to be 96 this year. I would be okay if the Canadians one it too. First, they must qualify (so close) and then it is still a long shot. But that is wishful thinking. It is better to be anchored to the hope that can only be found in Jesus.

Thank you for the continued opportunity to serve as your Pastor. 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 2022.

In His Service,

Pastor John

Church Board Report

Your church board has continued to use online zoom meetings to make decisions affecting Callander Bay.

We have found the past year challenging but are encouraged by a recent increase in Sunday service attendance and some programs resuming. It is great to get together and worship our Lord. We are thankful for Tyler Yanta's contribution to Callander Bay's online presence and plan to offer this option indefinitely.

We are thankful for those who have been able to continue supporting Callander Bay financially. There are several changes to the 2022 proposed budget. Perhaps the most significant change is an increase to Pastor John's salary to meet Evangelical Missionary Church of Canada pastoral compensation guidelines.

Shannon Avery and Bonnie Pannabecker are willing to serve on the board for a 7th straight year. Monique Avery has agreed to join the church board team. Monique was the secretary for Callander Bay in the past and is currently our treasurer and bookkeeper. We look forward to having her involvement in this way as well. Glenn McBeath has decided to step away from his role on the board and we are thankful for his years of service.

We would like to see more of our brothers and sisters in Christ who consider Callander Bay their home church to become members and serve in various ways.

We are thankful for Pastor John's versatility in filling the gaps and keeping things going in a changing environment.

We are thankful for your prayers for Callander Bay.

Do not be anxious about anything, but in every situation, by prayer and petition, with thanksgiving, present your requests to God. And the peace of God, which transcends all understanding, will guard your hearts and minds in Christ Jesus. Philippians 4:6, 7

In Christ's Service

Your Church Board

Callander Bay Evangelical Missionary Church
Balance Sheet
As of 31 December 2021

	<u>31 Dec 21</u>
ASSETS	
Current Assets	
Chequing/Savings	
4100 Royal Bank	133,418.28
Total Chequing/Savings	<u>133,418.28</u>
Other Current Assets	
4140 CIBC GIC	32,029.35
4120 GST	264.34
4121 HST	1,432.09
Total Other Current Assets	<u>33,725.78</u>
Total Current Assets	<u>167,144.06</u>
Fixed Assets	
4160 Building	336,000.00
4161 Computer	1,314.00
4162 Furniture and Equipment	169,636.18
4163 Musical Equipment	4,243.48
Total Fixed Assets	<u>511,193.66</u>
TOTAL ASSETS	<u><u>678,337.72</u></u>
LIABILITIES & EQUITY	
Liabilities	
Current Liabilities	
Other Current Liabilities	
4300 Payroll Liabilities	2,901.83
4302 Life/Dep/AD&D	23.49
4303 LTD Deductions	-12.32
4304 RRSP Deduction	176.95
Total Other Current Liabilities	<u>3,089.95</u>
Total Current Liabilities	<u>3,089.95</u>
Total Liabilities	3,089.95
Equity	
Retained Earnings	22,547.33
Opening Balance Equity	644,769.05
Net Income	7,931.39
Total Equity	<u>675,247.77</u>
TOTAL LIABILITIES & EQUITY	<u><u>678,337.72</u></u>

