

2023



# ANNUAL REPORT

## For the year 2023



## Callander Bay Evangelical Missionary Church

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## CALLANDER BAY CHURCH MEMBERSHIP ROLL

ATTWOOD, BRYN	GLENHOLME, BRIAN	SAILE, JENNIFER
ATTWOOD, STACY	GLENHOLME, SUSAN	SCHWEITZER, RON
ATTWOOD, TODD	GREGOIRE, SHELLY	SCHWEITZER, WILMA
ATTWOOD, PATRICIA	HOWIE, DUANE	WARREN, JUDY
AVERY, SHANNON	HOWIE, CHRISTINA	YANTA, Tyler
AVERY, MONIQUE	HOWIE, CASSANDRA	
BONESCHANSKER, JOHN	INTHOF, JOHN	
BONESCHANSKER, JUDY	INTHOF, JENNIFER	
BOUDREAU, DENISE	KREUZER, JOSH	
BOUDREAU, LESLIE	KREUZER, LARA	
CAMPBELL, LINDA	LANDIS, DENNIS	
CELESTE, CHRIS	LANDIS, BARB	
CELESTE, DONNA	LATOUR, ANNIE	
CELESTE, JOHN	LOEWEN, ANDREA	
CELESTE, KAREN	LOEWEN, JONATHON	
COOPER, CHAD	MORRISON, MADELINE	
COOPER, LYNN	NOLL, MARILYN	
DICK, RON	OUELLETTE, ROBERT	
DICK, DALE	PACE, JOHN	
DOUGLAS, MARK	PALMER, ELTON	
DOUGLAS, SUSAN	PALMER, MARILYN	
DRISCOLL, RAMONA	PANNABECKER, BONNIE	
DUPUIS, RON	PYBUS, GRANT	
DUPIS, MONICA	PYBUS, JAN	
ERVEN, JOLENE		
FOTHERINGHAM, EVERETT	RATTELLE, Wilma	
	REBALLATO LAVOIE, GLORIA	
FOTHERINGHAM, ROSE	RUDD, LYNN	
	SAILE, STEPHEN	

## **LEADERSHIP**

### **PASTOR**

Rev. John Inthof (705) 752-1906

### **Church Board:**

Bonnie Reynolds (705) 752-393 (term expiring February 2025)

Tyler Yanta (705) 492-1942 (term expiring February 2025)

Bonnie Pannabecker (705) 472-2586 (expires February 2024)

Linda Campbell (705) 495-1730 (expires February 2024)

Leslie Boudreau (705) 752-4974 (term still standing 2024)

### **Child and Youth Ministries:**

Nursery (Newborn up to two years) Bonnie Reynolds (705) 752-3939

Junior Church (Grade 1-6) John Inthof (705) 752-1906

### **Ministries:**

Small Groups John Inthof (705) 752-1906

Praise Team John Inthof (705) 752-1906

Library Stacy Attwood (705) 493-1505

Welcome Team John Inthof (705) 752-1906

Kitchen Linda Campbell (705) 495-1703

Facility Coordinator Elton Palmer (705) 476-3134

Ladies Ministry Bonnie Pannabecker (705) 472-2586

Grief Share Bonnie Pannabecker (705) 472-2586

### **Administration:**

Treasurer Leslie Boudreau (705) 752-4974

Head Teller Todd Attwood (705) 752-2794

Office Stacy Attwood (705) 493-1505

Church Envelopes Stephanye Noll (705) 493-7721

Bookkeeper Monique Avery (705) 845-8778

## **Pastor's Report 2023**

I have now served in full time ministry in some capacity for 34 years. During that time there have been many trends and challenges. One of my favourite bloggers/podcasters is Cary Nieuwhof (which is a trend itself, when I started in ministry neither of those descriptive terms existed). In his post “10 predictions about the Future Church”, he comments, “While no one’s really sure of what’s ahead, talking about it at least allows us to position our churches for impact in a changing world.” (You can read the whole article by going to <https://careynieuwhof.com/10-predictions-about-the-future-church-and-shifting-attendance-patterns/>.) One of his predictions is “Churches that love their model more than its mission will die.” He states...

“When the car was invented, it quickly took over from the horse and buggy. Horse and buggy manufacturers were relegated to boutique status and many went under, but human transportation actually exploded. Suddenly average people could travel at a level they never could before.

The mission is travel. The model is a buggy, or car, or motorcycle, or jet. Churches need to stay focused on the mission (leading people into a growing relationship with Jesus) and be exceptionally innovative in our model.”

It is important for us as a local church to remain focused on the mission. In this day and age, that is becoming increasingly more difficult. Which means we must be extra vigilant.

