



**CANADIAN BAPTISTS
OF ATLANTIC CANADA**
Joining God in Our Neighbourhoods

2024 YEARBOOK

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2024 YEARBOOK *of the* **CANADIAN BAPTISTS** *of* **ATLANTIC CANADA**

ORGANIZED AS THE BAPTIST CONVENTION 1846

ORGANIZED AS THE UNITED BAPTIST CONVENTION 1906

RENAMED CANADIAN BAPTISTS OF ATLANTIC CANADA 2016

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OASIS 2024
AUGUST 8-10, 2024
CRANDALL UNIVERSITY

EDITOR: REV. RENÉE MACVICAR

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HOPE IS RISING. DO YOU SEE IT?

Since beginning as your Executive Minister in early September 2023, it has been an exciting year of connections. I've heard your stories, joys, and challenges while visiting pastors, churches, associations, boards, committees, and organizational partners. The word I keep hearing is "hope." We are a people, a family of churches, full of hope that God is stirring good new things in our midst. Thank you for sharing your stories of hope and where you see God at work in our neighbourhoods across Atlantic Canada. Thank you, too, for being honest about when and where your hope is drained so we can come alongside one another as a CBAC family and pray for God's renewal of hope.

A theme verse that I've begun praying consistently for our CBAC family, including every church and pastor, is:

May the God of hope fill you with all joy and peace as you trust in him, so that you may overflow with hope by the power of the Holy Spirit. – Romans 15:13 (NIV)

You'll hear much more about this verse at Oasis 2024 as we share our new strategic vision.

We see God, the source of our hope, by the power of the Holy Spirit stirring this fresh hope in our midst. CBAC churches are seeing more people come to Christ and be baptized this year than last year. Churches and ministries are trying creative ways to reach new neighbours. Churches are responding to and embracing the many newcomers to Canada coming to Atlantic Canada. Pastors are seeking connections and partnerships with other leaders, churches, and community partners. There are so many signs of hope!

As you read these yearbook reports highlighting our joint work together in this region, notice the signs of hope. In particular, I'm thankful for the unity, support, and joint work with our organizational partners. We are strong as a family because we have many arms – Canadian Baptist Ministries, Acadia Divinity College, Crandall University, Atlantic Baptist Foundation, Atlantic Seniors' Housing, and the Baptist Historical Committee. Our reach is wide and deep as we seek to join God in our neighbourhood so that we see lives and communities transformed by Jesus.

As you connect over Oasis and beyond, watch for signs of hope in this CBAC family and your own life, church, and community. God's kingdom is breaking into Atlantic Canada and our world today! We love capturing these stories and sharing them with the rest of the CBAC family too. Please send your stories to our CBAC Team. (communications@baptist-atlantic.ca)

Join us in praying that hope will overflow from every church and camp into communities, cities, towns, and villages. Pray for an ocean of hope to rise in Atlantic Canada.

In Christ,

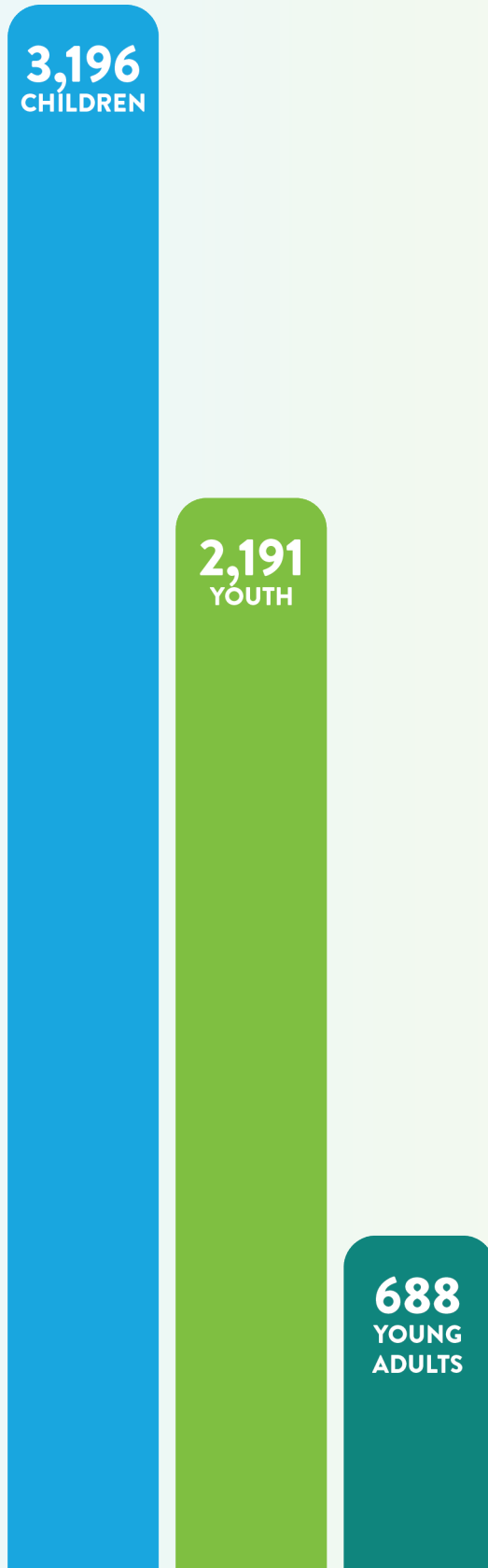
Rev. Renée MacVicar
CBAC Executive Minister



PEOPLE ATTENDING A CBAC CHURCH
(REPORTED SUNDAY AVERAGE)

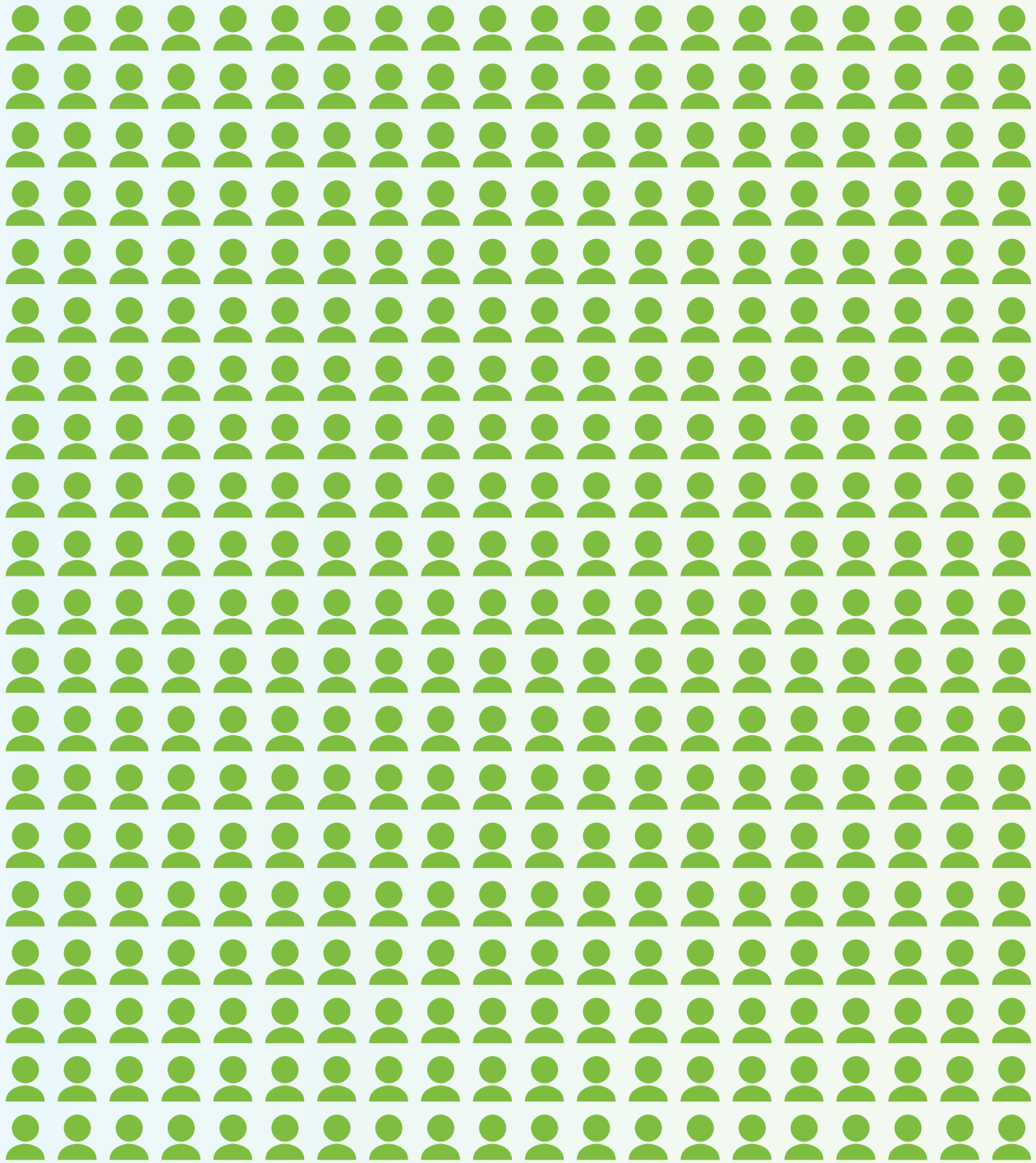


NEXT GENERATION REACH REPORTED



OVER 43
NATIONALITIES
AND LANGUAGES
INCLUDING:

- ACADIAN
- AFRICAN
- ANTIGUAN
- ARABIC
- BARBUDA
- BRAZILIAN
- CANTONESE
- CARIBBEAN
- CREE
- DANISH
- DOMINICAN REPUBLIC
- ENGLISH
- FARSI
- FIRST NATIONS
- FRENCH
- GERMAN
- INDIA
- JAMAICA
- JAPANESE
- KOREAN
- CREOLE
- KURDISH
- LEBANESE
- MANDARIN
- MEXICAN
- NIGERIAN
- PAKISTAN
- PHILIPPINES
- POLISH
- PORTUGUESE
- RUSSIAN
- RWANDAN
- SIBERIAN
- SOUTH AFRICAN
- SOUTH SUDANESE
- SPANISH
- SWAHILI
- SYRIAN
- TURKISH
- UGANDAN
- UKRAINIAN
- VIETNAM
- ZIMBABWE



403 BAPTISMS REPORTED

TABLE OF CONTENTS

SECTION A – CBAC MINUTES	8
OASIS 2023 MINUTES	9
SECTION B – CBAC FINANCIAL STATEMENT	35
CBAC FINANCIAL STATEMENT	36
SECTION C – COMMITTEES & BOARDS OF THE CBAC COUNCIL	52
CBAC COUNCIL	53
EXECUTIVE MINISTER	56
2024-2025 PROPOSED BUDGET	59
LEADERSHIP DEVELOPMENT	60
CONGREGATIONAL RENEWAL	62
NEW CONGREGATIONS	64
INTERCULTURAL MINISTRIES	66
SOZO CENTRE FOR SOUL CARE	68
YOUTH & FAMILY MINISTRIES	71
ATLANTIC BAPTIST MISSION BOARD	73
PENSION AND BENEFITS BOARD	75
SECTION D – COMMITTEES & BOARDS OF THE CBAC	90
THE BOARD OF MINISTERIAL STANDARDS AND EDUCATION	91
EXAMINING COUNCIL FOR ORDINATION	93
NOMINATING COMMITTEE	94
THE BAPTIST HISTORICAL COMMITTEE	98
ATLANTIC BAPTIST SENIOR CITIZENS' HOMES INC.	99
ATLANTIC BAPTIST FOUNDATION	124
CRANDALL UNIVERSITY	126
ACADIA DIVINITY COLLEGE	129
SECTION E – NATIONAL & INTERNATIONAL MINISTRIES	134
CANADIAN BAPTIST MINISTRIES	135
SECTION F – MISSIONAL STORIES & STATISTICS	137
ATLANTIC BAPTIST WOMEN	138
CHURCH NEIGHBOURHOOD STORIES	139
CHURCH STATISTICS	155

SECTION A
CBAC MINUTES

OASIS 2023 MINUTES

Crandall University, Moncton, NB

August 10-12, 2023

Q & A WITH REV. RENÉE MACVICAR

Chaired by President Rev. Brent MacDonald

Gymnasium, August 10, 2:30 p.m.

President Brent MacDonald led in asking Rev. Renée MacVicar, the candidate recommended by CBAC Council for the position of Executive Minister, a series of questions condensed and summarized from those submitted in advance by members of the CBAC constituency.

1. What do you feel are the most pressing areas of concern? What will be your focus as you start?

- (1) *Building relationships and listening.*
- (2) *Looking through Terry's recommendations.*
- (3) *Finances, both spending and donor development.*
- (4) *Staff, the main team, with consideration for possible changes.*
- (5) *Starting work toward a new vision.*

2. What is your response to LGBTQ issues?

- (1) *Celebrate that we are a diverse family.*
- (2) *CBAC staff do not dictate but act as told by the body.*
- (3) *Love, welcome and invite – “a centered set vs. a bounded set”. It is more important what direction people are headed vs. where they are now.*

3. How will you approach finances?

Prioritizing donor development, revenue streams and grants, perhaps with a Donor Development Team. Confer and stay linked to significant partners: CBM, ADC, Crandall.

4. How do you approach the complementarian vs. egalitarian discussion?

I am glad for and respect both viewpoints. I personally felt called and am accountable to the Holy Spirit.

Renée's response was followed by comments by President Brent MacDonald on behalf of the CBAC Council: *In their view, recommending Renée for the position of Executive Minister was consistent with the Biblical example of God calling exceptional women for leadership roles.*

5. What is your relationship with Dr. Peter Reid? Was there ever a power struggle?

Peter is fully supportive. We have had a good working relationship and a deep trust.

6. What was Dr. Lois Mitchell's role (as a personal friend) in the search process?

Response from President MacDonald on behalf of the CBAC Council: *It was determined that there was no conflict of interest. Intentional effort was made not to compromise the process with Renée – no personal contact was made between Lois and Renée, including phone calls, texts or e-mails.*

7. Do denominations have a future?

Yes, we are stronger together. We do need to become more nimble, less an institution and more a movement.

Additional questions were posed regarding the hybrid work model, the balance of work and family life, plus three questions from the floor.

REFRESHMENT TIME

Hosted by Gallagher Insurance/Ecclesiastical Insurance
Stultz Hall 117, August 10, 3:30 p.m.

SUPPER BREAK

August 10, 5:00 p.m.

RALLY #1

Gymnasium, August 10, 6:30 p.m.

The evening session began with a Welcome and Land Acknowledgement:

The CBAC recognizes that no people and no buildings can exist without land to support and uphold them. Prior to the founding of our denomination or any of our churches, before the beginning of any of the Atlantic provinces, or the dominion of Canada – this land was entrusted by the Creator to the Mi'kmaw, Welastekwewiyik, Peskotomuhkati, Penobscot, Innu, and InnuIt nations as well as the former Beothuk nation. Many of our churches exist in unceded territory, and we, as a predominantly settler body, are governed by treaties with the First Peoples of this land. In the spirit of Truth and Reconciliation, and with the guidance of the United Nations Declaration of the Rights of Indigenous People, we acknowledge these lands and their indigenous custodians, and we recognize ourselves as treaty people. As Baptists of Atlantic Canada, we seek to walk in a good way upon the land that sustains us, and alongside our Indigenous neighbours and hosts.

There were opening remarks and announcements by President Brent MacDonald.

Dr. Terry Atkinson, Interim Executive Minister, recognized pastors in attendance who had reached Ordination Milestones of 45, 50, 55, 60, 65 and 70 years. An Ordination Milestone Leadership Dinner had been held earlier in the day.

An Ordination Milestone Video was viewed with the names of those so recognized:

- Ordination milestone of 45 years: Rev. H. Wayne Fevens, Rev. Harry Gardner, Rev. Gerald Horsman, Rev. Michael Horsman, Rev. Barry Morrison, Rev. Charles Thompson.
- Ordination milestone of 50 years: Rev. Doug Hapeman, Rev. Robert S. LaBounty, Rev. Avery D. (Bill) Newell, Rev. James E. Nicolle, Rev. Richard (Rick) Thomas.
- Ordination milestone of 55 years: Rev. Ralph A. Irving, Rev. Dr. Ronald I McLean.
- Ordination milestone of 60 years: Rev. Hedley Hopkins.
- Ordination milestone of 65 years: Rev. Dewis J. Rector.
- Ordination milestone of 70 years: Rev. Kenneth L. Thompson, Rev. Marshall B. Thompson.

Dr. Garth Williams, Associate Executive Minister for the CBAC, presented the new Ordinands who had successfully passed the Ordination Council earlier in the week, as well as those whose prior ordination had been recognized, and Recognized Lay Leaders.

The Examining Council for Ordination met August 8-10, 2023, at Crandall University, Moncton, NB. The following candidates had been examined on their statements of faith and Christian commitment and were commended to their churches for ordination at their hands:

- Kim Butler, Associate Pastor, Atlantic Community Church (Apohaqui, NB).
- Nathan McEwen, Lead Pastor, Minto Baptist Church (Minto, NB).
- Ross Watters, Community Connections Pastor, Brunswick Street Baptist Church (Fredericton, NB).
- Cody Bolton, Associate Pastor, Highfield Baptist Church (Moncton, NB).
- Zachary Peabody, Associate Pastor Family and Community Connection, Church By The Lake (Middle Sackville, NB).
- Erica Corbin, Associate Pastor, Faith Baptist Church (Lower Sackville, NS).
- Allan Myra, Lead Pastor, Annapolis Royal Baptist Pastorate (Annapolis Royal, NS).
- Patrick Gilbert, Senior Pastor, Aylesford Baptist Church (Aylesford, NS).
- Stephen Baker, Senior Pastor, Milton Baptist Church (Milton, NB).
- Raphael Iluyomade, Lead Pastor, New Beginnings Ministries (Cherry Brook, NS).
- Paul Hatfield, Senior Pastor, Jordan Falls Baptist Church (Jordan Falls, NS).
- Derek Thorne, Associate Pastor Youth and Family, Bedford Baptist Church (Bedford, NS).

Since Oasis 2022, the following pastor has completed the process with the Board of Ministerial Standards and Education toward recognition of prior ordination:

- Rev. Emmanuel Batumbya, Centreville Baptist Church (Centreville, NS).

Since Oasis 2022, the following individuals have completed the process of becoming a Recognized Lay Leader:

- Ms. Martha Ross, Clyde Avenue Baptist Church (Sydney Mines, NS).
- Mrs. Vivien Pealing, Greenfield Baptist Church (Greenfield, NS).

Worship was led by Dana Ingersoll, Worship, Care and Connect Pastor at Cornerstone Baptist Church (Cornwall, Stratford and Montague, PE). He was accompanied by a vibrant team from Cornerstone Baptist.

Dr. Terry Atkinson introduced and prayed for the theme speaker, Jason Ballard, Lead Pastor of The Way Church Vancouver, Executive Director of the Canadian Church Leaders Network, and host of the Canadian Church Leaders Podcast.

Speaking from Revelation 2:1-5, Jason addressed the questions, “How do we go the distance with joy in our hearts? How do we last in ministry?” The writer of the passage is John, a loving pastor. The speaker is Jesus, the risen Lord. The audience is the Church in Ephesus.

First, Jesus commends: The Ephesian church had kept the truth amid pressure from both the outside and within. They affirmed moral and ethical standards. They persevered amid hardship and persecution. (Today, we are not experiencing persecution, but significant disorientation.) They were enthusiastic in service.

Then Jesus confronts: The church had left it's first love. Keeping our hearts devoted to Jesus is of first importance.

How do we last in ministry? We must be diligent to tend to the first love fire: (1) Consider – name how we have fallen; (2) Repent – turn around; (3) Do what we first did on trusting in Jesus.

Following the message, Dan Pyke, Director of Youth and Family, gave an update, touching on Tidal Impact 2023, the Wayfinding Journey, the Next Conference to be held October 14 in Truro, NS, and the summer ministry at our regional Baptist camps.

Dr. Robert Knowles brought a Crandall University update. There was a registration of 1,445 students in the 2022-2023 academic year, doubling attendance in the last 5 years. Dr. Bruce Fawcett, President of Crandall, thanked the CBAC, churches and individual supporters, and invited all to join in Crandall's 75 Anniversary celebrations in September 2024. Gilda Ryder closed the presentation with prayer.

Following closing remarks, President Brent MacDonald dismissed the gathering with prayer.

RECEPTION CELEBRATING THE SERVICE OF REV. DR. PETER REID

Stultz Hall, August 10, 8:45 p.m.

All were invited to honour the term of service of Dr. Reid as the Executive Minister, retiring in November 2022.

EARLY MORNING PRAYER

MacArthur Chapel, Stultz Hall, August 11, 7:30 a.m.

MORNING DEVOTIONAL

Dr. Anna Robbins, President of Acadia Divinity College
Gymnasium, August 11, 9:00 a.m.

Rev. Dr. Terry Atkinson, Interim Executive Minister, welcomed attendees. He introduced Dr. Anna Robbins and then prayed as she prepared to speak.

Considering the differing responses of the spies Moses sent out to explore Canaan as related in Numbers 13 and 14, perspective is everything. We are not here (at Oasis) simply to exercise democratic rights. We are here to discern the mind of Christ. We are to do so with gentleness, kindness and clarity. At this time of liminality, sometimes we need to accept that our perspective is limited. In Numbers 13, God tells Moses to send some men to explore the land. The spies saw the problems and were afraid. Caleb and Joshua said, "We can do it!" The ten others replied, "No we can't!"