Callander Bay Evangelical Missionary Church

Profit & Loss Budget vs. Actual

January through December 2021

02-02-22

Accrual Basis

	Jan - Dec 21	Budget	\$ Over Budget
Income			
4500 General Offerings	144,942.36	164,097.00	-19,154.64
4501 Interest Earned	15.08		
4533 High Power Soccer	60.00		
4540 Missons	100.00		
4541 Missions - Hanthorns	25.00		
4546 Marriage Counselling	50.00		
4550 Other Revenue	18.00		
Total Income	145,210.44	164,097.00	-18,886.56
Expense			
4700 PASTORAL COMPENSATION			
4701 Salary	46,024.31	46,041.86	-17.55
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
Total 4700 PASTORAL COMPENSATION	70,749.27	70,766.86	-17.59
4704 PENSION/BENEFITS			
4705 Pension	4,246.01	4,220.00	26.01
4706 Benefits Medical & Dental	5,088.99	4,200.00	888.99
Total 4704 PENSION/BENEFITS	9,335.00	8,420.00	915.00
4710 STAFF/PAYROLL COSTS			
4711 Custodian	5,824.00	5,830.00	-6.00
4712 Secretary	0.00	6,000.00	-6,000.00
4715 Payroll Expense CPP/EI/Vac	4,059.57	6,000.00	-1,940.43
4716 Bookkeeping	1,936.00	1,936.00	0.00
Total 4710 STAFF/PAYROLL COSTS	11,819.57	19,766.00	-7,946.43
4800 CHURCH BUILDING			
4801 Hydro	6,153.00	7,500.00	-1,347.00
4802 Maintenance	171.47	1,000.00	-828.53
4803 Security	336.17	400.00	-63.83
4804 Janitorial Supplies	293.25	500.00	-206.75
4806 Snow plowing/Sanding	1,240.23	3,000.00	-1,759.77
4808 Insurance	3,264.28	3,250.00	14.28
4809 Water & Sewer	286.67	300.00	-13.33
Total 4800 CHURCH BUILDING	11,745.07	15,950.00	-4,204.93
4900 CHURCH MINISTRIES			
4904 Sunday School Ministries	0.00	600.00	-600.00
4911 High Power Soccer	991.49	800.00	191.49
4912 Youth	0.00	400.00	-400.00
4915 Small Groups	0.00	300.00	-300.00
4917 Womens Ministry	0.00	300.00	-300.00
4918 Men's Ministry	0.00	300.00	-300.00
4919 Marriage Counselling	135.17	100.00	35.17
4920 Meeting	0.00	100.00	-100.00
4925 Local Outreach	500.00	700.00	-200.00
4926 Special Events	1,064.96	1,000.00	64.96
4928 Christmas Dinner	0.00	330.00	-330.00
4929 Grief Share	0.00	100.00	-100.00
Total 4900 CHURCH MINISTRIES	2,691.62	5,030.00	-2,338.38

Callander Bay Evangelical Missionary Church

Profit & Loss Budget vs. Actual

02-02-22

Accrual Basis

January through December 2021

	Jan - Dec 21	Budget	\$ Over Budget
5000 CHURCH OPERATIONS			
5001 General Church	570.49	500.00	70.49
5002 Church Office	1,848.69	1,600.00	248.69
5003 Photocopier/Ink	0.00	500.00	-500.00
5004 Library	0.00	100.00	-100.00
5005 Worship/Audio Visual	1,470.33	700.00	770.33
5006 CCLI	550.75	550.00	0.75
5008 Phone/ Internet	2,046.14	2,200.00	-153.86
5009 Kitchen	80.30	1,200.00	-1,119.70
5010 P to P Record Checks	0.00	150.00	-150.00
5011 P to P Training	0.00	300.00	-300.00
5012 EMCC Conference	403.50	1,200.00	-796.50
5014 Bank Fees	454.18	500.00	-45.82
5015 Leadership Train & Develop	0.00	350.00	-350.00
5016 Travel for Pastoral Visits	0.00	500.00	-500.00
5021 Pulpit Supply	400.00	500.00	-100.00
5022 IT Professional Services	4,200.00	4,200.00	0.00
Total 5000 CHURCH OPERATIONS	12,024.38	15,050.00	-3,025.62
5050 MISSIONS EXPENSES			
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	0.00	200.00	-200.00
5071 E.M.C.C.5%	7,814.14	7,814.14	0.00
5072 Missions - other	0.00	2,000.00	-2,000.00
5050 MISSIONS EXPENSES - Other	0.00		
Total 5050 MISSIONS EXPENSES	18,914.14	21,114.14	-2,200.00
5200 Capital Expense			
5208 Future Planning & Develop	0.00	8,000.00	-8,000.00
Total 5200 Capital Expense	0.00	8,000.00	-8,000.00
Payroll Expenses	0.00		
Total Expense	137,279.05	164,097.00	-26,817.95
Net Income	7,931.39	0.00	7,931.39