The year 2023 at Callander Bay Church was interesting. The leadership of the church was pleased that we had come through COVID, (technically, we are just in a different part of it), in a relatively good financial position. Our spending and expenses had been lower and our tithes and offerings consistent. The past year was a return to fuller in-person activities at the church, so expenses went up. Our giving’s trended in the opposite direction though, and we soon began to see we were not meeting our budget. The board made some mid-course corrections, (putting some facility projects on hold), to be able to help. But we still did not meet our budget. The good news is the church has reserves to be able to cover such short falls, but if the trend continues, it will become problematic. We have tried to adjust our budget for 2024 to reflect this new reality.

I serve as ex-officio on the church board. It’s a fun term meaning that I serve as a non-voting, consulting member of the board. In 2023, my role shifted, I also served as interim church board chair. I am pleased that Bonnie Reynolds has taken on the responsibility as chair. She is doing a great job.

One of the results of all that took place in the last 4 years is that some key areas in the church began to suffer some neglect. I am happy to say that these areas are being rebuilt again. Our financial team has come together, Leslie Boudreau: Treasurer, Monique Avery: Bookkeeper, Todd Attwood: Financial Accountability-Tellers and Stephanye Noll: Donations Secretary. They are doing an excellent job of managing our finances.

Our Prevention Plan team is getting us back on track in this vital area. Stacy Attwood and Bonnie Reynolds are taking the lead. Stacy has completed her training and Bonnie will complete hers soon. In 2023 the board decided to become members of Winning Kids. An organization that assists churches with training and support for our plan to protect. It is an added expense, but we need to keep this a constant value, and their expertise and resources are going to prove invaluable as we continue to minister into the future.

Our kid's ministry is starting to rebuild again as well. Thanks to all who serve in our Nursery and Jr. Church. Your ministry is so important. At present we have Nursery three weeks of the month and Jr. Church is running every week. At some point we would love to reintroduce a beginner junior church program, to serve those ages 3-5. We would love to see more people rise up and assist in this area. We need teachers, assistants, and admin/coordinators. If you are interested, please speak to me.

Last year, we began the process of putting together a facility team to oversee the proactive maintenance of our building and grounds, as well as emergency repairs of our facility. This is still a work in progress, and I am hopeful it will be more functional in 2024.

We have several small groups, prayer groups and bible studies that meet throughout the week. It is extremely important that we have these smaller gatherings to encourage fellowship, friendship, accountability, deeper spiritual formation, growth, and foster a greater sense of community and mission. My hope and prayer is that each of you find a place of deeper connection within the church.

I want to express my thanks to Wilma Schweitzer and Patricia Attwood for their leadership in two of the major outreach focused events at Callander Bay Church: High Power Soccer and The Living Nativity. They did an amazing job of coordinating these events and had a very positive impact on the life of our church and our community. Just recently, Wilma and Patricia informed me that they will not be taking the lead on these events in 2024. The Board and I will be looking for God's wisdom and direction, as well as the congregation's input, as we consider the future of these events in the upcoming year. Thank you again Wilma and Patricia for all your hard work and leadership with these events!

I also would like to thank Stacy Attwood for her service as our church secretary/administrator. She has done her tasks diligently with joy and creativity. She has and continues to be a blessing and gift to our church. She has recently

decided to resign as our church custodian. Thanks for your many years of faithful and exemplary service, to clean our facility. We have begun the search for her replacement.

I had the opportunity to serve on the planning committee for the EMCC national assembly which took place in Stouffville in April. It was a good experience; I hadn't served on a denominational committee for a few years, and it was great to help in this way. I was assigned the task of being the co-host of the event along with Krista Bennett, who serves on our national leadership team. I guess having a radio voice has some benefit...lol.

As we look ahead to the New Year two thoughts enter my mind. One, is that these days are crazy. The world circumstances are out of control. The church in North America is floundering and struggling. Life is complicated and difficult. The second is that God is still faithful, good, and sovereign and He always will be. I am reminded of the words of the song Dare to Hope by Sanctus Real. In the song he talks about the difficult realities around him and then responds with this refrain:

Hope, can't be shaken by fear  
Can't be taken by force  
Lifts a soul from despair  
And says it's worth fighting for  
Our God still carries the way  
Of this broken world  
So though my sorrow is grave  
I'll be there to hope,  
Dare to hope

Let's dare to hope and trust that God can lead and guide in this time. Please pray for our leadership that we will be able to effectively plan and live out His mission in the coming year.

Thank you for the opportunity to serve as your Pastor. Thank you as well for the freedom to serve KFM our local Christian Radio Station. It gives me the privilege of being able to enhance local kingdom impact on a broader scale. Thank you for your ongoing support and encouragement, you are appreciated.