The fact is we can't go back. But if we seek Him, God goes with us. Our perspective as we meet, deliberate and decide needs to be "Jesus at the centre of it all."

Dr. Terry Atkinson thanked Dr. Robbins and announced a brief break to transition to the Business Session.

FAMILY BUSINESS SESSION: CBAC ANNUAL MEETING OF MEMBERS, AUGUST 11, 2023

Call to Order and Prayer

Rev. V. Brent MacDonald, President, called the meeting to order at 9:27 a.m. and declared the business session of the 177th Annual Assembly of the Canadian Baptists of Atlantic Canada to be open. He then invited Mrs. Elizabeth (Beth) L. Drummond, a member of the CBAC Council, to open the meeting with prayer. Beth offered an opening prayer.

Rules of Order

Rev. V. Brent MacDonald, President, called on the Interim Executive Minister to read the Rules of Order. Rev. Dr. Terry Atkinson read the General Operating Bylaw, APPENDIX B, RULES OF ORDER.

Rev. Dr. Terry Atkinson, Interim Executive Minister, announced that cameras and recording devices were not permitted in the business sessions, and that the Vice-President, Dr. Lois P. Mitchell, would be the time keeper.

Appointment of Parliamentarian

Rev. V. Brent MacDonald, President, called for a recommendation from the Interim Executive Minister regarding the Parliamentarian.

It was moved by Rev. Dr. Terry Atkinson and seconded by Rev. Dr. Rhonda Britton that Candace L. Thomas, QC be appointed by the Assembly as the Parliamentarian for the business sessions of Oasis 2023. Motion Carried.

The President welcomed Ms. Thomas to the panel.

Adoption of Agenda

Rev. V. Brent MacDonald, President, informed the Assembly that he was prepared to entertain a motion to adopt the agenda.

It was moved by Mrs. Shannon Skafte and seconded by Lic. Sarah Merrick that the agenda be adopted as presented. Motion Carried.

Reading of Minutes

Rev. V. Brent MacDonald, President, requested direction from the Assembly regarding the reading of the minutes, noting that in recent years all minutes have been referred to the CBAC Council for approval.

The Assembly agreed that the action items from the Minutes of the morning business session of Friday, August 11, 2023 need not be read, and that all Minutes be referred to the CBAC Council for approval.

Announcement Re: Chief Scrutineer

Rev. V. Brent MacDonald, President, invited the Interim Executive Minister to speak regarding the Chief Scrutineer.

Rev. Dr. Terry Atkinson reminded the Assembly that Rev. Donald Dunn was appointed as Chief Scrutineer by the Assembly during the business session at Oasis 2022.

Tabling of Reports

Rev. V. Brent MacDonald, President, invited Rev. Dr. Terry Atkinson to comment regarding the Yearbook Reports.

Rev. Dr. Atkinson indicated that the Yearbook Reports are accessible on the CBAC website, and that the Yearbook has not been printed in its entirety for Assembly registrants in recent years. Only those reports listed on the agenda are printed.

It was moved by Rev. Dr. Terry Atkinson and seconded by Mrs. E. Ann Taylor that Yearbook Reports be tabled and taken up as occasion demands except those listed on the agenda and items arising out of the CBAC Council, and that motions coming from that Council be put forth from time to time. Motion Carried.

Welcome to First Time Attendees and Visitors

Rev. V. Brent MacDonald, President, extended a special welcome to First Time Attendees and Visitors and requested that they stand. By applause they were welcomed.

Recognition of Denominational Representatives

Rev. V. Brent MacDonald, President, welcomed the following official representatives from other denominations and from bodies affiliated with the Canadian Baptists of Atlantic Canada, and he asked them to stand when their name was read:

- Rev. Russell Prime, Vice-President, Maritime Area Board, Christian Church (Disciples of Christ)
- Dr. Tiffany McGraw, Regional Director, Atlantic Canada, Canadian Bible Society
- Major Pamela Pinksen, Area Commander for the Maritimes Division, The Salvation Army
- Mrs. Jennifer Lau, Executive Director, Canadian Baptist Ministries
- Rev. Rob McDowell, The Atlantic District of the Wesleyan Church

Report of the Nominating Committee: Part A – Re: Vice-Presidential Nominee

Rev. V. Brent MacDonald, President, called on Rev. David Dubois to present the Nominating Committee Report for 2023.

Rev. Dr. DuBois stated that there was only one name presented on the ballot for Vice-President of the Canadian Baptists of Atlantic Canada.

Rev. Dr. DuBois explained that there should be five names on the ballot and that the Nominating Committee had contacted a number of Ordained Pastors from either Nova Scotia or Newfoundland and Labrador for this position. However, once they completed their work, they were left with only one candidate. It was decided that this name would be recommended to the CBAC Assembly for the position of Vice-President.

The President reminded the Delegates that any further nominations must have been in the hands of the Chairperson of the Nominating Committee or the Executive Minister no later than twelve (12) hours prior to the beginning of the annual Meeting of Members in accordance with the guidelines set forth in Section 8.04 (e) of the General Operating Bylaw. He noted that there were no further nominations received.

Rev. V. Brent MacDonald, President, declared that with no other nominations having been received, Rev. Mitchell Foley is the incumbent Vice-President by Acclamation.

The President, Rev. V. Brent MacDonald, invited Rev. Mitchell Foley to address those in attendance. Following this address, Brent offered prayer for Mitchell.

Rev. Dr. Rhonda Y. Britton	Halifax, NS
Mrs. Wendy G. DuBois	Charlottetown, PE
Mrs. Pam G. Smith	Shag Harbour, NS

Board of Governors, Crandall University - to retire 2026 - five nominees.

Mr. Jim Dixon	Moncton, NB
Rev. Dr. Raphael Iluyomade	Dartmouth, NS
Rev. David H. Morehouse	Moncton, NB
Mr. Douglas E. Schofield	Vaughn, NS
Mr. Darren K. Smith	Alberton, PE (Board Nominee)

To retire 2023 – one nominee (appointed by Council to replace Mr. Greg Cook – to be ratified by 2023 Assembly)

Rev. Dr. Raphael Iluyomade	Dartmouth, NS
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Board of Governors, Crandall University – Appointments to be ratified by CBAC (annually) – for 2023 - 2024.

Mr. Todd Jones	Alumni Representative (selected by the alumni)
Mr. Luke Sullivan	Student Representative (selected by the Student Association)
Dr. Keith Grant	Faculty Representative (selected by the faculty)

Board of Trustees, Acadia Divinity College – to retire 2026 – four nominees.

One (1) Vacancy at the time of printing	
Mr. Mark A. Jelley	Granville, PE
Mrs. Mercy Mutale Motey	Bedford, NS (Board Nominee)
Mrs. Kathy E. Watt	Fredericton, NB

Board of Governors Acadia University – to retire 2027.

To retire 2027 – one nominee (appointed by Council to replace Mrs. M. Emily Samson who has resigned – to be ratified by 2023 Assembly)

One (1) Vacancy at the time of printing

Atlantic Baptist Foundation – to retire 2026 – five nominees.

Mr. Stephen S. Drost	Hanwell, NB
Mr. G. David Eldridge	Barrington, NS
Ms. Twila R. Grosse	Cherry Brook, NS
Mr. Lawrence J. B. Pelletier	Lower Ohio, NS
Mr. Peter Graves	Moncton, NB (Board Nominee)

Board of Directors, Atlantic Baptist Senior Citizens' Homes, Inc. - to retire 2026 - five nominees.

Ms. Sally Basque	Bathurst, NB
Mr. Terrance (Terry) G. Bentley	Rusagonis, NB
Mrs. Cathy Blades	Lockeport, NS
Ms. Janice Bond	Miramichi, NB
Rev. Michael R. Trites	Moncton, NB

To retire 2025 – one nominee (Appointed by Council to replace Judith D. Hyde who has resigned – to be ratified by 2023 Assembly).

Mrs. Tara Steeves	Bathurst, NB
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To retire 2025 – one nominee (Appointed by Council to fill a vacancy – to be ratified by 2023 Assembly)

Rev. R. Thomas Davidson	Mahone Bay, NS
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Baptist Historical Committee - to retire 2026 – three nominees.

Mr. George E. Gray	Dartmouth, NS
Ms. Haleigh M. Sears	Salisbury, NB
One (1) Vacancy at the time of printing	

Canadian Baptists of Atlantic Canada Nominating Committee Regional Representatives:

Region 1: Southwestern, Saint John-Kings Associations – to retire 2024.
One (1) Vacancy at the time of printing

Region 5: Newfoundland & Labrador, Cape Breton, Baptist Association – to retire 2026.
One (1) Vacancy at the time of printing

Region 6: Cumberland, Northeast Nova, Halifax, Associations – to retire 2025. One (1) Vacancy at the time of printing

Region 7: African United Baptist Association – to retire 2025.
Rev. Dr. Elias M. Mutale, Dartmouth, NS

Region 8: Eastern Valley, Annapolis-Digby Associations – to retire 2026. Rev. Andrew Conrad, Berwick, NS

Region 9: Yarmouth, Shelburne, Lunenburg-Queens Associations – to retire 2026.
Mr. Sandford (Sandy) Q. Hood, Shelburne, NS

Christian Action Federation of New Brunswick – one-year appointment for the period 2023 – 2024 - three nominees

Ms. Elizabeth Crouchman
Rev. Dr. Lorne K. Freake
Mrs. Betty J. Peacock

Bloomfield, NB
Grand Falls, NB
Moncton, NB

Camp Wegesegum - to retire 2026 (three-year appointment) - one nominee required.

One (1) Vacancy at the time of printing

It was moved by Rev. David Dubois and seconded by Rev. Randy Stanton that the Nominating Committee Report be accepted as presented. Motion Carried.

Introduction of President-Elect, Canadian Bible Society Presentation, and Prayer

Rev. V. Brent MacDonald, President, invited Dr. Lois P. Mitchell, President-Elect, to the podium to be recognized by the Assembly. Dr. Mitchell shared her greetings and words of appreciation and encouragement/challenge with the Assembly.

The President invited Dr. Tiffany McGraw, Regional Director, Canadian Bible Society, to present the incoming President with a Bible. Dr. McGraw spoke briefly, presented the Bible to Dr. Mitchell, and prayed for her.

Memorial Moment

Rev. V. Brent MacDonald, President, invited the Interim Executive Minister, Rev. Dr. Terry Atkinson, to lead the Memorial Moment for the following deceased clergy:

- Rev. Harold William Arbo
- Rev. Robert E. Baker
- Rev. John Seymour Beers
- Rev. Dr. William H. Brackney
- Rev. Michael Christopher Cannell
- Pastor Heather Elaine Gillis
- Rev. Robert S. Labounty
- Rev. Albert Nelson Marshall
- Rev. Eustace Ashton Marshall
- Rev. Howard Eugene McCormick
- Rev. Dr. Hugh Alexander McNally
- Rev. Ernest Henry Nickerson

Prayer Circles and Break

Rev. V. Brent MacDonald, President, requested that the Assembly gather in groups of two, three or four persons to pray, and then to have a break and return for further business at 10:20 a.m.

The Assembly resumed meeting at 10:32 a.m.

Notice of Motion re: Changing CBAC Fiscal Year (to be voted on at 2024 Assembly)

Rev. V. Brent MacDonald, President, invited Ms. Linda Matthews, CPA, CBAC Audit & Finance Committee chairperson, to the platform to present the Notice of Motion re: Changing CBAC Fiscal Year and its rationale.

RATIONALE RE: CHANGING FISCAL YEAR (TO BE VOTED ON AT 2024 ASSEMBLY)

The Finance and Management team, in consultation with the Audit and Finance Committee, have considered and see a real benefit to changing the fiscal year end from December 31st to August 31st effective in 2024 for the CBAC.

What this means is that instead of our year running from January 1st to December 31st, it would run from September 1st to August 31st of each year. The way the transition would work is that we will close 2023 on December 31st as normal. We will have those statements audited and approved as normal. We will bring the motion to change the fiscal year end before the constituency at Oasis 2024 for a vote. Upon approval of the motion, for 2024 we will run a shortened period cutting our year off as of August 31st so we will run an eight (8) month period from January 1st to August 31st, 2024. This close of a shortened year will then also be audited. The next year will then be a full year from September 1st, 2024 – August 31st, 2025.

There are many expected benefits to this change, some of which are as follows:

- Fiscal year will more closely align in the timing of the ministries offered by the organization with our finances.
- Allow for better visibility and understanding of our contributions for the year since the majority will be received mid-year as opposed to currently when they are received after year end. This will allow for more accurate budgeting and financial management in general.
- The timing for creating the budget will no longer run concurrently with the year end audit, allowing for more focus on the accuracy of each of those important tasks.
- The timing of the budget creation will be later in the fiscal year allowing for a further increase in accuracy and understanding of the current and future financial position of the organization with it being closer to that future period.

This notice is to inform you of the intention we have to bring the following as a motion to vote at Oasis 2024:

The CBAC Audit and Finance Committee moves that the fiscal year end of the Canadian Baptists of Atlantic Canada be changed to August 31st, beginning August 2024.

If you have any questions or concerns regarding this change, anyone on the Management or Finance Team, Audit and Finance Committee or Council would be happy to assist.

Respectfully Submitted,
Linda Matthews, CPA
CBAC Audit & Finance Committee Chair, 2023

Treasurer's Report; 2022 Audited Financial Statements; Appointment of Auditors

Rev. V. Brent MacDonald, President, called on Ms. Linda Matthews to give the Treasurer's Report and to present the 2022 Audited Financial Statements. This was done.

Ms. Linda Matthews also gave an update on 2023 CBAC finances to date.

The President invited Rev. Dr. Terry Atkinson, Interim Executive Minister, and Mrs. Jennifer Lau, CBM Executive Director, to the platform to comment on the importance of transparency in relationships among bodies affiliated with the Canadian Baptists of Atlantic Canada, especially as it relates to finances.

It was moved by Ms. Linda Matthews and seconded by Rev. Sara Palmater that the audited Canadian Baptists of Atlantic Canada Financial Statements, December 31, 2022, be adopted as presented. Motion Carried.

The President then called on Ms. Linda Matthews to make a recommendation regarding Auditors for the coming year.

It was moved by Ms. Linda Matthews and seconded by Mrs. Wendy DuBois that Teed, Saunders, Doyle and Co. Chartered Accountants be appointed as the Auditors for the fiscal year 2023. Motion Carried.

Proposed 2024 CBAC Budget Presentation

Rev. V. Brent MacDonald, President, invited Ms. Linda Matthews, CBAC Audit & Finance Committee chairperson, to present the proposed 2024 CBAC Budget, along with the rationale for it:

RATIONALE FOR OUR SERVING TOGETHER PROPOSED BUDGET FOR 2024

As an essential step towards fostering trust, accountability, and connection, I made a commitment when I began the Interim Executive Minister position in December 2022 to enhance our long-standing commitment to transparency. Being transparent includes the determination to openly share information and intentions. With that aim, this year we're taking a slightly different approach in presenting the budget, which hopefully will be more helpful in providing you with better information and understanding as you prepare to vote on the budget.

You will note that our three Mission Partners, Acadia Divinity College, Crandall University, and Canadian Baptist Ministries will each receive \$50,000 (assuming our full budget is reached). I have personally met with all three leaders to communicate the designated amount from our budget, and they have expressed

their appreciation. Additionally, they acknowledge the reality that many individuals and churches now contribute directly to their organizations.

Our intent is for Association Mission Projects to receive 3% of our budget, but this allocation is also contingent upon us receiving 100% of our budget. The Atlantic Baptist Mission Board helps fund various churches, ministries, missions, and initiatives within the CBAC. As an example, Ministry Initiative Grant Applications are received each year and the ABMB carefully assesses each request, the need, and the mission, responding accordingly.

We have also organized the different departments according to the name(s) of the staff members associated with each department. You can find detailed information about each department and its corresponding staff on our CBAC website, <https://baptist-atlantic.ca/>. Our staff members are more than willing to address any inquiries or concerns you might have. Salaries, benefits, travel, administration costs, etc., are all included in the various line items.

For a comprehensive understanding of our Council, I encourage you to visit our CBAC website <https://baptist-atlantic.ca/our-convention/our-governance/convention-council/> and navigate to the CBAC Council Policies Manual section. There, you will find all the specific details of their composition and responsibilities, but for your convenience, here is a quick summary:

- Council is composed of four appointed members, the President, Vice-President, Past-President with vote and the Executive Minister (without vote); and twelve elected Council Members elected by the Members through their delegates at Oasis (CBAC Annual Assembly).
- The Council meets at least three times each year and as stated in the manual, "The Council shall administer, manage, and give oversight to the spiritual, temporal, and administrative affairs, activities, business and property of the CBAC between Membership Meetings."

During this transitional period for the CBAC, recognizing that many of our churches are still facing challenges in recovering from the impact of the COVID-19 pandemic, we have included only a modest increase to the budget for 2024. Our objective and heartfelt prayer is to conclude this year (2023) with a positive financial outcome, positioning us well for 2024.

It is only through your support as CBAC churches, that the mission and ministry of the CBAC can be sustained, and we deeply appreciate your continued prayer and financial giving toward our shared mission. Your unwavering support is invaluable to us, and we are profoundly grateful for your partnership in fulfilling our shared purpose.

Sincerely,
Rev. Dr. Terry Atkinson,
Interim Executive Minister

**CANADIAN BAPTISTS OF ATLANTIC CANADA
OUR SERVING TOGETHER 2024 PROPOSED BUDGET**

Budget	2024 Budget	2023 Approved Budget	2022 Disbursement of CBAC Fund	Budget Variance 2024 to 2023
Acadia Divinity College	50,000	50,000	41,667	-
Canadian Baptist Ministries	50,000	50,000	125,000	-
Crandall University	50,000	50,000	41,667	-
Association Mission Projects	50,000	50,000	17,818	-
Baptist Historical Committee	15,500	15,500	12,000	-
Atlantic Baptist Mission Board	203,223	203,223	174,849	-
Union of French Baptist Churches	-	-	3,333	-
Administration (Debbie, Christopher, Wendy)	161,969	154,699	155,282	7,270
Sozo Centre for Soul Care (Cheryl Ann)	141,083	138,598	101,992	2,485
Communications (Ron)	109,561	107,542	102,343	2,019
Council & Committees	76,250	76,250	68,795	-
Executive Minister's Dept (Terry, Lottie)	207,347	202,363	208,424	4,984
Intercultural Ministries (Jacqueline)	49,589	52,340	44,081	(2,751)
Congregational Renewal (Greg)	161,667	472,902	420,153	(311,004)
Leadership Development (Garth, Andrew)	263,476	117,902	98,902	145,574
New Congregations (Kevin, Sandra)	159,209	-	-	159,209
Justice & Advocacy (Laura)	27,097	26,031	17,115	1,066
Youth & Family Ministries (Dan, Laura, Jacqueline)	198,757	192,014	153,852	6,743
National Convener	7,000	8,000		(1,000)
	1,981,728	1,967,133	1,787,273	15,595

2022 Total Giving to CBAC Fund = \$1,658,844

Budget Difference = 0.79%

It was moved by Ms. Linda Matthews and seconded by Rev. Dr. Michael Juckes that the proposed 2024 CBAC Budget in the amount of \$1,981,728 be adopted as presented.

The floor was opened for discussion of the motion. One delegate had their question addressed and their opinions heard.

Motion Carried.

Report of Council Working Group re: LGBTQ2s+ Conversations

Rev. V. Brent MacDonald, President, invited Rev. Dan Pyke, chairperson of the Council Working Group re: LGBTQ2S+ Conversations to the platform to present the report. This was done.

Call for Motions under the 24-Hour Rule

Rev. V. Brent MacDonald, President, reminded the body of the 24-Hour Rule and asked whether there were any additional motions to be presented to the Assembly. The President noted that the deadline was August 10, 2023 at 1:45 p.m.

Rev. Dr. Terry Atkinson, Interim Executive Minister, indicated that there were no additional motions to be presented to the Assembly.

Close of Morning Business Session and Prayer

Rev. V. Brent MacDonald, President, announced that the business session would resume at 1:45 p.m. on Friday, August 11, 2023.

The President invited Dr. Carl Hudson, a member of the CBAC Council, to close the morning business session in prayer.

The morning session concluded at 11:05 a.m.

FAMILY BUSINESS SESSION (AFTERNOON)

Call to Order

Rev. V. Brent MacDonald, President, called the afternoon business session to order at 1:45 p.m.

Discussion and Vote on Senior Staff Contract Extensions

Rev. V. Brent MacDonald, President, referred the Assembly to the following CBAC Council recommendations and rationale:

COUNCIL RECOMMENDATIONS TO ASSEMBLY RE: EXTENSIONS OF SENIOR STAFF

Rev. Dr. Cheryl Ann Beals, to have current contract extended as Director, Sozo Centre for Soul Care for the CBAC beginning September 1, 2023, full time position, one-year extension.

Rev. Dr. Greg Jones, to have current contract extended as Associate Executive Minister, Director, Centre for Congregational Renewal for the CBAC beginning September 1, 2023, full time position, one-year extension.

RATIONALE – CONTRACT EXTENSIONS

Rationale - Contract Extension, Rev. Dr. Cheryl Ann Beals:

The Council of CBAC is entirely pleased with the work of Rev. Dr. Cheryl Ann Beals, and value her contributions to the work we do together as a denomination through the Sozo Centre for Soul Care. During a significant transition year, and while the CBAC was between full-time executive ministers, it was decided that all staff contract renewals would be deferred by a year, and a one-year contract extension be offered instead. This was discussed and agreed upon by all staff members with expiring contracts.