CALLANDER BAY CHURCH
2022 Proposed Budget

	BUDGET 2021	Actual 2021	PROPOSED 2022
4700 Pastoral			
4701 Salary	\$46,041.86	\$46,024.31	\$52,600.00
4702 Housing	\$18,544.00	\$18,543.98	\$18,544.00
4703 Utilities	\$6,181.00	\$6,180.98	\$6,181.00
Total	\$70,766.86	\$70,749.27	\$77,325.00
4704 Pension & Benefits			
4705 Pension	\$4,220.00	\$4,246.01	\$4,639.50
4706 Benefits	\$4,200.00	\$5,088.99	\$5,000.00
Total	\$8,420.00	\$9,335.00	\$9,639.50
4710 Staff and Payroll			
4711 Custodian	\$5,830.00	\$5,824.00	\$6,656.00
4712 Secretary	\$6,000.00	\$0.00	\$3,000.00
4713 Summer Intern	\$0.00	\$0.00	\$0.00
4714 Children's Director	\$0.00	\$0.00	\$0.00
4715 Payroll Expenses	\$6,000.00	\$4,059.57	\$5,500.00
5011 Bookkeeping	\$1,936.00	\$1,936.00	\$2,000.00
Total	\$19,766.00	\$11,819.57	\$17,156.00
4800 Building			
4801 Hydro	\$7,500.00	\$6,153.00	\$6,200.00
4802 Maintenance	\$1,000.00	\$171.47	\$1,000.00
4803 Security	\$400.00	\$336.17	\$400.00
4804 Janitorial Supplies	\$500.00	\$293.25	\$500.00
4806 Snow Removal/Sanding	\$3,000.00	\$1,240.23	\$2,500.00
4808 Insurance	\$3,250.00	\$3,264.28	\$3,270.00
4809 Sewer and Water	\$300.00	\$286.67	\$300.00
Total	\$15,950.00	\$11,745.07	\$14,170.00
4900 Church Ministries			
4904 Sunday School Ministries	\$600.00	\$0.00	\$500.00
4911 High Power Soccer	\$800.00	\$991.49	\$800.00
4912 Youth	\$400.00	\$0.00	\$400.00
SR Youth	\$0.00	\$0.00	\$0.00
4915 Small Groups	\$300.00	\$0.00	\$300.00
Women's Bible Study	\$300.00	\$0.00	\$300.00
Men's Ministry	\$300.00	\$0.00	\$300.00
4919 Marriage Counselling	\$100.00	\$135.17	\$0.00
4920 Meeting	\$100.00	\$0.00	\$100.00
4925 Local Outreach	\$700.00	\$500.00	\$500.00
4926 Special Events	\$1,000.00	\$1,064.96	\$1,000.00
4928 Christmas Dinner	\$330.00	\$0.00	\$330.00
4929 Grief Share	\$100.00	\$0.00	\$100.00
Total	\$5,030.00	\$2,691.62	\$4,630.00
5000 Operations			
5001 General Church	\$500.00	\$570.49	\$500.00
5002 Church Office	\$1,600.00	\$1,848.69	\$1,600.00
5003 Photo Copier/ Ink	\$500.00	\$0.00	\$300.00
5004 Library	\$100.00	\$0.00	\$100.00
5005 Worship/Audio Visual	\$700.00	\$1,470.33	\$2,000.00
5006 CCLI	\$550.00	\$550.75	\$550.00
5008 Phone/Internet	\$2,200.00	\$2,046.14	\$2,100.00
5009 Kitchen	\$1,200.00	\$80.30	\$1,000.00
5010 P to P - Record Checks	\$150.00	\$0.00	\$150.00
P to P Training	\$300.00	\$0.00	\$300.00

5012 Emcc Conference	\$1,200.00	\$403.50	\$600.00
5014 Bank Fees	\$500.00	\$454.18	\$500.00
5015 Leadership Training & Development	\$350.00	\$0.00	\$200.00
5016 Travel for Pastoral Visits	\$500.00	\$0.00	\$250.00
5021 Pulpit Supply	\$500.00	\$400.00	\$500.00
5022 IT Professional Services	\$4,200.00	\$4,200.00	\$4,200.00
Total	\$15,050.00	\$12,024.38	\$14,850.00

5050 Missions

5053 Hanthorns	\$3,000.00	\$3,000.00	\$3,000.00
5055 Awana	\$1,000.00	\$1,000.00	\$1,000.00
5056 KFM	\$800.00	\$800.00	\$800.00
5057 Lotts	\$1,200.00	\$1,200.00	\$1,200.00
5059 Evergreen Ministries	\$1,000.00	\$1,000.00	\$1,000.00
5060 Hope Awaits	\$1,000.00	\$1,000.00	\$1,000.00
5064 Kariuki	\$1,200.00	\$1,200.00	\$1,200.00
5065 Our Daily Bread	\$100.00	\$100.00	\$100.00
5067 Youth for Christ	\$600.00	\$600.00	\$600.00
5068 Chen	\$1,200.00	\$1,200.00	\$1,200.00
4924 Operation Christmas Child	\$200.00	\$0.00	\$0.00
5013 Emcc 5%	\$7,814.14	\$7,814.14	\$7,444.00
Missions - Other	\$2,000.00	\$0.00	\$0.00
Total	\$21,114.14	\$18,914.14	\$18,544.00

5200 Capital Expenses

5208 Future Planning & Development	\$8,000.00	\$0.00	\$0.00
Total	\$8,000.00	\$0.00	\$0.00

Grand Total	\$164,097.00	\$137,279.05	\$156,314.50
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BUDGET 2021 ACTUAL 2021 PROPOSED 2022