Please pray for me and my family. These last years have been difficult. Significant losses, health issues and family stresses have certainly taken its toll. There is a weariness that can come to heart and soul, which is hard to overcome. But thanks be to God, "This is the victory that has overcome the world, even our faith. Who is it that overcomes the world? Only the one who believes that Jesus is the Son of God." 1 John 5:4

In His Service

**Pastor John**

## **Church Board Report 2023**

In 2023 the Church Board consisted of Bonnie Pannabecker, Linda Campbell, Leslie Boudreau, Tyler Yanta, Bonnie Reynolds, and Pastor John Inthof (Ex officio). In 2022 Shannon Avery had served as the board chair but as his term came to an end, no one was able to serve in this position. Pastor John stepped into this position and has been serving as interim board chair for 2023. As the year has concluded, Bonnie Reynolds has decided to serve in this position and will take on this responsibility in 2024.

We entered 2023 in a good financial position. The Board was contemplating a couple projects to improve the facility. Some of these projects we were considering included replacing the sanctuary projection computer, Auditorium renovations and the replacement of the basement floor. The first project was completed. The second was started, but it became clear that finances were going to become an issue, so it was put on hold. The third project (floors) was tabled till further notice.

We are still in a relatively good financial position, but we did go into our reserve funds. Which we all know you can't continue to do. At present we don't think it was wise to go into our reserve funds to be able to fund the projects. At present we are watching our finances closely and until we see improvement, new projects will remain on hold. Our reserves are available if needed if unplanned expenses happen.

A government grant helped us complete the change over of the basement lighting to more energy efficient bulbs. The project was completed at no additional cost to the church.

Phone and Internet issues have been a constant problem at Callander Bay Church since we purchased the building in 2001. The Bell infrastructure has been in a constant state of deterioration, with little hope of improvement, because of the movement toward a cellular system. Callander Bay Church was in a unique position of not being close enough to the town of Callander to receive services that were available in town, but not rural enough to receive services available to those in remoter areas. After much research it was decided to connect to the Starlink network. It is a moderate increase in monthly costs, but our phone and internet services have never been better. It also gives us more opportunities in the areas of live streaming, which was an impossibility with the old system.

Leslie Boudreau has been and continues to be a wonderful gift to our board. She serves as our secretary and does an amazing job. She also has recently taken on the responsibility as Treasurer. Over the last couple of years, we have had several changes in our financial leadership, and she has brought stability and helped to organize our systems. The board appreciates your help in this vital area.

We would like to say thank you to Linda Campbell and Bonnie Pannabecker for their service to our church by serving on the church board. They both served two,

consecutive 3-year terms (and some bonus time) and are taking some time off from board ministry. Thanks for a job well done.

The board would also like to thank Wilma Schweitzer and Patricia Attwood for assisting the church in two of its major outreach focused projects in High Power Soccer and The Living Nativity. Both these projects were done with excellence and had great community impact. Thank you for your work.

We are looking forward to another great year of ministry at Callander Bay Church in 2024. Please pray for the leadership of our church that God would give them vision and direction and God's wisdom to be able to lead well.

On Behalf of the Church Board,

**Pastor John (Interim Church Board Chair)**



## **Treasurers Report 2023**

I would first like to thank each of you for your faithful financial support of Callander Bay Church.

I have been serving on the board since February 2020, it has been a time to see God's hand at work carrying us through interesting times. In spite of the pandemic, He has provided abundantly.

Late in June I agreed to fill the position of treasurer. It has been a pleasure to come alongside Monique, working together to oversee the Callander Bay church financials. Monique and I have been meeting each month to review.

It was identified early in the year that tithing was low compared to the previous 3 years. We are keeping a close watch on spending and trying to identify any areas that can be reduced while not negatively impacting ministry.

Prayerfully God will continue to meet our needs in 2024!

In Christ,

**Leslie Boudreau**

## **Prayer Ministry Report 2023**

A Congregational Prayer Meeting was held on Sunday Evenings at 7pm last year. When we get together, we pray for needs in our families, our congregation, our community, and our world. For some reason the prayer meeting, as the year progressed, had scheduling issues and many weeks our prayer time was cancelled. We may have to explore other time slots if this trend continues.

In September another prayer group started on Sunday Mornings from 9:30 – 10 am, before the morning worship service. It was under the leadership of Patricia Attwood. They pray for various concerns, and that God would use the morning worship service.

Patricia has also coordinated a team to pray with people following the worship service. This will be starting in January of 2024.

A corporate prayer gathering can be a scary experience for those that are new to it. Many followers of Christ desire to grow in prayer on their spiritual journey, I would encourage you to come and just sit in. Maybe this will be a first step to a deeper connection with Christ.

In Christ's Service

**Pastor John**

## **Junior Church Ministry Report 2023**

From January to June, I taught Junior Church every week with Natalie Money filling in. I stepped down from leading Junior Church before the summer break.