Rationale - Contract Extension, Rev. Dr. Greg Jones:

The Council of CBAC is entirely pleased with the work of Rev. Dr. Greg Jones, and value his contributions to the work we do together as a denomination with his relational leadership in Congregational Renewal. During a significant transition year, and while the CBAC was between full-time executive ministers, it was decided that all staff contract renewals would be deferred by a year, and a one-year contract extension be offered instead. This was discussed and agreed upon by all staff members with expiring contracts.

The President then asked Rev. Dr. Cheryl Ann Beals and Rev. Dr. Greg Jones, and their immediate family members, to excuse themselves from the discussion and vote on senior staff contract extensions.

The President noted that both votes would be conducted by secret ballot.

Rev. V. Brent MacDonald, President, called for a motion for the contract extension of Rev. Dr. Cheryl Ann Beals.

It was moved by Rev. Angela Wade and seconded by Rev. Allister Johnson that Rev. Dr. Cheryl Ann Beals' current contract be extended as Director, Sozo Centre for Soul Care for the CBAC beginning September 1, 2023, full time position, one-year extension.

Rev. Donald Dunn, Chief Scrutineer, and assistants distributed the physical ballots.

The question was called, and the President instructed the scrutineers to collect the ballots.

Rev. V. Brent MacDonald, President, called for a motion for the contract extension of Rev. Dr. Greg Jones.

It was moved by Mrs. Jan McGuire and seconded by Rev. Dr. David Watt that Rev. Dr. Greg Jones' current contract be extended as Associate Executive Minister, Director, Centre for Congregational Renewal for the CBAC beginning September 1, 2023, full time position, one-year extension.

Rev. Donald Dunn, Chief Scrutineer, and assistants distributed the physical ballots.

The question was called, and the President instructed the scrutineers to collect the ballots.

Honouring CBAC Staff Milestone

Rev. V. Brent MacDonald, President, invited Rev. Dr. Terry Atkinson, Interim Executive Minister, to recognize Rev. Dr. Cheryl Ann Beals, Director, Sozo Centre for Soul Care for 10 years of service with the CBAC. Dr. Beals joined Dr. Atkinson at the podium to receive a Ten-Year Service Award. Terry then offered prayer for Cheryl Ann.

Video: ADC Alumni Distinguished Service Award

Rev. V. Brent MacDonald, President, asked that a video be played highlighting the recipient of the 2023 Acadia Divinity College Alumni Distinguished Service Award: Rev. Dr. Danny Smith, lead pastor of Middleton Baptist Church.

Report of Executive Minister Search Committee

Rev. V. Brent MacDonald, President, invited Mr. Andrew Hopper, chairperson of the Executive Minister Search Committee, and Rev. Dr. Elias Mutale, also a member of the CBAC Council, to present the report of the Committee, along with the following Council recommendation and rationale:

COUNCIL RECOMMENDATION TO ASSEMBLY RE: APPOINTMENT OF EXECUTIVE MINISTER

Rev. Renée MacVicar to be appointed as Executive Minister for the CBAC beginning September 5th, 2023, full time position, five (5) year appointment.

CBAC COUNCIL RATIONALE RE: APPOINTMENT OF EXECUTIVE MINISTER

The Council of Canadian Baptists of Atlantic Canada (CBAC) is very pleased to present Rev. Renée MacVicar as our recommendation for the next full time Executive Minister of CBAC.

Following a thorough, prayerful, and we believe Spirit-led process, Renée received the unanimous support of the Search Committee and was subsequently overwhelmingly affirmed by the CBAC Council for ratification by the Assembly in August 2023.

The Search Committee

The Executive Minister Search Committee was appointed by Council in December 2022 and began its work in January 2023. Members of the Committee include five members of Council: Andrew Hopper (Chair of the Search Committee), Rev. Brent MacDonald (President, CBAC), Dr. Lois Mitchell (Vice-President, CBAC), Rev. Dr. Elias Mutale, and Anne Johnson-MacDonald. Two external appointees, Rev. Carolyn Steeves and Ed Barrett, were added to the Committee by the Council, bringing valuable areas of expertise to the search process.

Process and Rationale

The process developed and implemented by the Search Committee began with revising the Executive Minister job description and preparing and distributing a Job Posting. The search for the candidate we believe God has already prepared for this position was extensive and included video and in-person interviews, written responses, and conversations with references - all of which supported the view that Renée has the calling, character, competencies, and gifting that are needed for the CBAC to embrace our own calling to "join God in our neighbourhoods".

In the **Position Summary** of the Job Posting document, we used the following words to describe the kind of person and leader we are looking for: **visionary; wise; relational; an effective communicator; someone who can inspire confidence; a person who is always learning; someone who genuinely desires to "act justly, love mercy and walk humbly with God" (Micah 6:8); and a person who attends consistently to their spiritual, physical and emotional health.** Through our interactions with Renée throughout the search process we found compelling evidence that she has all of these characteristics. The Executive Minister serves as both the spiritual leader of CBAC and executive leader of the organization.

Renée has consistently developed and exercised her natural gifts for executive level leadership since her ordination for pastoral ministry in 2009. She has a deep love for, and commitment to, the ministries of Canadian Baptists of Atlantic Canada. She has consistently proved herself to be a visionary leader who delights in seeking God's will and walking in His way with uncompromising integrity, and has also demonstrated exceptional skills in the area of team building and mobilization. As we are faced with complex times, including rediscovering who we are as a Denomination amidst multiple complex cultural issues of our day, we believe that Renée's spiritual gifts and executive leadership abilities are what are needed to propel our denomination forward in this defining moment – for such a time as this.

Biographical Detail

Renée is no stranger to Canadian Baptists of Atlantic Canada (CBAC). She was trained at Acadia Divinity College (ADC) where she earned her Master of Divinity (MDiv) degree in 2006 as well as a Master of

Arts in Theology degree in 2008. She was ordained at Main Street Baptist Church in Saint John, NB in 2009, and has served with great effectiveness in pastoral ministry at three of our churches: Alton Baptist Church in Kentville, NS; Main Street/RiverCross Church in Saint John, NB; and Hillside Baptist Church in Moncton, NB.

Renée served as the Director of Youth and Family Ministries for CBAC for a five-year term, from 2014-2019. During this time, her team transitioned the very successful Springforth Youth event to the ONE CONFERENCE (demonstrating both vision and team building in order to implement an expanded vision). She led a re-visioning and strategy process within the Youth and Family Department that resulted in the call to “join God in our Neighbourhoods” which was subsequently adopted by the broader CBAC family of churches.

Her tenure as the Director of Youth and Family was marked by four main areas of concentration: investing in leaders (e.g., NEXT Conference, CBACyf Summit), providing catalytic gathering points (e.g., Springforth/ONE CONFERENCE) encouraging missional and service opportunities (e.g., Tidal Impact and CBM opportunities and partnerships), and providing resources to leaders and churches (e.g., Neighbourhood Assessment Workbook, One Neighbourhood blog, LGBTQ & Ministry Booklet). Her influence on Youth and Family Ministries extended far beyond Atlantic Canada through her work with the Canadian Baptist Youth and Family Team where she has been a highly respected visionary and speaker.

Additionally, Renée was the 2006 recipient of the ADC Silver Medal in Theology, awarded to the graduating student deemed by the faculty to be the best all-round student. She is a graduate of the Arrow Leadership Program (2011). During her term as the Director of Youth and Family for CBAC she was also the Director of the Next Generation Ministry Program for ADC (2014-2019), designing the program and teaching courses such as “Reaching and Retaining Young Adults”, “Leadership and Youth Ministry”, “Camping Ministry”, and “Evangelism and Discipleship with Youth”. As an adjunct professor of ADC, she taught a course called “Transformational Discipleship”.

Renée currently represents CBAC on the Board of Canadian Baptist Ministries (CBM) and is serving as the Pastor of Community Engagement at Hillside Baptist Church, where she has guided the church through the COVID pandemic, engaged and mobilized the congregation in internal and external community engagement with many opportunities for participants to integrate their faith with service in the community (most recently represented in the “Love Moncton” initiative).

Renée lives with her family - Joe, Emma and Isabell - in Salisbury, New Brunswick. They are all involved in the life and ministry of Hillside Baptist Church.

Please join the Council in prayer for wisdom and discernment as we prepare for our annual Assembly this August and look to our churches to ratify this recommendation. To God be the glory!



Rev. Brent MacDonald
President,
Canadian Baptists of Atlantic Canada

Mr. Hopper shared written comments from Mr. Ed Barrett, a member of the Executive Minister Search Committee who could not be present.

Rev. Dr. Elias Mutale shared additional rationale from the Executive Minister Search Committee on the recommendation of Rev. Renée MacVicar as Executive Minister.

Discussion and Vote on Appointment of Executive Minister

Rev. V. Brent MacDonald, President, called for a motion to appoint Rev. Renée MacVicar as Executive Minister, noting that the vote would be conducted by secret ballot.

It was moved by Mr. Andrew Hopper and seconded by Rev. Dr. Elias Mutale that Rev. Renée MacVicar be appointed as Executive Minister for the CBAC beginning September 5, 2023, full time position, five (5) year appointment.

The floor was opened for discussion of the motion, and several delegates had their opinions heard. At the end of 42 minutes, the President sought the Assembly's will regarding four individuals who remained at the microphones.

The Assembly agreed to extend the debate so that the remaining four individuals could speak.

The President instructed Rev. Donald Dunn, Chief Scrutineer, and assistants to distribute the physical ballots.

The President instructed the scrutineers to collect the ballots, and declared the voting to be closed.

Interim Executive Minister's Report

Rev. V. Brent MacDonald, President, invited Rev. Dr. Terry Atkinson to offer a report on his role as the Interim Executive Minister over the previous nine months. This was done.

Report on Voting: Senior Staff Contract Extensions

Rev. V. Brent MacDonald, President, announced that the current contracts of two Senior Staff persons were each successfully extended.

Motion Carried by secret ballot to extend Rev. Dr. Cheryl Ann Beals' current contract.

Motion Carried by secret ballot to extend Rev. Dr. Greg Jones' current contract.

The President invited Rev. Dr. Cheryl Ann Beals and Rev. Dr. Greg Jones to the podium and offered prayer for Cheryl Ann and Greg.

Report on Voting: Appointment of Executive Minister

Rev. V. Brent MacDonald, President, announced that Rev. Renée MacVicar was successfully appointed as Executive Minister.

Motion Carried by secret ballot to appoint Rev. Renée MacVicar as Executive Minister.

The President noted that a total of 393 votes were cast with 367 ayes (93%).

Rev. V. Brent MacDonald, President, then invited Rev. Renée MacVicar to address the Assembly.

Following Renée's encouraging words, Rev. Dr. Lois Mitchell, President-Elect, prayed for Renée.

Adoption of Yearbook Reports

Rev. V. Brent MacDonald, President, called on the Interim Executive Minister for direction regarding the remaining reports in the Yearbook.

It was moved by Rev. Dr. Terry Atkinson and seconded by Mrs. Elizabeth (Beth) L. Drummond that all reports not adopted be lifted from the table. Motion Carried.

It was moved by Rev. Dr. Terry Atkinson and seconded by Lic. Sarah Merrick that all remaining reports found in the Yearbook and any that have been distributed be adopted. Motion Carried.

Date and Location of the 2024 Assembly

Rev. V. Brent MacDonald, President, invited the Interim Executive Minister to present a motion concerning the 2024 Assembly.

It was moved by Rev. Dr. Terry Atkinson and seconded by Mrs. E. Ann Taylor that the 2024 Annual Assembly be held at Crandall University in Moncton, New Brunswick from August 8-10, 2024. Motion Carried.

Appointment of Chief Scrutineer for the Next Assembly

Rev. V. Brent MacDonald, President, invited the Interim Executive Minister, Rev. Dr. Terry Atkinson, to address the matter of Chief Scrutineer for the 2024 Annual Assembly. This was done.

The Assembly agreed that the CBAC Council be empowered to identify a Chief Scrutineer for the 2024 Annual Assembly.

The President then invited the Interim Executive Minister to present a gift and lead the Assembly in showing appreciation for Rev. Donald Dunn and his years of faithful service as Chief Scrutineer.

Appreciation of Help

Rev. V. Brent MacDonald, President, expressed appreciation on behalf of the Delegates to all those who helped with the Oasis 2023 program; the staff of the Canadian Baptists of Atlantic Canada; and Rev. Dr. Terry Atkinson, along with his wife, Brenda, for serving as Interim Executive Minister. Rev. MacDonald prayed for Terry and Brenda.

Attendance Report

At the request of Rev. V. Brent MacDonald, President, the Interim Executive Minister reported that the total number of participants duly registered for Oasis 2023 was 523, including: 428 voting delegates from 138 congregations, and 93 non-voting attendees.

Owing to the business session running longer than scheduled, it was announced that the Breakout Sessions would be held only on Saturday morning.

Adjournment of Business Session and Prayer

Rev. V. Brent MacDonald, President, sought a motion to adjourn the business session of the 177th Annual Assembly of the Canadian Baptists of Atlantic Canada.

It was moved by Mrs. Cheryl Rees and seconded by Rev. Dr. Michael Juckes that the business session of the 177th Annual Assembly be adjourned. Motion Carried at 4:29 p.m.

The President then invited Rev. Michael Palmer to close the business session in prayer.

CBAC 2023 Assembly Minutes duly prepared by Rev. Mark Reece and Rev. David Dubois.

SUPPER BREAK

August 11, 5:00 p.m.

RALLY #2

Gymnasium, August 11, 6:30 p.m.

Rev. Tammy Giffen, Lead Pastor of Groundswell Church in Truro, welcomed attendees and gave a few announcements.

A video was presented from the Atlantic Baptist Foundation.

Rev. Cheryl Ann Beals presented an update from the Sozo Centre for Soul Care: God heals, God transforms, God is still working.

Dana Ingersoll and the Cornerstone Worship Team led in a time of worship.

Rev. Tammy Giffen welcomed the speaker, Jason Ballard, to present the evening's message.

Referring to the Great Commission of Matthew 28:18-20, Jason asked, “How do people learn to follow Jesus?” Ben Woodman made room in his life for Jason, teaching him how to live for Jesus. Being a disciple is deeply relational and deeply transformational. Have we lost track of this fundamental building block: individual disciples making disciples? The answer is not more sermons – it’s life on life, one to one, or one to a few.

Atlantic Canada has 2.4 million inhabitants. If, say, 2% seriously follow Jesus, then that would be 48,000 individuals. How many would be needed for a cultural tipping point? Social scientists say 10 to 20%, or 480,000. If the 48,000 (who seriously follow Jesus) spend 5 years investing in just one person, and allowing for 20% falling away, it would take 25 years to reach the tipping point. The point is we have overestimated the power of crowds and underestimated the power of going deep with a few.

To sum it up, here are three reasons why sometimes we don’t intentionally disciple others:

1. We feel underqualified.
2. We are too busy.
3. We make it over-complicated, instead of focusing on hospitality, intentionality and simply spending time together.

Six things to remember in disciple-making:

1. It happens over years; it’s not linear.
2. You’re just one piece of the puzzle. Start as an encourager.
3. Intentionality and consistency make a huge difference.
4. Be a disciple as you make disciples. Ask: “Am I pursuing discipleship?”
5. Point to Jesus more than yourself.
6. God is the Head Disciple-maker. He finishes what He starts – it takes the pressure off our shoulders.

Following a congregational song, a team from Canadian Baptist Ministries, headed by Executive Director Jennifer Lau, came to present a CBM Update. Some exciting new partnerships are in the works, including:

- With the Togo Baptist Convention.
- With the Egypt Baptist Convention.
- In Thailand, Operation Dawn.
- In the Dominican Republic where Katheryn Scott has been appointed as new Field Staff.

Video updates were also viewed from Bruno and Kathleen Soucy, Team Leaders for Latin America, and Darrell and Laura Lee Bustin, Global Field Staff in Rwanda.

At the closing, announcements were given inviting all to the CBM Reception immediately following, and the Early Morning Prayer on Saturday morning.

RECEPTION HOSTED BY CANADIAN BAPTIST MINISTRIES

Stultz Hall, August 11, 8:45 p.m.

EARLY MORNING PRAYER

MacArthur Chapel, Stultz Hall, August 12, 7:30 a.m.

BREAKOUT SESSIONS

Murray Hall / Stultz Hall, August 12, 9:00 a.m.

RALLY #3

Gymnasium, August 12, 10:15 a.m.

Rev. Kevin Vincent, Associate Executive Minister for the CBAC, and Joselito Alba opened the session.

Dr. Greg Jones, Associate Executive Minister, presented a Congregational Renewal Update.

A time of musical worship was led once more by Dana Ingersoll and the Cornerstone team.

Based on a high-altitude view of Philippians, Jason Ballard presented his third message. Like new shoots of green life amid scorched earth, there is great reason for hope. The church is exploding in other parts of the world. Ultimately, we have hope because of the Resurrection.

Studying Philippians is like reading a letter where you enter into the story. Epaphroditus comes from Philippi (a young, ten-year-old church) to Paul in prison in Rome. Paul writes the letter and sends it back with him. The letter can be analyzed in three parts: (1) the writer, (2) the recipients, and (3) the reason for writing.

1. Paul is in prison for Christ, with Timothy as his helper and protégé. God changed the direction of Paul's (then Saul's) life on the road to Damascus. He then changed the direction of Paul's ministry in Acts 16, redirecting him from Asia to Europe, leading him to Philippi. If God can take a Paul, then no one is too far gone for Him to grab.
2. Later in Acts 16, the conversion of Lydia and then the deliverance of the demon-enslaved girl led to heated opposition, arrest, and a beating in jail. Obedience to God does not mean freedom from pain and pushback. But God uses Paul's distress to bring salvation to the Philippian jailer and his household (Acts 16:19-34).
3. The letter is sent to update the Philippian believers on Paul's situation and to address some specific issues in Philippi. What does it mean to be a citizen of heaven in a colony of Rome? Many Philippians were proud to be citizens of Rome, including retired Roman soldiers. Following the way of Jesus is like walking upstream against the culture. In Philippi, people got a taste of Rome; now in the church, we get a taste of heaven.

Following a worship song led by Dana Ingersoll and the Cornerstone team, Acadia Divinity College presented an update.

The session closed with prayer by the host.

LUNCH BREAK

August 12, 12 noon

RALLY #4

Gymnasium, August 12, 1:30 p.m.

The session opened with a welcome and prayer.

A video was presented of Life Branch Church (Dartmouth, NS).

A time of worship was led by Dana Ingersoll and the Cornerstone worship team.

Dr. Lois Mitchell, Vice-President of the CBAC, prayed for Dr. Terry Atkinson as he prepared to bring the Keynote Address.

Speaking on the theme of "Final Advice", Dr. Atkinson read 1 Thessalonians 5:12-28. He expressed appreciation for a wonderful, blessed period of nine months.

From Paul's letter to the Thessalonians, here are keys to a healthy Christian community:

1. Honour your leaders. (vs. 12-13)
2. Be patient with one another. Encourage and care for each other. (vs. 14-15)
3. Be a joyful, praying, and thankful church. (vs. 16-18)
4. Be led by the Spirit, not by the culture or your own thinking. (vs. 19-22)

We are facing significant challenges: economic, racial, gender, and health issues. We still have good news for our communities.

A service of Communion was led by Rev. Dan Pyke, Director of Youth and Family Ministries.

Dr. Terry Atkinson invited Rev. Brent MacDonald and Dr. Lois Mitchell to come to the platform, where the gavel was passed to Dr. Mitchell as the new President of the CBAC.

Dr. Mitchell closed the 177th Assembly of the Canadian Baptists of Atlantic Canada (Oasis 2023) and pronounced the benediction.

SECTION B

**CBAC FINANCIAL
STATEMENT**

CBAC FINANCIAL STATEMENT

CANADIAN BAPTISTS OF ATLANTIC CANADA

FINANCIAL STATEMENTS

DECEMBER 31, 2023

CANADIAN BAPTISTS OF ATLANTIC CANADA

DECEMBER 31, 2023

CONTENTS

	Page
INDEPENDENT AUDITORS' REPORT	1 - 2
FINANCIAL STATEMENTS	
Statement of Financial Position	3
Statement of Changes in Net Assets	4
Statement of Operations	5
Statement of Cash Flows	6
Schedule of Unrestricted Fund Operations	7
Schedule of Restricted Fund Operations and Changes in Net Assets	8
Notes to Financial Statements	9 - 14

INDEPENDENT AUDITORS' REPORT

To the Directors of the Canadian Baptists of Atlantic Canada

Qualified Opinion

We have audited the financial statements of Canadian Baptists of Atlantic Canada (the "organization"), which comprise the statement of financial position as at December 31, 2023, and the statements of changes in net assets, operations and cash flows for the year then ended, and notes to the financial statements including a summary of significant accounting policies.

In our opinion, except for the possible effects of the matter described in the Basis for Qualified Opinion section of our report, the accompanying financial statements present fairly, in all material respects, the financial position of the organization as at December 31, 2023, and the results of its operations and its cash flows for the year then ended in accordance with Canadian accounting standards for not-for-profit organizations.

Basis for Qualified Opinion

In common with many charitable organizations, the organization derives revenue from donations, the completeness of which is not susceptible to satisfactory audit verification. Accordingly, our verification of these revenues was limited to the amounts recorded in the records of the organization and we were not able to determine whether any adjustments might be necessary to revenue, excess (deficiency) of revenue over expenditures, assets and fund balances.

We conducted our audit in accordance with Canadian generally accepted auditing standards. Our responsibilities under those standards are further described in the Auditors' Responsibilities for the Audit of the Financial Statements section of our report. We are independent of the organization in accordance with the ethical requirements that are relevant to our audit of the financial statements in Canada, and we have fulfilled our other ethical responsibilities in accordance with those requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our qualified audit opinion.

Responsibilities of Management and Those Charged with Governance for the Financial Statements

Management is responsible for the preparation and fair presentation of these financial statements in accordance with Canadian accounting standards for not-for-profit organizations, and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is responsible for assessing the organization's ability to continue as a going concern, disclosing, as applicable, matters relating to going concern and using the going concern basis of accounting unless management either intends to liquidate the organization or to cease operations, or has no realistic alternative but to do so.

Those charged with governance are responsible for overseeing the organization's financial reporting process.

(continues)

Auditors' Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditors' report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with Canadian generally accepted auditing standards will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements. As part of an audit in accordance with Canadian generally accepted auditing standards, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the organization's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the organization's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditors' report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditors' report. However, future events or conditions may cause the organization to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

Saint John, New Brunswick
April 26, 2024


CHARTERED PROFESSIONAL ACCOUNTANTS

CANADIAN BAPTISTS OF ATLANTIC CANADA

STATEMENT OF FINANCIAL POSITION

AS AT DECEMBER 31, 2023

	<u>2023</u>	<u>2022</u>
ASSETS		
CURRENT		
Cash	\$ 293,615	\$ 277,626
Accounts receivable (Note 4)	401,600	395,020
Accounts receivable from related organizations (Note 7)	45,533	12,374
Prepaid expenses	<u>5,631</u>	<u>20,367</u>
	<u>746,379</u>	<u>705,387</u>
RESTRICTED CASH	<u>140,774</u>	<u>150,438</u>
INVESTMENTS (Note 5)		
Restricted	1,508,022	1,460,238
Unrestricted	<u>259,441</u>	<u>350,502</u>
	<u>1,767,463</u>	<u>1,810,740</u>
CAPITAL ASSETS (Note 6)	<u>74,085</u>	<u>91,206</u>
	<u>\$ 2,728,701</u>	<u>\$ 2,757,771</u>
LIABILITIES		
CURRENT		
Accounts payable and accrued liabilities	\$ 89,770	\$ 84,101
Employee deductions payable	12,239	7,632
Distributions payable to agencies (Note 7)	46,466	89,723
Accounts payable to related organizations (Note 7)	2,232	24,990
Deferred revenue	<u>374,501</u>	<u>423,510</u>
	<u>525,208</u>	<u>629,956</u>
FUTURE EMPLOYEE BENEFITS	<u>56,963</u>	<u>59,467</u>
NET ASSETS		
UNRESTRICTED	497,734	457,672
RESTRICTED (Page 8)	<u>1,648,796</u>	<u>1,610,676</u>
	<u>2,146,530</u>	<u>2,068,348</u>
	<u>\$ 2,728,701</u>	<u>\$ 2,757,771</u>

APPROVED ON BEHALF OF THE BOARD:


 _____ Chairperson


 _____ Director

CANADIAN BAPTISTS OF ATLANTIC CANADA

STATEMENT OF CASH FLOWS

FOR THE YEAR ENDED DECEMBER 31, 2023

	<u>2023</u>	<u>2022</u>
CASH PROVIDED BY (USED IN)		
Operating activities		
Excess of revenue over expenditures	\$ 78,182	\$ 701,520
Items not involving cash:		
Amortization of capital assets	<u>23,844</u>	<u>25,022</u>
	102,026	726,542
Changes in non-cash working capital balances:		
Accounts receivable	(6,580)	18,345
Accounts receivable from related organizations	(33,159)	4,207
Prepaid expenses	14,736	15,374
Accounts payable and accrued liabilities	5,669	(11,766)
Employee deductions payable	4,607	(2,679)
Distributions payable to agencies	(43,257)	48,698
Accounts payable to related organizations	(22,758)	8,737
Deferred revenue	<u>(49,009)</u>	<u>161,144</u>
	<u>(27,725)</u>	<u>968,602</u>
Investing activities		
Decrease (increase) in investments - restricted	(47,784)	(855,668)
Decrease (increase) in investments - unrestricted	91,061	(158,837)
Purchase of capital assets	<u>(6,723)</u>	<u>(3,706)</u>
	<u>36,554</u>	<u>(1,018,211)</u>
Financing activity		
Future employee benefits	<u>(2,504)</u>	<u>6,244</u>
INCREASE (DECREASE) IN CASH	6,325	(43,365)
CASH AT BEGINNING OF YEAR	<u>428,064</u>	<u>471,429</u>
CASH AT END OF YEAR	\$ <u>434,389</u>	\$ <u>428,064</u>
REPRESENTED BY:		
Cash	\$ 293,615	\$ 277,626
Restricted cash	<u>140,774</u>	<u>150,438</u>
	\$ <u>434,389</u>	\$ <u>428,064</u>
SUPPLEMENTARY CASH FLOW INFORMATION		
Interest received	\$ <u>56,882</u>	\$ <u>19,373</u>

CANADIAN BAPTISTS OF ATLANTIC CANADA

NOTES TO FINANCIAL STATEMENTS

DECEMBER 31, 2023

1. PURPOSE OF THE ORGANIZATION

The Canadian Baptists of Atlantic Canada (the "organization") is a fellowship working through more than 400 local churches in Atlantic Canada. In 1905-1906, three streams of Atlantic Baptists came together to form the United Baptist Convention of the Maritime Provinces which became the United Baptist Convention of the Atlantic Provinces in 1963, the Convention of Atlantic Baptist Churches in 2001, and the Canadian Baptists of Atlantic Canada in 2017. Baptists are covenant people. Having received salvation and reconciliation through our Lord Jesus Christ, we are obliged as his followers to love one another and to unite joyfully with his church. Our union is voluntary, without coercion by the state or any ecclesiastical organization. We come together as equals, all under the Lordship of Jesus Christ. The purpose of the Canadian Baptists of Atlantic Canada is to challenge, inspire, equip and resource churches and organizations to "make disciples" of Jesus Christ. Our vision is to "inspire churches to be joining God in our neighbourhoods".

Financial contributions are received for distribution to approved international, national and local ministries. The organization is a registered charity and is thereby exempt from income tax as defined by Section 149(1)(f) of the Income Tax Act of Canada.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

Basis of Presentation

The financial statements were prepared in accordance with Canadian accounting standards for not-for-profit organizations ("ASNPO").

Restricted Funds

The organization has designated certain funding for special purposes and thus the financial statements have been presented in a manner which segregates operations according to their nature and purpose, as follows:

Next Generation Fund

The Next Generation Fund has been established to segregate revenue and expenditures for initiatives focused on the growth of Baptist churches for future generations.

December Communion Offering Fund

The December Communion Offering Fund has been established to provide financial assistance to pastors and spouses of deceased pastors.

(continues)

CANADIAN BAPTISTS OF ATLANTIC CANADA

NOTES TO FINANCIAL STATEMENTS

DECEMBER 31, 2023

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES *(continued)*

Hospital Chaplaincy Funds

The Hospital Chaplaincy Funds have been established to segregate revenue and expenditures to maintain hospital chaplaincy services in Saint John and Halifax.

Association Projects Fund

The Association Projects Fund has been established to enable regional church associations to initiate local ministry projects. The fund received 3% (2022 - 3%) of total church and CBAC offerings revenue of the organization.

Luke Timothy McLay Memorial Scholarship Fund

The Luke Timothy McLay Scholarship Fund has been established to award scholarships to students enrolled in any academic doctoral program in any discipline. The scholarships are to be awarded from the interest earned on the fund.

Legacy Fund

The Legacy Fund has been established by bequests from individuals. During the 2012 year, per a motion by Council, income earned will now be added into the Legacy Fund, with the valuation of the principal not to decrease below \$250,000 or increase above \$750,000. Use of the fund balance is reviewed annually and an allocation not to exceed 10% of the fund balance to the General Operating Fund may be set by Council. During the year, there was no amount (2022 - nil) allocated to the General Operating Fund.

Preparing Future Pastors Fund

The Preparing Future Pastors Fund has been established to provide financial assistance for 2nd and 3rd year Master of Divinity students at Acadia Divinity College who have been accepted as a candidate for Ordained Pastoral Ministry by the Board of Ministerial Standards of the organization.

Ministry Fund

The Ministry Fund has been established to assist in funding Youth and Family initiatives approved by the organization.

Pastor Support Fund

The Pastor Support Fund has been established to 'be a help to pastors', and is to be maintained as a perpetual endowment fund earning interest. Annually, the income can be allocated to the December Communion Offering Fund, or used towards other initiatives in support of pastors needing help financially, mentally, emotionally, spiritually, physically, educationally and developmentally.

Cash and Cash Equivalents

The organization considers cash on hand, short term deposits and balances with banks, net of overdrafts as cash or cash equivalents. Bank borrowings are considered to be financing activities.

(continues)

CANADIAN BAPTISTS OF ATLANTIC CANADA

NOTES TO FINANCIAL STATEMENTS

DECEMBER 31, 2023

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES *(continued)*

Investments

Investments in deposit certificates held in the custody of the Atlantic Baptist Foundation are stated at cost which is equal to fair value.

Capital Assets

Capital assets are stated at cost less accumulated amortization. Amortization is being provided for using the following methods and rates:

Computer equipment	25.0%	straight-line
Equipment	10.0% to 15.0%	straight-line
Furniture and fixtures	20.0%	diminishing balance
Leasehold improvements	10.0%	straight-line

The organization regularly reviews its capital assets to eliminate obsolete items. Capital assets acquired during the year but not placed into use are not amortized until they are placed into use.

Pass Through Funds

Grants are received and disbursed on behalf of a number of regional and national autonomous organizations. Excerpts from the audited financial statements for these organizations are reproduced in the annual year book of the organization.

Revenue Recognition

The organization follows the restricted fund method of accounting for contributions. Restricted contributions related to general operations are recognized as revenue in the year in which the related expenditures are incurred. Unrestricted contributions are recognized as revenue in the same period as the commitment to remit these funds is made by member congregations. Amounts received by the organization after year end but made from the current year's budget allocations of member congregations are recognized as church contributions receivable. Other revenues are recorded on an accrual basis.

Contributed Services

Volunteers contribute an undeterminable number of hours per year. Because of the difficulty of determining their fair value, contributed services are not recognized in the financial statements.

Financial Instruments Policy

Financial instruments are recorded at fair value when acquired or issued. In subsequent periods, financial assets with actively traded markets are reported at fair value, with any unrealized gains and losses reported in excess (deficiency) of revenue over expenditures. All other financial instruments are reported at amortized cost, and tested for impairment at each reporting date. Transaction costs on the acquisition, sale, or issue of financial instruments are expensed when incurred.

(continues)

CANADIAN BAPTISTS OF ATLANTIC CANADA

NOTES TO FINANCIAL STATEMENTS

DECEMBER 31, 2023

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES *(continued)*

Measurement Uncertainty

The preparation of financial statements in conformity with Canadian accounting standards for not-for-profit organizations requires management to make estimates and assumptions that affect the reported amount of assets and liabilities, disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenues and expenditures during the period. Such estimates are periodically reviewed and any adjustments necessary are reported in earnings in the period in which they become known. Actual results could differ from these estimates.

Significant estimates included in these financial statements are:

- the allowance for doubtful accounts;
- the estimated useful lives of assets;
- providing for amortization of capital assets;
- the recoverability of tangible assets;
- the recoverability of investments; and
- certain actuarial and economic assumptions used in determining future employee benefits.

3. FINANCIAL INSTRUMENTS

The organization is exposed to various risks through its financial instruments and has a comprehensive risk management framework to monitor, evaluate and manage these risks. The following analysis provides information about the organization's risk exposure and concentration as of December 31, 2023.

Credit Risk

Credit risk arises from the potential that a counter party will fail to perform its obligations. The organization is exposed to credit risk mainly from member congregations. The organization maintains a provision for potential credit losses, and minimizes credit risk through ongoing credit management. The organization has a significant number of member congregations which minimizes concentration of credit risk.

Liquidity Risk

Liquidity risk is the risk that an entity will encounter difficulty in meeting obligations associated with financial liabilities. The organization is exposed to this risk mainly in respect of its receipt of funds from its member congregations and other related sources, accounts payable and other obligations.

Currency Risk

Currency risk is the risk to the organization's earnings that arise from fluctuations of foreign exchange rates and the degree of volatility of these rates. The organization is not exposed to foreign currency exchange risk as it does not hold foreign currency.

(continues)

CANADIAN BAPTISTS OF ATLANTIC CANADA

NOTES TO FINANCIAL STATEMENTS

DECEMBER 31, 2023

3. FINANCIAL INSTRUMENTS *(continued)*

Interest Rate Risk

Interest rate risk is the risk that the value of a financial instrument might be adversely affected by a change in the interest rates. The organization is exposed to interest rate risk through investments held in deposit certificates with the Atlantic Baptist Foundation.

4. ACCOUNTS RECEIVABLE

	<u>2023</u>	<u>2022</u>
Member congregations contributions receivable	\$ 382,293	\$ 375,595
HST refundable	13,112	11,577
Other	<u>6,195</u>	<u>7,848</u>
	<u>\$ 401,600</u>	<u>\$ 395,020</u>

5. INVESTMENTS

Investments are comprised of deposit certificates issued by the Atlantic Baptist Foundation as follows:

	<u>2023</u>		<u>2022</u>
	<u>Market Value</u>	<u>Cost</u>	<u>Cost</u>
<u>Restricted</u>			
December Communion Offering Fund	\$ 6,272	\$ 6,272	\$ 6,076
Legacy Fund	345,341	345,341	334,064
Luke Timothy McLay Memorial Scholarship Fund	18,160	18,160	17,576
Next Generation Fund	37,185	37,185	36,023
Preparing Future Pastors Fund	480,628	480,628	465,450
Pastor Support Fund	<u>620,436</u>	<u>620,436</u>	<u>601,049</u>
	1,508,022	1,508,022	1,460,238
Unrestricted Fund	<u>259,441</u>	<u>259,441</u>	<u>350,502</u>
	<u>\$ 1,767,463</u>	<u>\$ 1,767,463</u>	<u>\$ 1,810,740</u>

6. CAPITAL ASSETS

	<u>2023</u>			<u>2022</u>
	<u>Cost</u>	<u>Accumulated Amortization</u>	<u>Net</u>	<u>Net</u>
Computer equipment	\$ 82,228	\$ 74,029	\$ 8,199	\$ 9,404
Equipment	13,406	12,055	1,351	2,637
Furniture and fixtures	62,900	44,657	18,243	22,804
Leasehold improvements	<u>100,697</u>	<u>54,405</u>	<u>46,292</u>	<u>56,361</u>
	<u>\$ 259,231</u>	<u>\$ 185,146</u>	<u>\$ 74,085</u>	<u>\$ 91,206</u>

CANADIAN BAPTISTS OF ATLANTIC CANADA

NOTES TO FINANCIAL STATEMENTS

DECEMBER 31, 2023

7. RELATED ORGANIZATION TRANSACTIONS

The accounts receivable from and accounts payable to related organizations, controlled by the organization by virtue of controlling the appointment of directors, are non-interest bearing, unsecured and have no set terms of repayment.

Church offerings and CBAC revenue are derived from member congregations.

The organization provides funding to a number of affiliated agencies and organizations. The amount of distributions and nature of the relationships with these agencies and organizations are as follows:

<u>Organization</u>	<u>Relationship</u>	<u>2023</u>	<u>2022</u>
Acadia Divinity College	Controlled	\$ 86,078	\$ 79,783
Crandall University	Controlled	92,508	81,091
Canadian Baptist Ministries (CBM)	Significant influence	142,017	219,748
Baptist Historical Committee	Controlled	14,500	12,000
Atlantic Baptist Mission Board	Controlled	208,256	224,849
Union of French Baptist Churches	Limited influence	<u>675</u>	<u>4,108</u>
		<u>\$ 544,034</u>	<u>\$ 621,579</u>

The breakdown of the distributions to organizations from the CBAC Fund and supplemental giving is as follows:

	<u>Budget</u>	<u>Actual</u>		
	<u>CBAC</u>	<u>CBAC</u>	<u>Supplemental</u>	<u>Total</u>
Acadia Divinity College	\$ 50,000	\$ 50,000	\$ 36,078	\$ 86,078
Crandall University	50,000	50,000	42,508	92,508
Canadian Baptist Ministries (CBM)	50,000	50,000	92,017	142,017
Baptist Historical Committee	14,500	14,500	-	14,500
Atlantic Baptist Mission Board	203,223	203,223	5,033	208,256
Union of French Baptist Churches	<u>-</u>	<u>-</u>	<u>675</u>	<u>675</u>
	<u>\$ 367,723</u>	<u>\$ 367,723</u>	<u>\$ 176,311</u>	<u>\$ 544,034</u>

As at year end, \$2,232 (2022 - \$24,990) related to the above transactions was owing to Atlantic Baptist Mission Board and Pension and Benefits Board as well as \$46,466 (2022 - \$89,723) to the other organizations. The organization paid rent to Crandall University for office space in the amount of \$45,960 (2022 - \$46,500). These transactions are measured at the exchange amount, which is the amount of consideration established and agreed to by the related parties.

The organization processes payroll and other expenditures on behalf of the Atlantic Baptist Mission Board and the Pension and Benefits Board which are charged to the organizations. The Pension and Benefits Board contributed \$25,000 (2022 - \$nil) to the Canadian Baptists of Atlantic Canada. As at year end, \$45,533 (2022 - \$12,374) was receivable from those organizations related to those transactions.

Further financial information on the controlled organizations is presented within the year book of the organization.

SECTION C

**COMMITTEES & BOARDS
OF THE CBAC COUNCIL**

CBAC COUNCIL

Trust in the LORD with all your heart and lean not on your own understanding; in all your ways submit to him, and he will direct your paths (Proverbs 3:5-6).

What a privilege and joy it has been to serve the Canadian Baptists of Atlantic Canada during this post-COVID time of transition! So much has transpired since the Assembly approved my nomination as Vice President at Oasis, 2022. Here are some of the highlights:

1. As Vice President, I learned from our President, Rev. Brent MacDonald, who modeled humility, sensitivity, wisdom, and divinely enabled leadership at a critical time for the future of the CBAC.
2. I served on the Search Committee for our new Executive Minister, an inspiring task as we experienced God's direction and blessing throughout the process.
3. During 2022/2023 we said goodbye to Rev. Dr. Peter Reid who served as our Executive Minister for 14+ years. Rev. Dr. Terry Atkinson stepped into the role as Interim Executive Minister. Terry provided stability through the transition and, more importantly perhaps, fostered a sense of hope for the future.
4. I have been a member of the Sexual Orientation and Gender Identity (SOGI) Working Group since its inception in 2022. This Working Group has been carefully discerning a path forward for the CBAC.
5. I began my year as President after the 2023 Oasis Assembly.
6. At Oasis 2023 the Assembly voted in favour of the motion from the CBAC Council (upon the recommendation of the Executive Minister Search Committee) to call Rev. Renée MacVicar as our next Executive Minister. Renée started in September and immediately brought incredible energy, enthusiasm, and insight with her into the role. It has been a joy to be President as Renée begins her term as our Executive Minister.
7. I was on a Task Force (in the fall of 2023) led by Rev. Dr. Steve McMullin, looking at Pastoral Recruitment and Retention. This was another great group to be part of under Steve's leadership and our work is an important piece informing the vision process Renée has initiated.
8. I have also had the immense privilege of being part of the CBAC Vision Team. The role of this group of leaders from across our CBAC family has been to discern a vision for CBAC for the duration of Renée's first term. That vision will be presented to the Assembly at Oasis 2024.
9. During the two years (in my roles as Vice President and President) I have attended many Board meetings of our various Agencies and Partners. This has been encouraging as I see the breadth and depth of excellent ministry being carried out under the CBAC banner. I have also thoroughly enjoyed getting to know these Boards and staff. I have attended, in person, one or more Board meetings of Acadia Divinity College, Crandall University, the Atlantic Baptist Foundation, the Pension and Benefits Board, the Board of Ministerial Standards and Education, the Examining Council, Canadian Baptist Ministries, and Atlantic Baptist Senior Citizens Homes, Inc. (ABSCHI).
10. I am a student in the first cohort of the Leadership Development Intensive (LDI), an initiative of the Leadership Development Department (led by Rev. Dr. Garth Williams). This has given me a tremendous opportunity to learn with an amazing group of CBAC pastors and lay leaders.

11. In my role as the Chair of the CBAC Council, it has been great to see the Council benefit from the members' gifts and areas of expertise, especially in policy governance and finances. Serving on the CBAC Council is a big commitment in terms of time and energy and it has been a pleasure to Chair this Council of dedicated and gracious members.

In all of this, I have found tremendous encouragement and evidence of God's leading and equipping of the CBAC for increasing impact as we encourage our churches to join God on mission in our neighbourhoods. There have been many conversations about our Baptist identity and how best to live into those principles we recognize as our Baptist distinctives. The Council continues to look for and articulate clarity around the question of what role the denomination (in particular, staff and Council) plays vis a vis the local church. These are fruitful discussions as we consider our future.

Every encounter I've had with CBAC staff has been positive. Times of transition are always challenging and often unsettling. Many of our staff have taken on extra responsibilities to help us through this time and I am encouraged by their commitment and perseverance. While it's true that COVID has been challenging for the CBAC at all levels, I believe we are coming out of COVID with a strong sense that we are still "stronger together". We are finding creative paths to foster greater impact in our communities.