This fall, we began a rotation of teaching every second week with Kenny Celeste (Patricia assisting), Natalie Money and Dale Dick. Many thanks to Natalie who offered to teach on the alternate weeks also, enabling us to have Junior Church every Sunday.

In November, Pastor John arranged the schedule so that Kenny and Dale teach once per month and Natalie twice. Regular helpers have been Kiarah Reid and Marg Loewen. There are also monitors who check on the classes every Sunday.

Stacy Attwood has taken leadership over administering the Prevention Plan training. This fall, adult teachers were offered online refresher training with Plan to Protect.

Teachers recruit their own helpers and have chosen to create their own Bible based lessons.

The program is geared towards children from 6 to 12, but children of any age are welcomed because we still do not have a preschool program. The average number of students is four.

The absence of a Preschool Junior Church program is a significant void. Children over two and under six have no program geared to their needs. When children of this age join the Junior Church, their parents almost always stay downstairs.

Thank you to all those who have faithfully served in the Children's Ministry. May the Lord show us how to meet the needs of children at Callander Bay Church.

**Patricia Attwood**

## **Praise Team Report 2023**

“Shout with joy to the Lord, all the earth! Worship the Lord  
with gladness. Come before him, singing with joy.”  
Psalm 100:1-2

John Ortberg expresses these great thoughts about worship. “I need to worship because without it I can forget that I have a big God beside me and live in fear. I need to worship because without it I can forget his calling and begin to live in a spirit of self-preoccupation. I need to worship because without it I lose a sense of wonder and gratitude and plod through life with blinders on. I need worship because my natural tendency is toward self-reliance and stubborn independence.” What a great privilege to be a part of a ministry that assists people in the worship of our great God.

I am thankful for each person who assists in the worship ministry.

I am very appreciative to God for our worship team: Sam Jin Attwood, Stacy Attwood, Todd Attwood, Monique Avery, Karen Celeste, Chad Cooper, Katelyn Cooper, Everett Fotheringham, Barb Landis, Quinn Landis, Donna McLeod, Adrianna Robichaud and Ron Schweitzer.

Thanks for using your unique giftedness to assist the congregation in worship.

At present we are functioning with two teams (although some members are on both teams). My hope is to continue to develop and grow these teams and add other musicians and vocalists to the ministry in 2024. If you are interested, please speak to me.

There have been certain weeks throughout the year when many were away, and I needed to step outside of our regular team roster to have people assist with the worship team. Special thanks to Patricia Attwood, Clem Chen and Andrew White who filled in on some of those days.

Thanks as well for the audio/visual team for your weekly support, we couldn't do it without you.

In Christ's Service,

**Pastor John**

## **Facility Team Report 2023**

The facility team at Callander Bay Church has seen some change in 2023. The facility has generally been under the leadership of one individual, who takes care of the facility until they resign. Elton Palmer has been serving in this position and his ministry is very much appreciated. The leadership of Callander Bay Church is hoping to establish a team system to oversee, care for and maintain our church facility effectively and proactively.

A team consisting of John Celeste, James Latour, Elton Palmer, Adrian Philips, Dan Reynolds, and Ken Van Groningen has been established. The hope is that in 2024 we will be able to have consistent meetings to discuss facility issues and come up with strategies to maintain the facility effectively. We are also hoping that one individual will take the lead in this ministry.

There is always room for more helpers in this vital ministry, so if you are interested, please let me know.

On behalf of the Facility Team

**Pastor John**

## **Men's Ministry 2023**

Men's ministry at Callander Bay Church has been sort of functioning...Lol. We have been meeting for breakfast a couple times annually. But often our plans to get together are thwarted by the busyness of life. Shannon Avery leads a men's hockey night in Powassan. If anyone is interested in joining the hockey, you can get more information from Shannon. At present I am coordinating the ministry along with the help of Dan Reynolds, Grant Pybus, John Celeste and Shannon Avery. My hope is someone will take lead of this ministry and give it the consistent commitment and energy that the men's ministry requires. If you are interested in this opportunity, please let me know.

In Christ's Service,

**Pastor John**

## **Money Matters 2023**

Offerings that are received Sunday mornings in the offering plates are usually counted the same day by two tellers recording information and depositing the funds at the Royal Bank in Callander. A general summary slip with totals and any details regarding allocation is provided to our treasurer. The offering summary sheet containing specific donation information is given to Stephanye Noll who keeps track of contributor's donations for each year and issues a receipt for income tax return purposes. The treasurer receives notification of donations given by e-transfer and forwards contributor details to Stephanye as well.

The current list of tellers are Monique Avery, Leslie Boudreau, Linda Campbell, Ron Dick, Annie Latour, Duane Howie and Todd Attwood.

**Todd Attwood**

## **Small Groups 2023**

Small Groups at present we have one small group at Callander Bay Church. It is a women's group that meets at the church facility on Tuesday afternoons under the leadership of Denise Boudreau. Thanks to Denise for her leadership.