As with many organizations (especially in the non-profit sector), meeting our budget has been challenging for many years. I remember Terry Atkinson saying that his prayer and hope as Interim Executive Minister was to see the CBAC finish 2023 in the black. It seemed like a pipe dream as we were facing historic budget deficits. Terry was sidelined for several months during which we believe God intervened and brought Terry through a very near-death illness.

With Brenda's support and monitoring, Terry returned to his post and continued to work and pray and as a result, it came to pass that we did indeed finish the year in the black - Praise God from whom all blessings flow! I am exceedingly grateful for Terry's belief that all things are possible with God. I also deeply appreciate the individuals and churches who made significant (higher/new) donations to the CBAC as a vote of confidence in our future, and the churches and individuals who continue to support the CBAC with donations of all sizes. It should be noted we gave each of our partners the full budgeted amount in 2023. Meeting the budget was certainly a team effort!

The 2023 Assembly approved one-year extensions for senior staff, Rev. Dr. Cheryl Ann Beals and Rev. Dr. Greg Jones. These extensions were made based on the understanding that it would be wise to allow time for the new Executive Minister to lead a visioning process before offering term renewals. Recommendations will be forthcoming for Oasis 2024.

In addition to the regular responsibilities of the CBAC Council, including receiving and responding to issues brought forward by our Executive Minister on behalf of staff, and other correspondence, some of the highlights of the regularly called Council meetings in 2023 included:

- **Monitoring Reports:** We received monitoring reports from all partners and agencies of the CBAC, and were encouraged by the many success stories worthy of celebration within our connected family. The base purpose of this monitoring is to ensure that the Boards of these agencies and partners are in compliance with our policies, or, if noncompliance is reported, to explain the reason for the non-compliance and demonstrate that steps are being taken to bring the Board (or Staff)

back into compliance. We also encouraged our Partners and Agencies to use their time with us to share more deeply about their ministries and how the Council might support them.

- Educational Components: At each in-person Council Meeting we have a learning component in an area that we determine will benefit us as we do our work. In 2023 we were led in these learning opportunities by Rev. Dan Pyke (on behalf of the SOGI Working Group), a review of recommendations offered by Rev. Dr. Terry Atkinson, a preview and discussion of the Learning Tours led by Rev. Renée MacVicar, and the Recommendations of the Pastor Recruitment and Retainment Task Force, led by Rev. Dr. Steve McMullin.
- Oasis 2023 (held at Crandall University):
 - Jason Ballard was our speaker for the first three rallies. His messages were clear, simple, and Spirit-led. At the first session Jason addressed the questions: “How do we go the distance with joy in our hearts? How do we last in ministry?” The second session focussed on the question: “How do people learn to follow Jesus?” In his final message, Jason talked about hope. He likened hope to new shoots of green life coming up through scorched earth. He encouraged us that we ultimately have hope because of the Resurrection, noting that the church is exploding in other parts of the world.
 - Terry Atkinson’s message on Saturday afternoon was timely “Final Advice”, based on his observations as Interim Executive Minister for nine months. He read 1 Thessalonians 5:12-28 and identified four keys to a healthy Christian community: 1. Honour your leaders. (vs. 12-13); 2. Be patient with one another. Encourage and care for each other. (vs. 14-15); 3. Be a joyful, praying, and thankful church. (vs. 16-18); and 4. Be led by the Spirit, not by the culture or your own thinking. (vs. 19-22). This was a fitting and encouraging message as he recognized Rev. Renée MacVicar as our new Executive Minister.
 - Dana Ingersoll and his Cornerstone worship team led us in worship and were much appreciated.
 - We had a large turnout for the Thursday afternoon Q&A with Rev. Brent MacDonald and Rev. Renée MacVicar. There was a good spirit of engagement with questions on numerous topics.
 - The Business Session was long with the main item of business being the Motion from Council to call Rev. Renée MacVicar to the role of Executive Minister. The Motion was approved.
 - Camp Oasis (for children attending Oasis) went very well. It was a new initiative with Camp Wildwood, supported financially by the Atlantic Baptist Foundation.
 - We are grateful for all the staff and volunteers who work diligently and faithfully, often behind the scenes, to ensure that Oasis runs smoothly - at risk of overlooking some, I will mention with deep appreciation: Ron Scott (Oasis Director), Catherine Jobin (Oasis Administrative Manager), Karen Gunn (Oasis Registrar), Debbie Barriault (finance & registration), Christopher McCready (registration), Rev. Don Dunn (Chief Scrutineer) and those who served with him, all CBAC staff, Art Hiebert who always provides excellent audio-visual support, the speakers, musicians, and our hosts - Crandall University.

Our organization has many moving parts but I am confident that God is indeed “directing our path” as we trust in Him with all our hearts.

With gratitude and hopeful anticipation,

Dr. Lois Mitchell

CBAC President 2023/2024

EXECUTIVE MINISTER

God is building us into a family, joining us together in Christ and uniting us in mission.

Ephesians 2:19-21 (NIV) describes it this way: “Consequently, you are no longer foreigners and strangers, but fellow citizens with God’s people and also members of his household, built on the foundation of the apostles and prophets, with Christ Jesus himself as the chief cornerstone. In him the whole building is joined together and rises to become a holy temple in the Lord.”

We come together in this CBAC family—from various ages, backgrounds, ethnicities, and origins—and we are united in Christ. We are fellow citizens of God’s Kingdom, members of God’s household, joined together, rising together as God’s holy temple, with Jesus as our chief cornerstone. We may once have been strangers, but now we are family, united in mission. Together, we pray and work for revival in Atlantic Canada – for people to come to know the Lord and grow to maturity in the Lord so that they join God in their neighbourhoods and make disciples.

Thank you for being in this family, participating in the family, and investing in this family. Your commitment to journeying together was clear at Oasis 2023. I experienced your grace and confirmation as the Oasis 2023 delegates voted and affirmed God’s calling into this role as Executive Minister. The crowd singing the chorus “Praise God” as I returned to the assembly gathering continues to ring in my ears. The Lord who has led us this far will continue to lead us into an even brighter future together as a family of churches.

I am so grateful to those who have led us before. Those who clearly recognized the value of this family of churches strengthening one another, encouraging one another and supporting one another so that together we may be effective in our mission of making and growing disciples in Atlantic Canada. Rev. Dr. Peter Reid has graciously offered his insights into this role and continues to pray faithfully for us. Rev. Dr. Terry Atkinson stepped in during the interim time, as did Rev. Dr. Garth Williams, helping encourage the team and family. Terry, in particular, invited individuals and churches to give financially to the mission of the CBAC. I’m so thankful he brought us towards a healthier position as I started as Executive Minister in September 2023.

As Executive Minister, I set some early goals in the first few months. By the grace of God and the support of the CBAC Team and Council, we have made significant progress on these early goals.

Listen – We set the goal of listening to leaders, churches, and partners about their hopes for the CBAC and gaps in our service and support to the churches. In the fall of 2023, we held a CBAC Listening Tour, with six in-person sessions around Atlantic Canada and two Zoom sessions. Further, after these sessions were complete, we offered an online survey. These connections and input proved valuable as we began the process of discerning our strategic vision for the next four years.

Financial Stability – We set a goal of developing new revenue streams and ending 2023 with a surplus. We are grateful to God and to you that we can report that we did, in fact, end 2023 with a surplus. Much of this was due to significant generous donations by individuals and churches and the careful spending of the CBAC team. Thank you for your generosity as we look toward building an effective team and family of

support into the future. Early in 2024, a new Donor Development team began its work. This team will be focused mainly on inviting individuals and churches into meaningful and consistent giving with the CBAC.

CBAC Team – I set a goal of taking time to understand each team member (CBAC Staff), their gifts, their role, and our needs as a team. I established regular check-ins with the team and regular team meetings. After careful review, counsel and prayer, a restructuring of administrative roles was implemented early in 2024 to address CBAC’s reduced funding and changes in our administrative needs, leading to a realignment of roles and changing job descriptions.

In 2023, many CBAC events, retreats, and connecting opportunities were rebuilt or started, including the One Conference, Tidal Impact, the Justice Summit, Sozo retreats, Leadership Development Intensive, MasterClass, Integrate Conference, and more. Early in 2024, the CBAC team launched Lay Learning Labs, more Sozo opportunities, including for lay leaders and local churches, and a revamped Summit for Youth and Children’s Pastors.

The CBAC Council brings a diverse set of skills, gifts, and experience to govern us well. I am so grateful for their insights and support, particularly in the early days when I was facing a steep learning curve in this role. They are an incredibly dedicated group of individuals, often serving both on the Council and committees, with a clear dedication to seeing this CBAC family thrive for the sake of the Kingdom.

Vision and strategy – In the first few months as Executive Minister, I presented and developed a plan to discern our next strategic vision together. A Vision Team comprised of leaders from a cross-section of our CBAC family began its work early in 2024. They have considered the feedback from the CBAC team (staff), the fall Listening Tour, the “Recruitment & Retainment of Pastors Report,” and their own observations and insights. The vision team has created several draft strategic vision documents. Focus groups, key partners, and consultants have been invited to give feedback on the strategic vision draft. The vision team will continue to refine the vision, incorporating this feedback while still seeking God’s guidance and direction. The official launch of the new strategic vision will take place at Oasis 2024.

Reflecting on the development of the strategic vision, I am excited about the priorities and clarity it provides the CBAC Team and the whole CBAC family. To accomplish our mission effectively and see more people in the Atlantic come to Christ and be folded into local churches, each of us in this family must know our part and play our part. I’m full of expectant hope as we unite together in this strategic vision. I am excited to see God’s vision burst out of us and overflow in Atlantic Canada. I can hardly wait to share it with you at Oasis and together watch what our amazing God does.

Building connections with leaders, churches, and partners – A key early goal was to build connections and relationships with the impressive network we have in this CBAC family. As I got to know the leaders in our various partners and affiliates and attended their board meetings, I was impressed by their dedication, focus on accomplishing their mission, and commitment to playing their important role in the CBAC family. What an opportune time we are in, as we support one another in this network of partners across this region, nation, and world.

I’ve also immensely enjoyed visiting leaders, churches and Associations. The word I keep hearing is “hope.” We are a hopeful people! We know God has bright days ahead as we depend on God and one another in this family, and each plays our part. As you read the reports in our yearbook, listen to the hope

in each report. Council, committees, partners, staff, leaders and churches are all planting seeds of hope in this world for God's Kingdom. We are co-workers in God's service, and God is making seeds grow; God is bringing a harvest (1 Corinthians 3:6-8).

I am full of great thanks for all God has accomplished in us and through us. I am also full of expectant hope as we look to our future together.

In Christ,

A handwritten signature in cursive script, appearing to read "Renée MacVicar". The signature is written in black ink and is positioned above the printed name.

Rev. Renée MacVicar

CANADIAN BAPTISTS OF ATLANTIC CANADA OUR SERVING TOGETHER 2024-2025 PROPOSED BUDGET

Budget	2024-2025 Budget	2024 Approved Budget	2023 Disbursement of CBAC Fund	Budget Variance 2024 to 2025
Acadia Divinity College	50,000	50,000	50,000	-
Canadian Baptist Ministries	50,000	50,000	50,000	-
Crandall University	50,000	50,000	50,000	-
Association Mission Projects	50,000	50,000	44,175	-
Baptist Historical Committee	15,500	15,500	15,500	-
Atlantic Baptist Mission Board	190,148	203,223	203,223	(13,075)
Administration	197,798	161,969	59,628	35,289
Sozo Centre for Soul Care	123,005	141,083	127,667	(18,078)
Communications	113,950	109,561	79,557	4,389
Council & Committees	79,100	76,250	80,325	2,850
Executive Minister's Dept	159,276	207,347	225,025	(48,071)
Intercultural Ministries	40,794	49,589	41,251	(8,795)
Connections	87,459	161,667	442,103	(74,208)
Leadership Development	263,325	263,476	118,284	(151)
Future Church	129,750	159,209	-	(29,459)
Justice & Advocacy	33,868	27,097	9,360	6,771
Youth & Family Ministries	190,341	198,757	136,733	(8,416)
Oasis	12,050		6,787	
National Convener	8,000	7,000		1,000
	1,844,364	1,981,728	1,739,618	(137,364)

2023 Total Giving to CBAC Fund = \$1,773,575

LEADERSHIP DEVELOPMENT

Thank you for the opportunity to share an update on the last year of ministry with the Leadership Department.

MASTERCLASS

Our Masterclass topics for this past season have centered on emotional and mental wellness. Our presenters have helped us continue to raise awareness of the need for the pastor to be a self-leader in this area, as well as learn ways they can support their congregants who may be struggling. These and previous sessions are recorded and available on-demand on our Leadership Development page on the CBAC website - <https://baptist-atlantic.ca/leadership-development>. Some of the recordings have been viewed over 40 times.

CBAC LEADERSHIP ACADEMY

Leadership Development Intensive (LDI)

In early April, we held our third in-person Summit for the LDI program. We addressed the topic of Cultural Challenges, learning about what the church needs to know and how the church can respond. Our presenters were Dr. Steve McMullin, Dr. Sam Reimer, Rev. John Knight and Rev. Renée MacVicar.

We look forward to the Fall 2024 where our final Summit with this LDI cohort will focus on changes and challenges to the local congregation.

Sharpening Leaders Initiative (SLI)

As we conclude the inaugural cohort of the LDI, some have been asking, "What's next?"

We are pleased to have the opportunity to work with Arrow Leadership Canada to bring the Sharpening Leaders Initiative (SLI) and their world-class Christian leadership training to Atlantic Canada. The ability to have the SLI onsite in Atlantic Canada will make this accessible to many of our pastors. Through a generous gift from the Atlantic Baptist Foundation and support through sponsorship from Crandall University, we are able to offer this event for less than \$400 per person.

It's hard to convey what a great opportunity this is, but an individual would spend between \$10K to 15K to take in the traditional Arrow Leadership programming. This yearlong, three (3) summit gatherings will be limited to 40 seats. More information will be coming regarding eligibility. Registration will begin this Fall for the Spring 2025 start. More information about the program can be found at www.arrowleadership.org/leadership-programs/sharpening-leaders-initiative/.

Lay Learning Labs (Lay Leadership Development)

In February, after hearing from the Executive Ministers Listening Tour that there was an interest in Lay Leader Training opportunities, we launched our Lay Learning Labs with a variety of subjects including the popular treasurers' sessions! With the interest from this inaugural Lay Learning Labs, we will be offering sessions through the Fall as well as the Winter/Spring.

INTERNSHIP AS PART OF THE PROCESS EXAMINING COUNCIL FOR ORDINATION

In anticipation of this year's Examining Council, we have worked with ten (10) individuals who are on track to appear at the Examining Council for Ordination. As part of this year's Internship program, we have

assisted with the selection of mentors, provided an online Examining Council Orientation (Base Camp) in November, and followed up with support and encouragement.

BOARD OF MINISTERIAL STANDARDS AND EDUCATION (BMSE)

There is always a separate report in the yearbook from the Board of Ministerial Standards and Education so I will simply say that every year brings with it unique circumstances, challenges, and encouragements. As a way of tracking with those in process with the Board, we offer an annual opportunity to connect with candidates which allows us to offer encouragement, process clarification, and pastoral care. It is a great privilege to be the senior staff member responsible for carrying out the work of the BMSE as directed by the Board.

PASTORAL AND CONGREGATIONAL SUPPORT, CARE AND COACHING

As with the other staff, I continued to be involved in walking alongside both our pastors and congregations at various stages of their journey. I am grateful for the times I get to spend with our pastors, leadership teams and congregations, whether in seasons of conflict or celebration.

Regards,

Dr. Garth Williams

CONGREGATIONAL RENEWAL

Thank you for the privilege of submitting this report as a means of looking back and sharing with you of some of the highlights of my work through 2023.

2023 was a year of transition. We were grateful for the capable, strong leadership of Dr. Terry Atkinson who served as Interim Executive Minister for the first portion of the year, and then the appointment of Rev. Renée MacVicar as our new Executive Minister at 2023 Oasis.

INTEGRATE CONFERENCE

One highlight of 2023 was the Integrate Conference, held May 15 – 17 at the Algonquin Inn, St. Andrews, New Brunswick. The event was planned and facilitated between me and Rev. Michael Waddell of *Canadian Baptist Ministries* (CBM). Guest speaker was Dr. Amy Sherman who spoke articulately about all Jesus-followers living their Kingdom Calling 24/7 wherever they find themselves in life, be that vocational, recreational, volunteer, family, wherever. This conference would not have been possible without a generous grant from our *Atlantic Baptist Foundation* which significantly subsidized the accommodation for all conference attendees. Recently (nearly one year later) I had a pastor tell me that of all the things the CBAC had done for he and his wife, the opportunity to attend that conference was one of the most significant.

This conference theme was relevant for both our CBAC and CBM family because of our joint emphasis in living our Kingdom calling in every aspect of life. For CBAC this is found through our Mission Edge Churches emphasis, especially the first Mission Edge Marker which is 'Living the Jesus Way: Both Gathered and Scattered,' referencing that we as Jesus followers are not just to be the church as we 'gather' together at the church building on Sunday's, but we are the church in the fullest sense as we 'scatter' or pulse out day by day into ordinary life. Similarly, CBM is seeking to build a similar awareness through their *Vennture* initiative.

MISSION EDGE CHURCHES

A further priority in 2023 was the promotion of the resource Mission Edge Churches: Living Your Kingdom Call. I wrote this guide with two purposes in mind. First to introduce CBAC churches to the Mission Edge understanding [“Mission Edge Churches are communities of Jesus followers who align around his continuing mission of sacrificial love, beginning right in their neighbourhoods, and from there radiating that love to neighbours all around the world”. In practice, Mission Edge Churches will be naturally characterized by six Markers: Living the Jesus Way, both Gathered and Scattered; Radiating Hospitality; Fluency in the Good News; Embodying the Good news; Embracing Partnerships; and Being Contextually Responsive.] The Guide's second purpose is to serve as a practical resource for each CBAC church to explore how this model can help that church discern their own God-given purposes in their neighbourhoods and their world beyond. (For more information or copies of this guide, please reach out to me.)

CBAC CONNECTORS

Ever since the necessary elimination of the Regional Ministry model over a decade ago, we as CBAC staff will occasionally hear of pastors wishing there were resource people they could access for insight and counsel situated within their immediate locale. As one way to address this need we have recruited well-respected pastors within most areas of the CBAC who, largely as volunteers, are willing to make

themselves available to their neighbouring pastors. Because we have asked capable pastors who already are more than busy with their regular ministry responsibilities, we have sought to keep the Connector job description limited and manageable. We make three requests of our Connectors: (1) make contact with each pastor in their area at least once per year, checking in with and reminding their fellow pastors of their ongoing availability; (2) facilitate at least one gathering a year where all pastors in their respective area are invited to come together, normally for a breakfast or lunch (with CBAC staff also being present to connect with the pastors); and (3) be available to follow up with pastors as requested.

The current slate of Connectors are as follows:

Rev. Michael Palmer // Northwestern	Rev. Chris Greer // Cumberland
Rev. Peter Beckwith // York	Rev. Michael Fredericks // NE Nova Dr. Lennett
Dr. Perry Hanley // Queens-Sunbury	Anderson // AUBA
Rev. Angela Wade // Southwestern	Dr. Frank Guinta // HRM
Rev. Andrew Morse // St. John – Kings	Rev. Janet Baker // Lunenburg Queens
Dr. Bob Knowles // Westmorland – Kent	Dr. Shawn Kehoe // Shelburne – Yarmouth
Pastor Paul Steeves // Albert	Dr. Danny Smith // Annapolis Digby
Rev. Cory Somers // PEI	Rev. Rob Heffernan // Eastern Valley

FRESH EXPRESSIONS

A further emphasis is developing an awareness of *Fresh Expressions*. Historically, the priority of the Great Commission has been innate within the DNA of CBAC churches, but many of our churches find themselves struggling to connect to significant numbers of people in their neighbourhoods. *Fresh Expressions* is an initiative that aims to foster the creation of new models of ‘church’ (church being more analogous with what Paul found in Philippi when he and his companions gathered with and began faith conversations with women such as Lydia who were meeting by the river). In other words, *Fresh Expressions* helps existing churches begin to recognize and create small pockets or ‘congregations’ of ‘church’ in settings/contexts which may more readily connect with and be accessible to the large percentage of our population who at least initially express a strong resistance to exploring faith/spirituality within the environment of existing congregations.

PASTORAL PLACEMENT

Another significant part of my responsibility is working with churches when they are engaged in the pastoral search process, and with pastors who are open for new pastoral opportunities. I need to sound the alarm about the dearth of available pastors for churches looking for new pastors. Although we as a denominational body have been looking to address this for some time now, and while recognizing that there are no simple solutions, I nonetheless want you to be aware of how difficult it is for most churches as they look for a new pastor. Increasingly churches are finding this search to be a two-year process and, in some cases, much longer. For a whole host of reasons this shortage is creating great challenges though hopefully also possible new opportunities for us as the CBAC.

In closing, I wish to thank each of you for your love for our Lord and commitment to your fellow believers and the Kingdom life that we are called to through your joint mission in the ministry of the *Canadian Baptists of Atlantic Canada*. I am heartened to see God at work throughout Atlantic Canada and continue to believe that He is still calling us, the CBAC, to this important work.

Sincerely in Christ,
Dr. Greg Jones

NEW CONGREGATIONS

The 2025 CBAC goal was to see “65 new congregations” established. As I look back on 2023, the past few months of 2024 and toward 2025 this is a good time to evaluate as we enter a new season with a new Executive Minister.