The curriculum is written by Pastor John and is a deeper discussion of the Sunday Morning Message. The small curriculum is available on our church website [callanderbaychurch.ca](http://callanderbaychurch.ca). You can use it for your own personal study and growth, a family discussion, or your own small group. For a church to grow deeper in relationships, it needs to have opportunities for personal connection. Small groups provide this opportunity. It is in these relationships an environment is created that is conducive to growing deeper in personal faith, mutual support and accountability and a partnership in evangelism endeavours.

If you are interested in being in a small, our leading one, please speak to Pastor John.

In Christ's Service

**Pastor John**

## **2023 High Power Soccer/VBS Report**

Our annual High Power soccer camp hit a record number of 103 kids in attendance this year. Patricia shared the gospel message with them so clearly! All we can do is pray that seeds were planted, and they will come to faith in Jesus! The vast number of volunteers who support this camp is astounding! This could never run without each one who volunteered their entire week to this ministry. Our High-Power budget has taken a huge hit post-covid. The cost of youth t-shirts are up to \$11 each (the highest price I can remember was \$6!) Our thanks to many church members who donated/sponsored youth t-shirts! The church also purchased new volunteer shirts as the others have served us well for 8 camps! The Callander Municipality staff has changed several times over the years we've hosted this event. With that has come changes to their policies as well, we enjoyed 5 years of having the entire space at the Community Centre donated to us, and we are very thankful for that. The cost for this year's rental exceeded \$1100. I'm sure this camp will continue to be well attended for years to come! (with just a "few" budget adjustments)

**Wilma Schweitzer**

## **Living Nativity Report 2023**

I love our annual Living Nativity. We had @140 attendees this year and 60 volunteers! Dave & Nicki Rose brought their mini farm again which adds so much to the evening! Coming together as a church family to bring His message to our community is what this Christmas outreach is all about.

**Wilma Schweitzer**



## **Kitchen Report 2023**

This past year has been very successful since returning back to normal. We had all of our normal functions starting with our AGM and I am looking forward to another successful year coming. Thank you to everyone for their assistance helping and their willingness to serve. God Bless

**Linda Campbell**

## **Women's Ministry 2023**

Ladies Bible Study continues to be well attended. We are learning and growing together as God continues to grow and stretch us as we seek to be more like him.

We attended a day long Women of Worth conference in Sudbury, where we were blessed and challenged.

**Bonnie Pannabecker**

## **Annual Report for Sunday Morning Prayer Time - 2023**

In October of this year, we began meeting for prayer before the service from 9:30 to 10:00 a.m. Attendance has ranged from two to seven participants. Our focus is usually to pray for all the aspects of the service and the ongoing needs of the church. If you would like someone to pray for you or you have a burden to see God move at Callander Bay Church, I encourage you to come early on Sundays to join us. Even if you are late, please feel free to come in to the nursery where we meet. Participants testify that they leave feeling lighter as we hand our concerns to the Lord and take up a hope and confidence in Him!

**Patricia Attwood**

## **Nursery Ministry Report 2023**

At the beginning of the year, we had enough volunteers to have the nursery open 2 Sunday's a month. We had more volunteers step forward and are now able to offer services 3 Sunday's a month with the last Sunday of the month with no volunteers but open for parents to use if needed. We get an average 2 children per week.

**Bonnie Reynolds**

### **Wednesday Night Small Group Report 2023**

We had our first meeting in October 2023 it is being led by Bonnie Reynolds, Deanna & Ken VanGroningen with our study material being put together by Paster John with the Sunday message being the topic. Our hope is that all group members would feel confident in leading the group with the study material provided by Pastor John. The purpose of this group is to support and encourage each other during hard times and good times, to pray for each other and to be there when needing spiritual direction in our lives. The group seems to be really connecting, we have 12 core members and there are more interested in starting in the new year. We had a special event at Christmas, we had a potluck at a member's home and then as a group we attended the "Laugh Out Loud" Night a South Shore Church. We seem to have a great group of people that say they are growing in their faith and in fellowship with the Church as well. I look forward to seeing what God has planned for this group in this next year.