Some assumed the 65 new congregations to be the planting of 65 new churches in the traditional sense of how we have viewed church. That is, a church that gathers on Sunday with a pastor and congregation, becomes an autonomous body with a governance model, traditional programming and a CRA charitable number. If that was the metric we were trying to attain, we have not achieved our goal.

Traditionally that IS the type of metric that many denominations measured. However, that has shifted. With the rapid secularization of culture, the growth of the Nones and Dones, traditional models of church planting have become less effective. Add to that the required large financial investment, the necessity of a specific type of entrepreneurial pastor and the need for churches to plant churches (not denominations planting churches), and the Atlantic Canadian reality is that model of planting is difficult in our region given the make-up of our denomination.

Th “65 new congregation” goal included a few in the pattern of the traditional model of church planting, but the vast majority of “new” needed to fall under a more creative pattern of re-plants of existing churches, mergers/partnerships of congregations and creative experiments (like micro congregations and various “fresh expressions”) tethered to an existing church. We also knew that those types of experiments would see both success and “failure” (or better, “learnings for the future!”) If that is the metric (a multiplicity approach of varied models) I would say that there has been success.

- We have seen 4 congregations in the traditional models of church planting.
- We have seen 8 in the multi-site model.
- We have seen 10 churches that have intentionally stepped into re-planting.
- We have seen 20 churches enter more creative micro experiments or fresh expression style initiatives.
- We have seen 14 initiatives/churches in the more multi-cultural/international or Francophone vein.

The list represents 59 varied stories! Some of the above were successful and inspiring stories. Others are less so. Still others were experiments that ended. I am certain there are others of which I am unaware. We are living in a day where experimentation is the required posture.

Until March 2020 and the pandemic, there was increasing momentum. COVID ended that momentum. Churches were forced to “pivot” and become creative in fresh and new ways. Four years later, my sense is that there is both a lingering exhaustion on the part of leaders and a NEW need to answer the question, “**Who are we as a church NOW?**” I am certain momentum will be regained and that multiplication, and creative initiatives will return once the above question begins to be answered.

With a 9-year rearview window in this role, and as we move into a new chapter, there are certain realities that are clear and possibilities I would suggest we consider as a family of churches. I am thankful that much of this can be seen in the new five-year vision.

Realities:

1. The great majority of our churches are small. Increasingly pastors are forced to serve bi-vocationally. We need to help churches celebrate what God has done in their midst and move into the future with a new sense of optimism. The current reality for many congregations does not need to be viewed through a negative lens but through one of opportunity!
2. Traditional church planting requires large investments of capital, pastors with an entrepreneurial bent and churches that have a multiplication mindset willing to plant other churches. That is increasingly challenging to find and in truth, the traditional model of planting is increasingly ineffective and is shifting across North America.
3. There continues to exist a misunderstood definition of local church autonomy resulting in a posture of independence and isolation in many churches. A posture of humility that leads to conversation, partnership, mergers, and the like is required for health to begin to emerge.
4. The current cultural climate, hesitation of younger generations toward “organized religion” and the corresponding rapid decline of denominations requires a change in thinking and methods. (ie. What models of church are most effective in accomplishing God’s mission in our day? What reimagining must occur to make a denomination relevant and effective?)

Possibilities:

1. COVID changed the church landscape. I believe that currently, “Every pastor is a planter! And every church needs to be re-planted!” Answering the question, “Who is God calling our church to be NOW?” is required. There is an increased need to intentionally help churches in answering that question. Multiplication will be birthed out of that.
2. There is a need to focus on EXISTING churches as it relates to multiplication and new models of church. For example, promoting the multiplication of micro-congregation experiments for healthy churches as a means of evangelism and discipleship. Secondly, promoting micro-congregation options for strategically located, shrinking congregations as a means of rebirth, and replanting their congregation.
3. There is a need for an increased focus on merging congregations. Some will be official mergers. Others formal partnerships. Others multi-site churches. And still others will result in two/more congregations under one roof. We already have great stories and models where it is happening!
4. There is a need to intentionally assist churches in celebrating their legacy and supporting them in closing well in a spirit of celebrating what God has done and looking forward to what He is going to do next.
5. There is a need to enter strategic conversations regarding international, multicultural, and New Canadians ministry. What are healthy models of engaging various cultures and ethnicities in the larger congregation while still understanding the need to connect those cultures at a micro level?
6. There is a need to develop, embrace and promote a credentialed and honoured covocational model of pastoral ministry for those who choose to live out their calling covocationally (by choice) not bi-vocationally (as a result of a church incapable of calling a fulltime pastor). This will increasingly serve the new models of church that begin to emerge.

The future continues to be bright! We must listen for the whisper of God’s Spirit and courageously step out in faith to embrace what God is already up to!

Together We Can,
Rev. Kevin Vincent

INTERCULTURAL MINISTRIES

Refugee Sponsorship Report

As we consider all the celebrations and challenges in 2023, I keep being reminded of John 1:5 “the light shines in the darkness, and the darkness has not overcome it.” This has been a great encouragement to me in this ministry.

- We successfully completed our organizational assessment with Immigration Citizenship & Refugees Canada (IRCC) and signed our new Sponsorship Agreement Holder contract for the next 5 years.
- We celebrated the safe arrival of 156 people, who arrived in Atlantic Canada, from Afghanistan, Congo, Ethiopia, Eritrea, Iran, Syria, and Yemen.
- As of December 31, 2023, we submitted applications for 171 people from Afghanistan, Congo, Ethiopia, Eritrea, Iran, Somalia, Syria, Yemen.
- We had 422 people with applications in process.
- There are over 450 people on our waiting list to be sponsored.

We receive new calls and emails almost daily from people looking to sponsor refugees from around the world as conditions continue to become unstable for refugees and new wars/conflicts arise, including Afghanistan, Sudan, Gaza/Israel.

We are starting to get an increased number of requests about sponsorships for Iranian Christians. Without churches willing to sponsor, we are not able to help these individuals. Pray for Christians around the world, who are facing persecution because of their faith.

As the CBAC *joins God in neighbourhoods* across Atlantic Canada, people feel our impact all around the world. Through refugee sponsorship, people see us loving strangers and caring for them the way that Jesus taught us. I have heard from many people that they value and hold deep respect for the work that “the Baptists” are doing to help so many people. Refugees and their families have often said that in their time of hopelessness and desperation, they see the CBAC as an amazing support as we advocate on their behalf, contact Canadian Embassies, and offer them emotional support. This reminds me of John 1:5, “the light cannot be hidden by the darkness” – so I give thanks that God has allowed CBAC to be an instrument of hope, encouragement, and stability in very uncertain and challenging days.

The CBAC celebrates the involvement of so many of our Baptist Churches, who continue to sponsor refugees and often partner with relatives or community groups. The CBAC continues to have a strong reputation for being a welcoming community, who love and care for strangers. I’m also thankful for the opportunity to work with churches of other denominations in this ministry. We are thankful for our global partnerships, through CBM, in Lebanon for the work that they are doing with refugees. Refugees are dependant on God’s provision and protection, which is often expressed through care, compassion, and hospitality of Christians.

How can we “act justly, love mercy and walk humbly with our God” (Micah 6:8) if we do not embrace the opportunity to participate in this Kingdom work? We continue to see refugee sponsorship as part of God’s redemptive plan in our broken and fallen world. It’s an honour and a privilege that **God invites us** to be part of His work as we *join God in our neighbourhoods* by welcoming the stranger and practicing

generous hospitality. People of all faiths see us living out our faith by loving God, serving God's people, and advocating for justice and equality for everyone.

It's also encouraging to see so many of our churches making connections with newcomers in their community. This is expressed in many different ways, including such things as:

- Volunteering with furniture depots, donating furniture and household items.
- Welcome teams for multicultural associations that welcome and support Government Assisted Refugees
- Hosting or volunteering at English classes or English conversation gatherings, to allow newcomers to strengthen their English language skills.
- Visiting people in their homes
- Offering drives
- Volunteering at free tax clinics
- Attending sporting events, school concerts and milestone events (births, weddings, etc.) with newcomers.

Thank you for continuing to allow me to serve in this role. It truly is an honour and a privilege that we have helped +2,000 people since 2015. It's truly amazing that we have been entrusted with the privilege to be the "light in the darkness" for so many people.

If you'd like to know more about the work that we do, the families that have been sponsored, or the opportunities for your church to get involved, I'd welcome the opportunity to connect with you anytime.

Respectfully submitted,
Jacqueline Derrah
Coordinator, Refugee Sponsorship

SOZO CENTRE FOR SOUL CARE

OUR 10TH ANNIVERSARY YEAR!

April 22, 2023, marked the 10th anniversary of the creation of the **Clergy Formation & wellness Department** (2013), now known as **The Sozo Centre for Soul Care**, launched at Oasis 2022. The transition marked the expanding of the ministry beyond focusing on the formation and wellness of pastors, to include ministry with lay leaders and congregations. The covid-19 pandemic made it clear that an expansion was necessary, especially considering the greater awareness of trauma and need for soul care both inside and outside of our congregations.

We celebrated our 10th anniversary with a dinner during Oasis 2023. We had over 40 people attend. The majority were leaders who are part of the Sozo community. It was a very exciting time.

SOZO CENTRE

“Sozo” is the New Testament Greek word for “Saved” which means “to save, to heal, to deliver, to make whole and complete.” It describes the fullness of our salvation in Jesus. Jesus offers us salvation, healing, wholeness, and transformation now.

The Sozo Centre for Soul Care is a new and expanded focus for CBAC in the area of soul care—spiritual formation, healing, and transformation. It is not a physical location. It is a centre in that we focus on soul care. Soul care is a great need. According to Pastor & author, JR Briggs t the pandemic has brought a seismic shift in our spiritual needs: He says there is a “**collective longing for healing**.”!

The vision of the Sozo Centre for Soul Care:

- **The Sozo Centre for Soul Care will Glorify God**, by becoming a trusted trailblazer in spiritual formation & soul care.
- **The Sozo Centre will discover and create soul care pathways and communities** by equipping, facilitating, and empowering the Canadian Baptists of Atlantic Canada (CBAC) to join God in His SOZO Mission—healing saving transforming mission.
- **The Sozo Centre will prepare CBAC Leaders to Become wounded healers** embracing the fullness of our salvation in the present and bearing witness to the kingdom of God in a wounded world.

The Sozo Centre Vision Team & Spiritual Directors.

The Sozo Team consists of the director Dr. Cheryl Ann Beals, and part time support team Rev. Sandra Sutherland, Mrs. Kelly Carline, and Rev. Mark Harris. They are a wonderful team who believe in the kingdom vision of Sozo Centre.

Sozo Centre Activities

LeadFresh is the overall umbrella for the opportunities for CBAC Pastors. There are 34 pastors active in the following, not including retreat.

- **Resilience Journey (RJ)**, a formation journey for pastors, runs every other year alternating with the Sozo Journey. RJ began in 2017. In May 2023 we graduated our 5th cohort. We are recruiting for our RJ2024, which will begin September 2024 and conclude May 2025. There are usually 7- 10 pastors. We usually meet 3 times per month. For 3 hrs. It includes 20+ online sessions, spiritual direction and two retreats.

- **Sozo Journey (SJ)**, a formation journey for pastors, began in 2021. The second cohort of **14 pastors** began September 2023. They will finish in May and graduate at Oasis 2024. It includes 3 phases with the themes of God's Compassion, Self-compassion, and compassion for others. SJ also explores themes of trauma and shame. We usually meet 3 times per month for 3 hrs. It includes 20+ online sessions, spiritual direction and two retreats. Facilitated by Dr. Cheryl Ann Beals.
- **SJ Learning Community** consists of 9 Sozo Journey alumni who are working together to explore soul care and ways to impact their leaders and congregations that will create opportunities for greater soul care, healing, and transformation. They meet bi-weekly and are facilitated by Rev. Sandy Sutherland.
- **FreshEncounter** is a new community for pastor's spouses which launched in fall 2023. It has 8 members so far. It is membership based and is similar to FreshStart for Pastors.
- **Retreats** are held 2 in the spring after Easter and 2 in November at Bayside camp. There are usually 7 – 15 pastors at each retreat. We also added a 5th retreat for Pastors spouses held in October 2023 with 7 spouses.

OTHER ACTIVITIES OF THE DIRECTOR

- **Facilitating RJ or Sozo Journey** 3hrs per week
- **Spiritual Direction & consults one on one** = approx. 50 sessions, 12 -15 per month.
- **Consulting with Church Leadership:** 7 churches
- **Preaching:** 6+ churches
- Attended Truro Prayer Meeting at Ground Swell (Mar)
- Recording podcasts and videos for Youth unlimited Ontario, CBAC Leadership Dept

PARTNERSHIPS

- **ADC Mentoring** - 2 MDiv Students. Attended Simpson lectures.
- **CMDA** - Christian Medical Doctors & Dentists: facilitated online session (Dec 2023).
- **AUBA** - cofacilitated Online Sanctuary Mental health course. Sept – Dec. 2023.
- **Arrow Leadership** (May, June & Nov 2023) Taught & facilitated in Vancouver and Phoenix, AZ.
- **Aaron Ministries:** 3 tapings Re: Pastor Soul Care

UPCOMING ACTIVITIES

- **Soul community for Church staff:** In 2024 we will launch a soul care community with the staff from 5 Sozo churches as a pilot project.
- At **Oasis 2024** we will graduate our second cohort of **Sozo Journey**. It includes 14 leaders.

CLOSING COMMENTS

Anniversaries are a great time to celebrate. At the Sozo Centre dinner during Oasis 2023, We celebrated our 10th anniversary and The Resilience Journey Cohort 5 grad. It was wonderful to see how we have grown over the years, in terms of the size of the community and the depth in people's lives. Leaders shared stories of how their lives have been impacted by Sozo Centre and gave thanks to God and to

the CBAC. They made me, Cheryl Ann, cry when they presented me with the gift of a prayer bench so beautifully crafted by Rev. Gordon Sutherland. It was a deeply touching time on many levels.

We are very thankful to God for the privilege of serving. I am thankful for the wonderful people we serve and serve with.

If you would like to learn more about Sozo Centre, please connect with our team.

With Thanksgiving

Rev. Dr. Cheryl Ann Beals

Director, Sozo Centre for Soul Care

(Clergy Formation & Wellness)

YOUTH & FAMILY MINISTRIES

The youth and family team exists to support our churches, pastors, and leaders to join God in their neighbourhoods by effectively ministering to youth, children, and families. Through resources, events, and encouragement, we are seeking to inspire our leaders to flourish in life and ministry.

THE TEAM

Our team in 2023 was comprised of Rev. Dan Pyke (Director), Laura Bennett (Associate Director), and Jacqueline Derrah (administrative support). We were grateful to have Andrew Glidden support our team this year while Laura was on maternity leave for six months. We have a collaborative and supportive team, and it is an encouragement to serve in ministry together.

EVENTS

For the first time since the pandemic, we ran a full event cycle for students and leaders. It was an encouragement to put dates on the calendar, and see these events carried out. It was a steep learning curve as we readjusted to events after the pandemic, and this was the first event cycle I carried out while serving as Director. While every event we ran experienced some level of disruption, they were opportunities to see God meet our needs and resolve challenges. I am grateful for the wide support of participants in our events, and the various planning teams who served faithfully.

Crandall Camping Conference

In May, we partnered with Crandall University to host the second Crandall Camping Conference, with increased attendance from our CBAC camps. Jeremy MacDonald was our speaker, and this is an important event that highlights the significance of camping ministry in our region.

One Conference

We were excited to finally host the One Conference at the Moncton Coliseum again. With over 2000 students and leaders in attendance, this was an exciting event where youth from across the Maritimes gathered. This year featured the One Collective, a new worship team formed from Atlantic Canadian musicians. After travel disruptions for a couple of speakers prevented them from coming, we were able to draw in a couple more Maritime speakers. This year's event really was a unique year as God reminded us of his ongoing work in our region.

Tidal Impact

This year also saw the return of Tidal Impact, a week-long mission tour, to Saint John, NB. This really was an Atlantic Canadian event, as we had youth groups and speakers from all four Atlantic provinces. Our speakers highlighted the story of Jesus and the Samaritan woman at the well and inspired our participants to join God in their neighbourhoods. We had over 300 participants in this event and were investing in the work of six local churches and a variety of partnerships across the region.

Wayfinding

In partnership with Acadia Divinity College, we piloted a cohort of young adults through the Wayfinding Project, a year-long journey of discernment as we encouraged these students to reflect on what God may be calling them into. Beginning with a retreat at Camp Wildwood, this group of students were then paired with a local mentor and worked through modules that focused on ideas related to calling and discernment.

The NEXT Conference

We also hosted the NEXT Conference at Immanuel Baptist in Truro, NS, and partnered with the Nazarene District. This event exists to resource and encourage children's ministry leaders, and we were privilege to have Christie Penner Worden as our keynote speaker. We had a variety of workshops available for our hundred+ attendees.

RESOURCING

In 2023, we released the Perspectives workbook, which features the insights of CBAC youth gleaned through surveys. This report highlights four areas that churches should pay attention to as we consider what matters to our student. In particular, this report highlighted the importance of meaningful conversations, as they look to adults in their local churches to lead them in discipleship. It's a valuable reminder that discipling the next generation is not just the calling of youth and children's pastors and leaders, but is a primary calling for the entire church.

Our main focus of resourcing has been our Trellis workbook that we recently produced. We continue to invite our leaders to pursue flourishing in their lives and ministries. We are emphasizing the need for both healthy souls and healthy cultures.

In addition to this, our team led a number of workshops for churches and conferences and look forward to future invitations to continue doing so. It is a joy to partner in ministry with our CBAC family.

Grace & peace,
Rev. Dan Pyke
Director of Youth & Family

ATLANTIC BAPTIST MISSION BOARD

The officers of the Atlantic Baptist Mission Board (ABMB) for 2023 were as follows:

Rev. Brandon Thompson, Chairperson

Rev. Angela Wade, Mr. Jim Verboom, Mrs. Joann Sweet, (Atlantic Baptist Women Representative)

Mr. Jeff MacArthur (Treasurer)

Recognizing that local churches are the key to effective evangelism and development of new congregations, the role of the Atlantic Baptist Mission Board is to:

- work in cooperation with the Associations, to make decisions regarding the Ministry Initiative Grants,
- work closely with the Council, resourcing funds to help achieve the goals of the Canadian Baptists of Atlantic Canada, and
- assume responsibility for the property matters, trusts, and investments of the previous Home Mission Board.

It is the responsibility of the Board to develop Ends Policies that comply with the Global Purpose of the Canadian Baptists of Atlantic Canada (CBAC). The ABMB exists so that the churches of the CBAC will be healthy, growing congregations, committed to the Great Commission and the building of God's Kingdom. To achieve this outcome, the ABMB utilizes available resources and enters into strategic partnerships. Evidence that this outcome is being achieved will be shown through the making and nurturing of disciples of Christ, new churches being planted, and new people groups being reached for Christ. Through the Director, Rev. Kevin Vincent resources and funding have been directed toward the accomplishment of the Board's Ends.

HIGHLIGHTS OF 2023:

- **A total of \$46,500.00 was pledged to 9 churches for 2023 Ministry Initiative Grants.** The Board has reaffirmed our intention to use these funds to seed new ministry opportunities across Atlantic Canada.
- These grants are made possible through churches giving to the CBAC and support from the Atlantic Baptist Women. Without these gifts and the generosity of the CBAC family these ministry initiatives and new congregation initiatives could not occur.
- The Board continues to provide Capital Grants to churches that require capital repairs with limited financial resources. These grants are generally intended to help churches with emergency or unplanned capital repairs. Capital Grants can be approved up to \$1,500 as long as the funds are available in the given year. In 2023 there were two capital grants requested and approved.
- The ABMB continues to work in collaboration with the Associate Executive Ministers of the CBAC to support the 2025 goal of seeing 65 new churches birthed. This collaborative effort includes partnerships with churches, church planters, and other CBAC staff to help work towards fulfilling this goal. The Board pledged \$83,000.00 in grant support for 6 new congregation projects throughout Atlantic Canada.

- The global COVID-19 pandemic continues to have an impact on churches and finances and has accelerated the closure of some congregations. The ABMB Director and Assistant are increasingly assisting churches and church leaders that are experiencing their congregations shrink and dealing with issues of closing their church.
- The Board continues to administer trusts and deal with property matters on an ongoing basis.

Respectfully submitted on behalf of the ABMB,

Rev. Kevin F. Vincent
ABMB Director

Rev. Brandon Thompson
Chair of the Board

PENSION AND BENEFITS BOARD

<i>Chairperson</i>	Robert Young	<i>Director</i>	David Cumby
<i>Vice-Chairperson</i>	Toby Bodechon	<i>Treasurer</i>	Jeff MacArthur
<i>Director</i>	Charles Eagar	<i>Benefits Coordinator</i>	Karen Gunn
<i>Director</i>	Cindy Dockendorff		

FINANCIAL

The Pension and Benefits Board recorded a surplus in 2023. The only sources of revenue are administration fees, investment income, and grants from the Atlantic Baptist Foundation.

PENSION FUND

The Canadian Baptist Ministries Pension and Insurance Committee is composed of representatives from Canadian Baptist Ministries, Canadian Baptists of Western Canada, Canadian Baptists of Ontario and Quebec, the Union of French Baptist Churches and the Canadian Baptists of Atlantic Canada. The CBAC sends the Pension and Benefits Board Treasurer and the Benefits Coordinator to serve on the national committee. In addition, a person from our region has been appointed who is considered a subject matter expert.

The Canadian Baptist Pension Plan is a Defined Contribution Plan, established for the employees of churches and related agencies affiliated with Canadian Baptist Ministries. The contribution rate is 12% of total salary with 6% paid by the member and 6% by the employer with additional voluntary contributions allowed based on the members notice of assessment.