**Bonnie Reynolds**



3:36 PM

**Callander Bay Evangelical Missionary Church**  
**Profit & Loss Budget vs. Actual**  
 January through December 2023

02-05-24

Accrual Basis

	Jan - Dec 23	Budget	\$ Over Budget
<b>Income</b>			
4551 · Callander Food Bank	29.00		
4500 · A General Offerings	151,669.50	179,950.50	-28,281.00
4501 Interest Earned	23.13		
4533 High Power Soccer	680.00		
4536 Women's Ministry	315.95		
4545 Hope Awaits	315.00		
4548 Facility Use	75.00		
4550 Other Revenue			
Awana Grand Prix	110.00		
4550 Other Revenue - Other	318.70		
<b>Total 4550 Other Revenue</b>	<b>428.70</b>		
<b>Total Income</b>	<b>153,536.28</b>	<b>179,950.50</b>	<b>-26,414.22</b>
<b>Expense</b>			
<b>4700 PASTORAL COMPENSATION</b>			
4701 Salary	55,099.80	55,240.00	-140.20
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>79,824.76</b>	<b>79,965.00</b>	<b>-140.24</b>
<b>4704 PENSION/BENEFITS</b>			
4705 Pension	4,797.90	4,640.00	157.90
4706 Benefits Medical & Dental	5,850.38	5,000.00	850.38
<b>Total 4704 PENSION/BENEFITS</b>	<b>10,648.28</b>	<b>9,640.00</b>	<b>1,008.28</b>
<b>4710 STAFF/PAYROLL COSTS</b>			
4711 Custodian	6,768.00	6,656.00	112.00
4712 Secretary	13,600.00	14,150.00	-550.00
4715 Payroll Expense CPP/EI/Vac	6,669.61	5,500.00	1,169.61
4716 Bookkeeping	2,000.00	2,000.00	0.00
<b>Total 4710 STAFF/PAYROLL COSTS</b>	<b>29,037.61</b>	<b>28,306.00</b>	<b>731.61</b>
<b>4800 CHURCH BUILDING</b>			
68600 · 4801 Hydro	6,514.35	6,250.00	264.35
67200 · 4802 Maintenance	247.30	1,000.00	-752.70
4803 Security	252.08	840.00	-587.92
63500 · 4804 Janitorial Supplies	695.49	500.00	195.49
63800 · 4806 Snow plowing/Sanding	3,584.94	3,000.00	584.94
63300 · 4808 Insurance	3,590.19	3,400.00	190.19
4809 Water & Sewer	296.00	300.00	-4.00
<b>Total 4800 CHURCH BUILDING</b>	<b>15,180.35</b>	<b>15,290.00</b>	<b>-109.65</b>
<b>4900 CHURCH MINISTRIES</b>			
4907 · Awana Grand Prix	262.20		
4904 Sunday School Ministries	20.79	500.00	-479.21
4911 High Power Soccer	3,012.93	800.00	2,212.93
4912 Youth	0.00	200.00	-200.00
4915 Small Groups	59.99	300.00	-240.01
4917 · 4917 Womens Ministry			
4917-1 Womens Bible Study	740.12	700.00	40.12
<b>Total 4917 · 4917 Womens Ministry</b>	<b>740.12</b>	<b>700.00</b>	<b>40.12</b>
4918 Men's Ministry	32.51	300.00	-267.49
4920 Meeting	74.29	100.00	-25.71
64650 · 4925 Local Outreach	0.00	300.00	-300.00
62700 · 4926 Special Events			
The Color	853.30		
62700 · 4926 Special Events - Other	2,159.18	1,000.00	1,159.18
<b>Total 62700 · 4926 Special Events</b>	<b>3,012.48</b>	<b>1,000.00</b>	<b>2,012.48</b>
4928 Christmas Dinner	54.78	330.00	-275.22
4929 Grief Share	0.00	100.00	-100.00
<b>Total 4900 CHURCH MINISTRIES</b>	<b>7,270.09</b>	<b>4,630.00</b>	<b>2,640.09</b>

3:37 PM

2024-02-05

Accrual Basis

Callander Bay Evangelical Missionary Church  
**Balance Sheet**  
As of 31 December 2023

	<u>31 Dec 23</u>
<b>ASSETS</b>	
<b>Current Assets</b>	
<b>Chequing/Savings</b>	
4100 Royal Bank	85,501.35
<b>Total Chequing/Savings</b>	85,501.35
<b>Other Current Assets</b>	
4142 · Royal Bank GIC	40,000.00
4140 · CIBC GIC	32,029.35
4120 GST	160.31
4121 HST	1,355.35
<b>Total Other Current Assets</b>	73,545.01
<b>Total Current Assets</b>	159,046.36
<b>Fixed Assets</b>	
15200 · 4160 Building	336,000.00
4161 Computer	1,856.56
15000 · 4162 Furniture and Equipment	169,636.18
4163 Musical Equipment	4,243.48
<b>Total Fixed Assets</b>	511,736.22
<b>TOTAL ASSETS</b>	<u><u>670,782.58</u></u>
<b>LIABILITIES &amp; EQUITY</b>	
<b>Liabilities</b>	
<b>Current Liabilities</b>	
<b>Other Current Liabilities</b>	
24000 · 4300 Payroll Liabilities	3,003.61
4302 Life/Dep/AD&D	17.93
4303 LTD Deductions	-24.77
4304 RRSP Deduction	57.57
<b>Total Other Current Liabilities</b>	3,054.34
<b>Total Current Liabilities</b>	3,054.34
<b>Total Liabilities</b>	3,054.34
<b>Equity</b>	
32000 · Retained Earnings	53,653.24
30000 · Opening Balance Equity	644,769.05
Net Income	-30,694.05
<b>Total Equity</b>	667,728.24
<b>TOTAL LIABILITIES &amp; EQUITY</b>	<u><u>670,782.58</u></u>