The Pension Record Keeper is Canada Life and the Investment Manager is Fidelity Investments. We also transitioned from Target Risk Funds to Target Date Funds to help members who are not engaged to reduce their risk as they get closer to retirement.

INSURANCE

All permanent employees who work a minimum of 20 hours per week are eligible for coverage under the group insurance program administered by this Board. Premiums are billed to the members' employers. Members who are covered under their spouse's group insurance program may waive the medical dental portion of the insurances, with the remaining group coverage in place.

The following are the rate changes for 2024:

	2023 Rates per month	2024 Rates per month	% Change
Basic Life Insurance	\$19.32	\$23.16	+19.87%
Spousal & Dependents Life Insurance	\$4.88	\$4.88	
Accidental Death & Dismemberment Insurance	\$0.43	\$0.43	
Employee & Family Assistance Program	\$5.05	\$5.05	
Medical Dental Coverage - Active - Individual	\$183.84	\$187.52	+2%
Medical Dental Coverage - Active - Family	\$434.88	\$443.58	+2%
Medical Dental Coverage - Retired - Individual	\$106.50	\$108.63	+2%
Medical Dental Coverage - Retired - Family	\$206.67	\$210.80	+2%
Long Term Disability	\$2.707 per \$100	\$2.707 per \$100	
Administration Fee	\$6.00	\$6.00	

We currently have 348 Active and 215 Retired members for a total of 563 insured plus their dependents. Out of the 348 Active members, we have 15 who are on Long Term Disability.

OPTIONAL LIFE INSURANCE

Members are strongly encouraged to purchase optional life insurance to protect family members. Coverage is available for the member and their spouse and the premiums are very inexpensive. Optional Life Insurance for Child Dependents is also available. These premiums are the members responsibility.

OPTIONAL CRITICAL ILLNESS

Members have the opportunity to apply for Optional Critical Illness insurance which provides a lump sum payment to individuals who have been diagnosed with a specific critical illness to help provide financial security when illness puts assets and savings at risk. These premiums are the members responsibility.

FINANCIAL PLANNING SEMINAR

The Board recognizes the need for members and their spouses to receive information relating to financial planning, and help provide that by hosting Financial Planning Seminars. Due to the transition of pension record keeper from Sun Life to Canada Life, this seminar was postponed for a year.

SUPPLEMENTAL BENEFITS

The Board also administers a fund, which provides supplemental benefits for retired pastors or their widow/widower as well as disabled pastors. Through grants received from the Baptist Foundation, the Board also administers rent subsidization for retired pastors who reside in apartments/houses owned and operated by the Atlantic Baptist Senior Citizens' Homes Inc. Assistance, as well, is provided to those individuals who are unable to cover the costs, in whole or in part, for the various insurances.

If you are aware of any retired pastor or widow/widower of pastors who may have a financial need, please contact the Pension and Benefits Board.

Respectfully submitted,
Robert Young,
Chairperson

**PENSION AND BENEFITS BOARD OF CANADIAN BAPTISTS OF ATLANTIC
CANADA**

FINANCIAL STATEMENTS

DECEMBER 31, 2023

**PENSION AND BENEFITS BOARD OF CANADIAN BAPTISTS OF ATLANTIC
CANADA**

DECEMBER 31, 2023

CONTENTS

	Page
INDEPENDENT AUDITORS' REPORT	1 - 2
FINANCIAL STATEMENTS	
Statement of Financial Position	3
Statement of Changes in Net Assets	4
Statement of Operations	5
Statement of Cash Flows	6
Notes to Financial Statements	7 - 11

INDEPENDENT AUDITORS' REPORT

To the Members of the Pension and Benefits Board of Canadian Baptists of Atlantic Canada

Opinion

We have audited the accompanying financial statements of the Pension and Benefits Board of Canadian Baptists of Atlantic Canada (the "Board"), which comprise the statement of financial position as at December 31, 2023, and the statements of changes in net assets, operations and cash flows for the year then ended, and notes to the financial statements, including a summary of significant accounting policies.

In our opinion, the accompanying financial statements present fairly, in all material respects, the financial position of the Board as at December 31, 2023, and the results of its operations and its cash flows for the year then ended in accordance with Canadian accounting standards for not-for-profit organizations.

Basis for Opinion

We conducted our audit in accordance with Canadian generally accepted auditing standards. Our responsibilities under those standards are further described in the Auditors' Responsibilities for the Audit of the Financial Statements section of our report. We are independent of the Board in accordance with the ethical requirements that are relevant to our audit of the financial statements in Canada, and we have fulfilled our other ethical responsibilities in accordance with those requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Responsibilities of Management and Those Charged with Governance for the Financial Statements

Management is responsible for the preparation and fair presentation of these financial statements in accordance with Canadian accounting standards for not-for-profit organizations, and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is responsible for assessing the Board's ability to continue as a going concern, disclosing, as applicable, matters relating to going concern and using the going concern basis of accounting unless management either intends to liquidate the Board or to cease operations, or has no realistic alternative but to do so.

Those charged with governance are responsible for overseeing the Board's financial reporting process.

Auditors' Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditors' report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with Canadian generally accepted auditing standards will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

(continues)

Independent Auditors' Report to the Members of Pension and Benefits Board of Canadian Baptists of Atlantic Canada (*continued*)

As part of an audit in accordance with Canadian generally accepted auditing standards, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Board's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Board's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditors' report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditors' report. However, future events or conditions may cause the Board to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

Saint John, New Brunswick
May 15, 2024


CHARTERED PROFESSIONAL ACCOUNTANTS

**PENSION AND BENEFITS BOARD OF CANADIAN BAPTISTS OF ATLANTIC
CANADA**

STATEMENT OF FINANCIAL POSITION

AS AT DECEMBER 31, 2023

	<u>General Fund</u>	<u>Joyce Elliott Bequest Fund</u>	<u>Medical and Dental Fund</u>	<u>Total 2023</u>	<u>Total 2022</u>
ASSETS					
CURRENT					
Cash	\$ 131,111	\$ -	\$ -	\$ 131,111	\$ 32,955
Accounts receivable (Note 4)	22,716	-	-	22,716	16,713
Accrued interest receivable	<u>6,057</u>	<u>-</u>	<u>-</u>	<u>6,057</u>	<u>4,339</u>
	<u>159,884</u>	<u>-</u>	<u>-</u>	<u>159,884</u>	<u>54,007</u>
EXTERNALLY RESTRICTED					
CASH	<u>-</u>	<u>-</u>	<u>196,000</u>	<u>196,000</u>	<u>196,000</u>
INVESTMENTS (Notes 5, 7)					
Internally restricted	-	177,389	187,182	364,571	362,870
Unrestricted	<u>731,664</u>	<u>-</u>	<u>84,074</u>	<u>815,738</u>	<u>763,490</u>
	<u>731,664</u>	<u>177,389</u>	<u>271,256</u>	<u>1,180,309</u>	<u>1,126,360</u>
	<u>\$ 891,548</u>	<u>\$ 177,389</u>	<u>\$ 467,256</u>	<u>\$ 1,536,193</u>	<u>\$ 1,376,367</u>
LIABILITIES					
CURRENT					
Accounts payable and accrued liabilities (Note 6)	\$ 115,045	\$ -	\$ 34,209	\$ 149,254	\$ 171,895
Account payable to a related organization (Note 7)	31,215	-	-	31,215	5,936
Interfund balances	<u>16,089</u>	<u>-</u>	<u>(16,089)</u>	<u>-</u>	<u>-</u>
	<u>162,349</u>	<u>-</u>	<u>18,120</u>	<u>180,469</u>	<u>177,831</u>
NET ASSETS					
UNRESTRICTED	729,199	-	65,954	795,153	639,666
EXTERNALLY RESTRICTED	-	-	196,000	196,000	196,000
INTERNALLY RESTRICTED	<u>-</u>	<u>177,389</u>	<u>187,182</u>	<u>364,571</u>	<u>362,870</u>
	<u>729,199</u>	<u>177,389</u>	<u>449,136</u>	<u>1,355,724</u>	<u>1,198,536</u>
	<u>\$ 891,548</u>	<u>\$ 177,389</u>	<u>\$ 467,256</u>	<u>\$ 1,536,193</u>	<u>\$ 1,376,367</u>

APPROVED ON BEHALF OF THE BOARD:

Bob Young Chairman

Jeff MacArthur Director

**PENSION AND BENEFITS BOARD OF CANADIAN BAPTISTS OF ATLANTIC
CANADA**

**STATEMENT OF OPERATIONS
FOR THE YEAR ENDED DECEMBER 31, 2023**

	General	Joyce Elliott	Medical and	Total	Total
	Fund	Bequest	Dental Fund	2023	2022
		Fund			
REVENUE					
Administration fees	\$ 110,985	\$ -	\$ -	\$ 110,985	\$ 102,484
Baptist Foundation rental subsidy (Note 7)	30,000	-	-	30,000	21,000
Financial planning seminar	2,483	-	-	2,483	-
Investment income					
Unrestricted (Note 7)	22,819	-	10,804	33,623	59,471
Internally restricted (Note 7)	-	5,749	30	5,779	5,341
Net unrealized gain (loss) on investments	13,710	-	13,710	27,420	(85,226)
Medical and dental insurance premiums	-	-	1,581,071	1,581,071	1,408,622
Miscellaneous revenue	<u>1,722</u>	<u>-</u>	<u>-</u>	<u>1,722</u>	<u>-</u>
	<u>181,719</u>	<u>5,749</u>	<u>1,605,615</u>	<u>1,793,083</u>	<u>1,511,692</u>
EXPENDITURE					
Administration fee	-	-	278,113	278,113	308,061
Audit and legal	6,900	-	-	6,900	6,670
Bank charges	600	-	-	600	600
Consultant fees	7,245	-	-	7,245	2,874
Financial planning seminar	2,483	-	-	2,483	-
Grants (Note 7)	25,000	-	-	25,000	-
Group insurance subsidies	12,952	-	46,163	59,115	54,934
Investment fees	1,287	-	1,287	2,574	2,088
Medical and dental insurance claims	-	-	1,137,445	1,137,445	1,235,700
Meetings	4,766	-	-	4,766	4,068
Office and supplies	278	-	-	278	2,696
Postage (Note 7)	320	-	-	320	240
Rental subsidy disbursements	30,000	-	-	30,000	21,000
Salaries and benefits	67,038	-	-	67,038	63,723
Supplement and assistance payments to ministers and spouses (Note 2)	9,000	4,078	-	13,078	14,623
Telephone (Note 7)	<u>940</u>	<u>-</u>	<u>-</u>	<u>940</u>	<u>619</u>
	<u>168,809</u>	<u>4,078</u>	<u>1,463,008</u>	<u>1,635,895</u>	<u>1,717,896</u>
EXCESS (DEFICIENCY) OF REVENUE OVER EXPENDITURE	<u>\$ 12,910</u>	<u>\$ 1,671</u>	<u>\$ 142,607</u>	<u>\$ 157,188</u>	<u>\$ (206,204)</u>

**PENSION AND BENEFITS BOARD OF CANADIAN BAPTISTS OF ATLANTIC
CANADA**

STATEMENT OF CASH FLOWS

DECEMBER 31, 2023

	<u>2023</u>	<u>2022</u>
CASH PROVIDED BY (USED IN)		
Operating activities		
Excess (deficiency) of revenue over expenditure	\$ 157,188	\$ (206,204)
Items not involving cash		
Net unrealized loss (gain) on investments	(27,420)	85,226
Loss (gain) on disposal of investments	<u>(30)</u>	<u>12,407</u>
	129,738	(108,571)
Changes in non cash working capital balances		
Accounts receivable	(6,003)	(6,933)
Account receivable from a related organization	-	500
Accrued interest receivable	(1,718)	(1,854)
Accounts payable and accrued liabilities	(22,641)	15,614
Account payable to a related organization	<u>25,279</u>	<u>125</u>
	<u>124,655</u>	<u>(101,119)</u>
Investing activities		
Proceeds from sale of investments	852	803,732
Purchase of investments	<u>(27,351)</u>	<u>(799,798)</u>
	<u>(26,499)</u>	<u>3,934</u>
INCREASE (DECREASE) IN CASH	98,156	(97,185)
CASH AT BEGINNING OF YEAR	<u>228,955</u>	<u>326,140</u>
CASH AT END OF YEAR	<u>\$ 327,111</u>	<u>\$ 228,955</u>
REPRESENTED BY:		
Cash	\$ 131,111	\$ 32,955
Externally restricted cash	<u>196,000</u>	<u>196,000</u>
	<u>\$ 327,111</u>	<u>\$ 228,955</u>
SUPPLEMENTARY CASH FLOW INFORMATION		
Interest received	<u>\$ 37,654</u>	<u>\$ 75,366</u>

PENSION AND BENEFITS BOARD OF CANADIAN BAPTISTS OF ATLANTIC CANADA

NOTES TO FINANCIAL STATEMENTS

DECEMBER 31, 2023

1. PURPOSE OF ORGANIZATION

The Pension and Benefits Board of Canadian Baptists of Atlantic Canada (the "Board") serves the Canadian Baptists of Atlantic Canada ("CBAC") by administering various benefit programs for ministers and employees of churches and organizations associated with CBAC. In addition, the Board provides financial assistance to ministers, family members and missionaries residing in the Atlantic provinces who are experiencing financial hardship.

The Pension and Benefits Board of Canadian Baptists of Atlantic Canada is an incorporated entity controlled by the Canadian Baptists of Atlantic Canada (*Note 7*). It is a non-profit organization and is exempt from income tax as defined by Section 149(1)(l) of the Income Tax Act of Canada.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

Basis of Presentation

The financial statements were prepared in accordance with Canadian accounting standards for not-for-profit organizations ("ASNPO").

These financial statements present the information of the funds of the Pension and Benefits Board of Canadian Baptists of Atlantic Canada as a separate financial reporting entity independent of the sponsor and plan members of the pension and group life and disability insurance programs. Funds associated with these programs are part of and included with the Canadian Baptist National Pension and Insurance funds. These financial statements are prepared to show financial resources available to support the Board's mandate of providing financial assistance and administering pension and group insurance programs and the activity of the medical and dental plan (*Note 1*).

General Fund

The General Fund reports all revenues and expenditures related to general and administrative activities of the organization.

Joyce Elliott Bequest Fund

The Board received a bequest from the Joyce T. Elliott Estate in a prior year and has restricted the use of these funds for the benefit of pastors, their widows/widowers and/or their children. The Board Treasurer is authorized to spend any interest earned during the year and up to 10% of the principal balance. Any interest not spent will be added to the fund. During the year, \$4,078 (2022 - \$2,523) in payments were approved and spent from this fund.

(continues)

PENSION AND BENEFITS BOARD OF CANADIAN BAPTISTS OF ATLANTIC CANADA

NOTES TO FINANCIAL STATEMENTS

DECEMBER 31, 2023

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES *(continued)*

Medical and Dental Fund

Beginning in February 2008, the Board changed its medical and dental plan to a self-insured plan administered by an insurance provider. The Medical and Dental Fund reports all revenues and expenditures related to this self-insured plan. The Board has established a reserve fund to ensure future stability in premiums to plan members and to provide for unforeseen financial events. All income earned is to be reinvested in the reserve fund. Withdrawals from the reserve will be at the sole discretion of the Board. The Board must maintain \$196,000 (2022 - \$196,000) of this reserve on deposit with the plan administrator.

Cash and Cash Equivalents

The Board considers cash on hand, short term deposits and balances with banks, net of overdrafts as cash or cash equivalents. Bank borrowings are considered to be financing activities.

Investments

The investments consist of deposit certificates in the custody of the Atlantic Baptist Foundation and are stated at cost which is equal to market value. There are also investments held in a CBM Moderate Portfolio Fund at Canada Life, and is stated at fair market value.

Net Assets

In 2003, the constitution and by-laws of the Board were modified to restrict annual General Fund operating deficits to a maximum of 10% of the prior year's accumulated net assets. If a deficit was to exceed the limit, it must be included in the next ensuing year's budget.

Third Party Premiums Collected

The Board collects and remits group life, disability and other benefit premiums to third parties who provide and administer these plans. As these premiums are administered in trust on behalf of member churches and organizations, they do not represent revenues or expenditures of the Board. During the year, \$449,632 (2022 - \$432,875) was collected from participating members and remitted to the various benefit providers.

Revenue Recognition

The Pension and Benefits Board of Canadian Baptists of Atlantic Canada follows the deferral method of accounting for contributions. Unrestricted contributions are recognized as revenue when received or receivable if the amount to be received can be reasonably estimated and collection is reasonably assured. Investment income is recognized as revenue when earned. Medical and dental insurance premiums are recognized as revenue on an accrual basis.

(continues)

PENSION AND BENEFITS BOARD OF CANADIAN BAPTISTS OF ATLANTIC CANADA

NOTES TO FINANCIAL STATEMENTS

DECEMBER 31, 2023

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES *(continued)*

Financial Instruments Policy

Financial instruments are recorded at fair value when acquired or issued. In subsequent periods, financial assets with actively traded markets are reported at fair value, with any unrealized gains and losses reported in excess (deficiency) of revenue over expenditure. All other financial instruments are reported at amortized cost, and tested for impairment at each reporting date. Transaction costs on the acquisition, sale, or issue of financial instruments are expensed when incurred.

Measurement Uncertainty

The preparation of financial statements in conformity with Canadian accounting standards for not-for-profit organizations requires management to make estimates and assumptions that affect the reported amount of assets and liabilities, disclosure of contingent assets and liabilities at the date of the financial statements and the reported amount of revenues and expenditures during the reporting period. Such estimates are periodically reviewed and any adjustments necessary are reported in earnings in the period in which they become known. Actual results could differ from these estimates.

Examples of significant estimates include:

- the allowance for doubtful accounts;
- the recoverability of investments; and
- the assumptions used to record the liability for incurred but not reported claims.

3. FINANCIAL INSTRUMENTS

The Board is exposed to various risks through its financial instruments and has a comprehensive risk management framework to monitor, evaluate and manage these risks. The following analysis provides information about the Board's risk exposure and concentration as of December 31, 2023.

Credit Risk

Credit risk arises from the potential that a counter party will fail to perform its obligations. The Board is subject to credit risk through accounts receivable. The Board maintains a provision for potential credit losses, and minimizes credit risk through ongoing credit management.

Liquidity Risk

Liquidity risk is the risk that an entity will encounter difficulty in meeting obligations associated with financial liabilities. The Board is exposed to this risk mainly in respect of its receipt of funds from its contributors and other related sources, accounts payable and other obligations.

Currency Risk

Currency risk is the risk to the Board's earnings that arise from fluctuations of foreign exchange rates and the degree of volatility of these rates. The Board is not exposed to foreign currency exchange risk as it does not hold any foreign currency.

(continues)

**PENSION AND BENEFITS BOARD OF CANADIAN BAPTISTS OF ATLANTIC
CANADA**

NOTES TO FINANCIAL STATEMENTS

DECEMBER 31, 2023

3. FINANCIAL INSTRUMENTS *(continued)*

Interest Rate Risk

Interest rate risk is the risk that the value of a financial instrument might be adversely affected by a change in the interest rates. The Board is exposed to interest rate risk on its investments held with the Atlantic Baptist Foundation and GLC Asset Management Group.

Other Price Risk

Other price risk is the risk that the fair value or future cash flows of a financial instrument will fluctuate because of changes in market prices (other than those arising from interest rate risk or currency risk), whether those changes are caused by factors specific to the individual financial instrument or its issuer, or factors affecting all similar financial instruments traded in the market. The Board is exposed to other price risk on its investment held with Canada Life.

4. ACCOUNTS RECEIVABLE

	<u>2023</u>	<u>2022</u>
Group insurance premiums receivable	\$ 21,255	\$ 16,777
Insurance remittance adjustments	<u>2,061</u>	<u>536</u>
	23,316	17,313
Less allowance for doubtful accounts	<u>600</u>	<u>600</u>
	<u>\$ 22,716</u>	<u>\$ 16,713</u>

5. INVESTMENTS

	<u>2023</u>		<u>2022</u>	
	<u>Market Value</u>	<u>Cost</u>	<u>Market Value</u>	<u>Cost</u>
<u>Internally Restricted</u>				
Atlantic Baptist Foundation Certificates	\$ <u>364,571</u>	\$ <u>364,571</u>	\$ <u>362,870</u>	\$ <u>362,870</u>
<u>Unrestricted</u>				
Atlantic Baptist Foundation Certificates	195,843	195,843	191,770	191,770
CBM Moderate Portfolio Fund	<u>619,895</u>	<u>570,956</u>	<u>571,720</u>	<u>550,201</u>
	<u>815,738</u>	<u>766,799</u>	<u>763,490</u>	<u>741,971</u>
	<u>\$ 1,180,309</u>	<u>\$ 1,131,370</u>	<u>\$ 1,126,360</u>	<u>\$ 1,104,841</u>

PENSION AND BENEFITS BOARD OF CANADIAN BAPTISTS OF ATLANTIC CANADA

NOTES TO FINANCIAL STATEMENTS

DECEMBER 31, 2023

6. CLAIMS INCURRED BUT NOT REPORTED

Claims incurred but not reported (IBNR) at year end are accrued and reported in the Medical and Dental Fund to ensure expenses are included in the correct fiscal period. IBNR for this year is \$34,209 (2022 - \$37,062). The liability is determined by applying a factor to the claims paid by benefit category. The factors are based on management's best estimate and historical claim data from the insurance provider, and are as follows:

	<u>2023</u>	<u>2022</u>
Prescription drugs	3.0%	3.0%
Health services	3.0%	3.0%
Dental services	3.0%	3.0%
Vision services	3.0%	3.0%

The factors have been adjusted to reflect the significant number of benefit providers now using electronic claim settlement resulting in far fewer manual submissions.