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Accrual Basis

**Callander Bay Evangelical Missionary Church**  
**Profit & Loss Budget vs. Actual**  
 January through December 2023

	Jan - Dec 23	Budget	\$ Over Budget
<b>5000 CHURCH OPERATIONS</b>			
5001 General Church	389.81	500.00	-110.19
5002 Church Office	3,115.87	3,000.00	115.87
5003 Photocopier/Ink	0.00	300.00	-300.00
5004 Library	0.00	100.00	-100.00
5005 Worship/Audio Visual	1,865.11	2,500.00	-634.89
5006 CCLI	0.00	600.00	-600.00
68100 · 5008 Phone/ Internet	2,629.15	2,100.00	529.15
5009 Kitchen	889.13	1,000.00	-110.87
5010 P to P Record Checks	0.00	150.00	-150.00
5011 P to P Training	1,483.64	300.00	1,183.64
61800 · 5012 EMCC Conference	1,676.41	1,500.00	176.41
60400 · 5014 Bank Fees	527.89	650.00	-122.11
5015 Leadership Train & Develop			
5015-1 · Indigenous Awareness	1,522.73	1,500.00	22.73
5015 Leadership Train & Develop - Other	0.00	200.00	-200.00
Total 5015 Leadership Train & Develop	1,522.73	1,700.00	-177.27
5016 Travel for Pastoral Visits	0.00	250.00	-250.00
5021 Pulpit Supply	1,400.00	1,200.00	200.00
5022 IT Professional Services	4,200.00	4,200.00	0.00
<b>Total 5000 CHURCH OPERATIONS</b>	<b>19,699.74</b>	<b>20,050.00</b>	<b>-350.26</b>
<b>5050 MISSIONS EXPENSES</b>			
5074 · Salvation Army	1,000.00	1,000.00	0.00
5073 · Callander Food Bank	800.00	800.00	0.00
5053 Paul & Lynn Hanthorn	3,000.00	3,000.00	0.00
5055 Awana	1,500.00	1,000.00	500.00
5056 KFM	1,000.00	1,000.00	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	2,000.00	2,000.00	0.00
5064 Kariuki	1,200.00	1,200.00	0.00
5065 Our Daily Bread	100.00	100.00	0.00
5068 Jenny & Clem Chen	1,200.00	1,200.00	0.00
5071 E.M.C.C.5%	8,569.50	8,569.50	0.00
<b>Total 5050 MISSIONS EXPENSES</b>	<b>22,569.50</b>	<b>22,069.50</b>	<b>500.00</b>
66000 · Payroll Expenses	0.00		
<b>Total Expense</b>	<b>184,230.33</b>	<b>179,950.50</b>	<b>4,279.83</b>
<b>Net Income</b>	<b>-30,694.05</b>	<b>0.00</b>	<b>-30,694.05</b>

## CALLANDER BAY CHURCH

### 2024 Proposed Budget

	BUDGET 2023	Actual 2023	PROPOSED 2024	Money in
<b>4700 Pastoral</b>				
4701 Salary	\$55,240.00	\$55,099.80	\$55,240.00	
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>\$79,965.00</b>	<b>\$79,824.76</b>	<b>\$79,965.00</b>	
<b>4704 Pension &amp; Benefits</b>				
4705 Pension	\$4,640.00	\$4,797.90	\$4,900.00	
4706 Benefits	\$5,000.00	\$5,850.38	\$5,500.00	
<b>Total</b>	<b>\$9,640.00</b>	<b>\$10,648.28</b>	<b>\$10,400.00</b>	
<b>4710 Staff and Payroll</b>				
4711 Custodian	\$6,656.00	\$6,768.00	\$7,072.00	
4712 Secretary	\$14,150.00	\$13,600.00	\$14,150.00	
4715 Payroll Expenses	\$5,500.00	\$6,669.61	\$7,000.00	
5011 Bookkeeping	\$2,000.00	\$2,000.00	\$2,000.00	
<b>Total</b>	<b>\$28,306.00</b>	<b>\$29,037.61</b>	<b>\$30,222.00</b>	
<b>4800 Building</b>				
4801 Hydro	\$6,250.00	\$6,514.35	\$6,250.00	
4802 Maintenance	\$1,000.00	\$247.30	\$1,000.00	
4803 Security	\$840.00	\$252.08	\$500.00	
4804 Janitorial Supplies	\$500.00	\$695.49	\$600.00	
4806 Snow Removal/Sanding	\$3,000.00	\$3,584.94	\$3,600.00	
4808 Insurance	\$3,400.00	\$3,590.19	\$3,600.00	
4809 Sewer and Water	\$300.00	\$296.00	\$300.00	
<b>Total</b>	<b>\$15,290.00</b>	<b>\$15,180.35</b>	<b>\$15,850.00</b>	

**4900 Church Ministries**

4904 Sunday School Ministries	\$500.00	\$20.79	\$200.00	
4907 Awana Grand Prix	\$0.00	\$262.20	\$200.00	\$110.00
4911 High Power Soccer	\$800.00	\$3,012.93	\$800.00	\$680.00
4912 Youth	\$200.00	\$0.00	\$0.00	
4915 Small Groups	\$300.00	\$59.99	\$0.00	
4917 Women's Ministry	\$700.00	\$740.12	\$300.00	\$315.95
4918 Men's Ministry	\$300.00	\$32.51	\$150.00	
4920 Meeting	\$100.00	\$74.29	\$100.00	
4925 Local Outreach	\$300.00	\$0.00	\$100.00	
4926 Special Events	\$1,000.00	\$3,012.48	\$1,000.00	
4928 Christmas Dinner	\$330.00	\$54.78	\$100.00	
4929 Grief Share	\$100.00	\$0.00	\$100.00	
4930 Living Nativity	\$0.00	\$0.00	\$200.00	
4931 Good Friday	\$0.00	\$0.00	\$500.00	
4932 Acknowledgements	\$0.00	\$0.00	\$200.00	
4933 Showers/Celebrations	\$0.00	\$0.00	\$200.00	
4934 Christmas Eve	\$0.00	\$0.00	\$100.00	
4935 Rememberance Day	\$0.00	\$0.00	\$120.00	
<b>Total</b>	<b>\$4,630.00</b>	<b>\$7,270.09</b>	<b>\$4,370.00</b>	

**5000 Operations**

5001 General Church	\$500.00	\$389.81	\$500.00	
5002 Church Office	\$3,000.00	\$3,115.87	\$3,000.00	
5003 Printer/Ink	\$300.00	\$0.00	\$0.00	
5004 Library	\$100.00	\$0.00	\$100.00	
5005 Worship/Audio Visual/ CLLI	\$2,500.00	\$1,865.11	\$1,600.00	
5006 CCLI	\$600.00	\$0.00	\$0.00	
5008 Phone/Internet	\$2,100.00	\$2,629.15	\$2,600.00	
5009 Kitchen	\$1,000.00	\$889.13	\$1,000.00	
5010 P to P - Record Checks/ Training	\$150.00	\$0.00	\$300.00	
P to P Membership	\$300.00	\$1,483.64	\$400.00	
5012 Emcc Conference	\$1,500.00	\$1,676.41	\$0.00	
5014 Bank Fees	\$650.00	\$527.89	\$500.00	
5015 Leadership Training & Development	\$200.00	\$0.00	\$200.00	
5015-1 Indigenous Awareness	\$1,500.00	\$1,522.73	\$0.00	
5016 Travel for Pastoral Visits	\$250.00	\$0.00	\$250.00	
5021 Pulpit Supply	\$1,200.00	\$1,400.00	\$1,200.00	
5022 IT Professional Services	\$4,200.00	\$4,200.00	\$4,200.00	
<b>Total</b>	<b>\$20,050.00</b>	<b>\$19,699.74</b>	<b>\$15,850.00</b>	

**5050 Missions**

5053 Hanthorns	\$3,000.00	\$3,000.00	\$3,000.00	
5055 Aawana	\$1,000.00	\$1,500.00	\$0.00	
5056 KFM	\$1,000.00	\$1,000.00	\$1,000.00	
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	\$2,000.00	\$2,000.00	\$2,000.00	\$315.00
5064 Kariuki	\$1,200.00	\$1,200.00	\$1,200.00	
5065 Our Daily Bread	\$100.00	\$100.00	\$100.00	
5068 Chen	\$1,200.00	\$1,200.00	\$1,200.00	
5073 Callander Food Bank	\$800.00	\$800.00	\$1,000.00	\$29.00
5074 Salvation Army	\$1,000.00	\$1,000.00	\$0.00	
5013 Emcc Contributions	\$8,569.50	\$8,569.50	\$4,800.00	
<b>Total</b>	<b>\$22,069.50</b>	<b>\$22,569.50</b>	<b>\$16,500.00</b>	
<b>Grand Total</b>	<b>\$179,950.50</b>	<b>\$184,230.33</b>	<b>\$173,157.00</b>	

BUDGET 2023      ACTUAL 2023      PROPOSED 2024