7. RELATED PARTY TRANSACTIONS

There were \$25,000 (2022 - \$nil) in grants paid to the Canadian Baptists of Atlantic Canada (CBAC), an entity which controls the Board through appointment of directors. CBAC provided administrative services in the amount of \$1,260 (2022 - \$859), primarily for postage and telephone. These transactions were measured at the exchange amount, which was the amount of consideration established and agreed to by the related organizations.

Grants of \$30,000 (2022 - \$21,000) were received from the Atlantic Baptist Foundation, an entity controlled by the Canadian Baptists of Atlantic Canada through the appointment of directors. These transactions are measured at the exchange amount, which is the amount of consideration established and agreed to by the related organizations. As at year end, there were no outstanding amounts (2022 - \$nil) related to these transactions.

Investments include \$560,414 (2022 - \$554,640) deposited with the Atlantic Baptist Foundation. Interest earned on these investments was \$17,794 (2022 - \$9,049).

The account receivable from and the account payable to a related organization are non-interest bearing, unsecured and have no set terms of repayment.

8. COMPARATIVE FIGURES

Certain accounts in the prior year financial statements have been reclassified for comparative purposes to conform with the presentation adopted in the current year financial statements.

SECTION D

**COMMITTEES & BOARDS
OF THE CBAC**

THE BOARD OF MINISTERIAL STANDARDS AND EDUCATION

The Board of Ministerial Standards and Education (BMSE), within the Pastoral Ministry Department, is under the purview of Dr. Garth Williams, Associate Executive Minister (Leadership Development), on behalf of and in consultation with the Executive Minister. In 2023, The Board had two regularly scheduled meetings: March 21-22, Wolfville, NS; October 2-4, Moncton, NB.

Twelve (12) applicants were interviewed at the March meeting and fifteen (15) at the October meeting. Thirteen (13) interviewees were aged 35 or under, and seven (7) were aged 50 or over. Five (5) of the applicants were female. All applications were toward ordination/recognition of prior ordination.

In 2023, we interviewed and approved one (1) candidate to be a Recognized Lay Leader. We did not receive any new inquiries or applications for the Recognized Lay Leadership Program. At the end of 2023, there are two candidates enrolled in the process.

Each October, the Board re-affirms its Conflict-of-Interest document, and each member signs a confidentiality form. The primary mandate of the Board is to meet with men and women who are sensing a call to ordained or recognized lay ministry. The Board will meet with candidates at least twice, once for an Initial and once for an Exit Interview. The Board is responsible for evaluating each applicant's sense of call to and suitability for ministry in the CBAC, providing educational requirements in keeping with the CBAC's standards, recommending ordination candidates to the Examining Council, and examining Lay Leadership candidates on their statements of faith toward lay recognition. The Board also interviews ministers ordained and recommended by bodies outside of Canadian Baptist Ministries who are seeking recognition by the CBAC of their prior ordination. The Board is responsible for responding to written allegations/self-disclosures of professional misconduct regarding pastoral leaders whose credentials are held by the CBAC.

Grants totaling \$4,700 were given to five recipients from the Preparing Future Pastors Fund in 2023. Individuals eligible to apply are Candidates for Ordained Pastoral Ministry who are studying full-time or part-time toward a Master of Divinity or Bachelor of Theology at Acadia Divinity College and who have demonstrated capacity for ministerial leadership. Mr. Roger Bleasdale and Mrs. Pam Smith were the Board's representatives on the interview committee in 2023. Grants are given from interest accumulated on the principal; any interest not disbursed is left to gain interest. Churches and individuals are welcome to contribute to this Fund through the CBAC office. This fund has increased thanks to a generous grant from the Atlantic Baptist Foundation, which will allow us to disburse approximately three times the current amount.

In 2023, there was one active BMSE working group: the Educational Standard Working Group (tasked with reviewing our educational standard for ordination). The Educational Standard Working Group is continuing its work in consultation with Acadia Divinity College.

The Board continues to work with Associations and churches that are using the new Licensing model as approved at Oasis 2021. A Licensing Tool Kit is available on our website to assist as needed. The Board is aware that a growing number of Associations continue to struggle to carry out their work.

The *Explore* event was held on November 14, 2023, by Zoom. This event is essential for anyone considering God's call into vocational ministry with the CBAC. It is also a requirement for Candidates for Ordained Pastoral Ministry to attend before their exit interview (unless otherwise indicated).

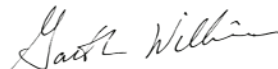
Because of more flexible options for study at Acadia Divinity College, the Board more frequently sees pastors completing their educational requirements for ordination while pastoring a church. Candidates who are unable to complete their requirements within three years may receive an extension from the Board if their request is accompanied by evidence that they are making significant progress.

The positive side of the Board's work is hearing the stories of how God has saved, called, and gifted for ministry the applicants they meet with. The Board appreciates all those who positively contribute to the applicants' journeys toward pastoral ministry, including churches, supervisors/mentors, Associations, pastors, licensing committees, supervisory committees, and seminary Faculty/Staff. Thank you to those who teach, mentor, encourage and financially support our future pastors. The Board welcomes input on how it can assist pastors and churches in identifying and mentoring the next generation of pastoral leaders. May God continue to use you as He calls men and women to vocational ministry in the CBAC.

Respectfully submitted,



Dr. Robert Knowles,
Chair



Dr. Garth Williams,
Associate Executive Minister

EXAMINING COUNCIL FOR ORDINATION

The Examining Council for Ordination met on Tuesday, August 8, 2023 and Wednesday August 9, 2023, in the Room 177, Stultz Hall, Crandall University, Moncton, New Brunswick. Rev. Brent MacDonald, President of the Canadian Baptists of Atlantic Canada, was appointed as the Chair of the Examining Council. Dr. Anna Robbins, President of Acadia Divinity College, was appointed as Chief Examiner. Dr. Robert Knowles, Chair of the Board of Ministerial Standards and Education, reported on each Candidates' process with the Board.

The Examining Council appointed an Appeal Board, in keeping with Section 7.1 of the Ministerial Standards Document, to serve for one year as needed. Members appointed: Members (7): Rev. Craig Minard, Rev. Ruth Tonn, Rev. Dr. Dannie Smith, Rev. Mike Palmer, Rev. Angela Wade, Mrs. Angie Murphy, Rev. Janet Baker. Alternates (3): Rev. Steve Townsend, Rev. Dr. Perry Hanley, Rev. Wayne Merrill.

Twelve candidates were interviewed at this Examining Council. Eleven were approved and one was premature and asked to return to Examining Council another year. The following Candidates were examined on their statement of faith and Christian commitment and were recommended to their churches for ordination at their hands:

Stephen Baker	Cody Bolton
Kim Butler	Erica Corbin
Patrick Gilbert	Paul Hatfield
Raphael Iluyomade	Nathan McEwen
Zachary Peabody	Derek Thorne
Ross Watters	

Respectfully submitted,



Rev. Renée MacVicar
CBAC Executive Minister

NOMINATING COMMITTEE

President

Rev. Mitchell A. Foley

Corner Brook, NL

Vice-President - maximum five nominees - lay person from either Newfoundland and Labrador or Nova Scotia

Dr. Crystal F. Todd

New Minas, NS

Council - to retire 2027 - four nominees

Rev. A. Sasha Cheprasov

Springhill, NS

Ms. Linda Matthews

Cornwall, PE

Rev. Dr. Elias M. Mutale

Dartmouth, NS

Rev. Michael A. Palmer

Oakland, NB

To retire 2026 - one nominee (to replace Pastor Gary H. Barr who has resigned)

Rev. Dr. Danny Smith

Middleton, NS

To retire 2025 - one nominee (to replace Dr. Crystal F. Todd who has resigned effective September 2024 - to be ratified by 2024 Assembly)

Mr. Don Stevens

St. John's, NL

Pension and Insurance Board - to retire 2027 - two nominees

Ms. Cindy Dockendorff

Stratford, PE

Mr. Ben Dunnett

Moncton, NB

Atlantic Baptist Mission Board - to retire 2027 - one nominee

Rev. Brandon S. C. Thompson

Hampton, NB

Canadian Baptist Ministries - to retire 2025 - one nominee (appointed by Council to replace Pastor Kendalyn Davis who has resigned, having been appointed by Council to replace Rev. Renée MacVicar who had previously resigned - to be ratified by 2024 Assembly)

Mrs. Joy Cook

Moncton, NB

Board of Ministerial Standards and Education - to retire 2027 - three nominees

Rev. Gordon Cook	Fredericton, NB
Rev. Wayne Murphy	Saint John, NB
Rev. Gail Whelan-Dunn	Falmouth, NS

Board of Governors, Crandall University - to retire 2027 - three nominees

Ms. Kim Adair	Fredericton, NB
Mrs. Sheila E. Cummings	Perth-Andover, NB
Rev. Dr. Stephen McMullin	Saint John, NB

To retire 2026 - one nominee (appointed by Council to replace Rev. Dr. Todd W. MacLeod who has resigned - to be ratified by 2024 Assembly)

Mr. Dave McComiskey	Moncton, NB
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Board of Governors, Crandall University - Appointments to be ratified by CBAC (annually) - for 2024-2025

Rev. Rob Nysten	Alumni Representative (selected by Alumni)
Ms. Robyn Howe Student Association)	Student Representative (selected by Student Association)
Mr. Graeme Ching	Faculty Representative (selected by Faculty)

Board of Trustees, Acadia Divinity College - to retire 2027 - four nominees

Rev. Andrea Anderson	Dartmouth, NS
Rev. Emmanuel Batumbya	Centreville, NS
Rev. Dr. Chi Wan Helen Chan	Wolfville, NS
Rev. Scott Kohler	Lower Sackville, NS

To retire 2026 - one nominee (appointed by Council to fill a standing vacancy - to be ratified by 2024 Assembly)

Dr. Susan Crouse-Crompton	St. Phillippe, NB
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To retire 2025 - one nominee (to replace Dr. Andrew Nurse who has resigned)

One vacancy at time of printing

Board of Governors, Acadia University - to retire 2030 - four nominees

Mr. Edward (Ed) Barrett	Woodstock, NB
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Ms. Melinda L. Daye	Halifax, NS
Ms. Shelley E. Fleckenstein	Wolfville, NS
Rev. Dr. Daniel J. Green	Kentville, NS

To retire 2027 - one nominee (to fill a standing vacancy)

Ms. Gale Ann Colpitts	Wolfville, NS
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Atlantic Baptist Foundation - to retire 2027 - three nominees

Mr. George Doak	Whites Cove, NB
Rev. Craig Minard	Richmond, NS
Mr. Jeff Waddell	Quispamsis, NB

To retire 2026 - one nominee (to replace Ms. Twila R. Grosse who has resigned)

Ms. Sheila Lucas-Cole	Halifax, NS
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To retire 2025 - one nominee (appointed by Council to replace Dr. Dannie L. Brown who has resigned - to be ratified by 2024 Assembly)

Mr. Rick Kirkbride	Oromocto, NB
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Atlantic Baptist Housing - to retire 2027 - five nominees

Ms. Margo Hall	Saint John, NB
Rev. Gordon E. Horsman	Moncton, NB
Rev. Gordon James	Lower Cape, NB
Rev. Wayne Johnson	Hillsborough, NB
Mrs. Judy A. Parsons	Charlottetown, PE

Baptist Historical Committee - to retire 2027 - four nominees

Dr. Robert G. P. Forsey	Goose Bay, NL
Mr. Sterling Huskins	Saint John, NB
Rev. Dr. Scott Kindred-Barnes	Wolfville, NS
Dr. Robert S. Wilson	New Minas, NS

To retire 2026 (appointed by Council to fill a standing vacancy - to be ratified by the 2024 Assembly)

Rev. Ruth Tonn	Wolfville, NS
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Nominating Committee Regional Representatives

Region 1: Southwestern, Saint John-Kings Associations - to retire 2027
Rev. Dan Sentner, Saint John NB

Region 2: Northwestern, York, Queens-Sunbury Associations - to retire 2025
Rev. Linda Perrin, Clarendon NB

Region 3: Miramichi-North Shore, Westmorland-Kent, Albert Associations - to retire 2027
Rev. Brock Symonds, Moncton NB

Region 4: Prince Edward Island Association - to retire 2027
Rev. Dr. Alexander Scott, Kingsboro PE

Region 5: Newfoundland and Labrador, Cape Breton Association - to retire 2027
Mr. Paul House, Corner Brook NL

Region 6: Cumberland, Northeast Nova, Halifax Associations - to retire 2025
Rev. John Dunnett, New Glasgow NS

Region 7: African United Baptist Association - to retire 2025
Rev. Dr. Elias M. Mutale, Dartmouth NS

Region 8: Eastern Valley, Annapolis-Digby Associations - to retire 2026
Rev. Andrew Conrad, Berwick NS

Region 9: Yarmouth, Shelburne, Lunenburg-Queens Associations - to retire 2026
Mr. Sandford (Sandy) Q. Hood, Shelburne NS

Christian Action Federation of New Brunswick (one year appointment 2024-2025) - 3 nominees

Ms. Elizabeth Crouchman	Bloomfield, NB
Rev. Dr. Lorne Freake	Grand Falls, NB
Rev. Kevin Richardson	Nasonworth, NB

Camp Wegesegum - to retire 2026 (appointed by Council to fill a standing vacancy - to be ratified by the 2024 Assembly)

Ms. Lindsay Fairweather	Cumberland Bay, NB
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THE BAPTIST HISTORICAL COMMITTEE

The Baptist Historical Committee of the Canadian Baptists of Atlantic Canada met twice by Teams/Zoom during 2023—March 21 and October 17—and organized a table at Oasis. During the remainder of the year the Committee's special projects continued, the Atlantic Baptist Archives continued to receive (12.8 metres of records in 2023) and process material from Baptist sources, and the various associated bodies of the Committee carried on interesting and important work. Two Acadia University Archives staff—Catherine Fancy (Archives Co-ordinator) and Ciaran Purdome (Archivist)—were invited to become visitors to the committee meetings on a continuing basis. Pat Townsend, recently retired Archivist, was officially added to the Committee as a Non-voting Co-opted Member. The BHCommittee passed a motion of gratitude and thanks to Pat for her many years of outstanding service to the Committee and to the Archives and its Researchers.

The Committee's two major continuing special projects—the **Built Heritage Project** and the **Baptist Newspaper Digitization Project**—made progress during the year supported in part by grants from the Baptist Foundation. In the former project, an Acadia student was hired through the LaMPS-Skills NS summer grants, and he was able to add to our website information on several Baptist church buildings in Newfoundland. In the latter, we can announce the completion of the digitization of *The Christian Visitor* by the Centre for Digital Scholarship at UNB. Plans are moving ahead to make available a digital version of *The Christian Messenger* and *The Religious Intelligencer* in the near future.

During 2023 work continued in the several associated bodies of the Committee. We were informed by the **Archives at Acadia University** that in the process of receiving Baptist documents there has developed a backlog of material to be processed, and that there is a need for more space and staff to complete this task. The **Editorial Committee of the Baptist Heritage in Atlantic Canada Series** advertised its most recent volume, *The Canadian Journals of Ziba Pope* edited by David Bell, and discussed how to meet difficulties with storage space, marketing, publication costs. The Editorial Committee wishes to thank Dr. Barry Moody of Acadia University upon his retirement from the Committee for his many years of service as Chair. Dr. Keith Grant and Dr. Melody Maxwell were added to the Editorial Committee. The **Acadia Centre for Baptist and Anabaptist Studies** presented the latest Zeman Lecture on September 18, Dr. Nina Schroeder-van 't Schip who read a lecture entitled "Mennonites & the Dutch Art World: Faith and Visual Culture in the Dutch Republic." Dr. Melody Maxwell noted with sadness the passing of Dr. Bill Brackney, the former Director of the Centre.

The BHCommittee wishes to thank the CBAC for continuing financial support, approximately 85% of which is given to Acadia University in support of their work with the Baptist Archives. Small amounts are held in trust for the Editorial Committee and the project on Digitization, and the remainder is used as operational funding for the BHCommittee, out of which the Committee awards the Dr. George E. Levy Prize in Church History.

The Committee was saddened to hear from Dr. Keith Grant that the Baptist Heritage Centre at Crandall University had been dissolved.

Submitted by
Dr. James S. Murray
(2023 Chair)

ATLANTIC BAPTIST SENIOR CITIZENS' HOMES INC. (ATLANTIC BAPTIST HOUSING)

OUR VISION

Atlantic Baptist Senior Citizens' Homes Inc. will provide highly sought-after housing options for seniors across the Maritimes and establish excellence in the provision of nursing home care every day.

OUR MISSION

The Atlantic Baptist Senior Citizens' Homes Inc., a ministry of the Canadian Baptists of Atlantic Canada, is dedicated primarily to the enhancement of the quality of life for Seniors who reside in the Maritime Provinces of New Brunswick, Nova Scotia, and Prince Edward Island Seniors. Our mission is to Add Life to the Years of our residents, tenants, and team members through the provision of high-quality housing, care, and sense of community.

OUR MOTTO

Adding Life to Years

OUR VALUES

Compassion

We are a caring organization recognizing the unique challenges faced by our communities and will provide care and support with kindness and empathy.

Dignity

We treat each resident as a valued individual to maintain their dignity and effectively fulfil their wishes.

Collaboration

We work together with people who support common values and vision to achieve shared goals.

Stewardship

We responsibly manage the resources that have been entrusted to us as we work towards achieving our mission and vision.

Accountability

We are each responsible for our actions and performance in the workplace. We are committed to understanding and achieving established expectations and driving improvements through the implementation of new ideas and processes in a supportive environment.

Community

We are committed to fostering a sense of community through establishing safe, secure, and high-quality environments for those who reside with us. We further enhance community through supporting positive interactions between residents, tenants, and our team members.

Excellence

We recognize that we do challenging work and achieve incredible things. These achievements are possible because of our team members' commitment to continuous improvement, best practice, and evidence informed decision-making in the pursuit of excellence in our fields.

WHO WE ARE

The Atlantic Baptist Senior Citizens' Homes Inc. (ABSCHI) is a non-profit, registered charity. Incorporated in 1970 as a Christian outreach program of the Canadian Baptists of Atlantic Canada. The primary concern of the Atlantic Baptist Senior Citizens' Homes Inc. is the housing and care needs of seniors in Atlantic Canada. The Atlantic Baptist Senior Citizens' Homes Inc. operates 17 seniors' facilities in Atlantic Canada offering a diversity of senior's housing and care service options. We offer a wide range of services from apartments for seniors who require independent living to enriched housing to full nursing home care beds. Please take a moment to visit our website at: www.atlanticbaptisthousing.com or like us on Facebook: www.facebook.com/atlanticbaptisthousing.

MESSAGE FROM THE CHIEF EXECUTIVE OFFICER

I count it a blessing and a calling from God to lead such a dynamic, dedicated and diverse team of leaders and care staff. As we continue to forge ahead post the Global Pandemic, we will identify opportunities to Adding Life to Years of those we care for and lead. Our tenants and residents are our key area of focus and all decisions we have made and will make in the future place them in the center. It is critically important to highlight our care staff across our nursing home operations who have met every challenge head on. They continue to strive for excellence while enduring increased strain and pressure that results from funding discrepancies from local Governments and post pandemic trauma.

We have endured several challenges that resulted from the Nationwide health care staffing shortage and continue to work with our Provincial counterparts to create innovative opportunities to recruit locally and internationally. Our housing and nursing home locations are beacons of care and community for our tenants and residents with our mission of "Adding Life to Years" being lived by all to choose to resident with us. The pandemic combined with the normal day to day challenges of providing care and housing has impacted all aspects of our business, particularly the emotional and mental health of our employees, residents, and their families. We are grateful for the financial support received from the Provincial jurisdictions in which we operate. We have seen increased financial investment from the Province of Prince Edward Island, and we are grateful to leaders within PEI and give glory to God for His endurance and movement. We continue to advocate for increased financial support, improvements in care hours, and investments in infrastructure (housing and nursing homes) within the other Provincial jurisdictions in which we operate.

NURSING HOME REFLECTIONS

Kenneth E. Spencer Memorial Home Inc. - Moncton, NB

Kenneth E. Spencer Memorial Home has embarked on a year filled with positive developments and reflections on the resilience demonstrated in the face of challenges. We express profound gratitude for the dedication and care provided by our staff, who are the cornerstone of our service to residents. As we navigate beyond recent adversities, we are reinvigorating our ties with the community and exploring fresh opportunities with both local and global partners to bolster our recruitment efforts.

In recent months, we have faced changes in leadership, with our former Executive Director resigning to pursue a new opportunity. This transition has brought our team closer, showing exceptional leadership as the Board and CEO diligently seek a new leader who embodies our values and vision for the future.

A significant incident occurred with the loss of our garage due to a fire. We are immensely thankful that this event resulted only in property damage, with no harm to our staff or residents. The garage has since been rebuilt, reinforcing our commitment to safety and continuous improvement.

Looking ahead, Kenneth E. Spencer Memorial Home is eager to continue this journey of growth and excellence in care, fostering an environment where every staff member and resident feels valued and supported. We remain committed to enriching the lives of those we serve, drawing strength and inspiration from our shared experiences and the resilience of our community.

PEI Atlantic Baptist Homes Inc. (Centennial Court Nursing Home) - Charlottetown, PE.

We were able to secure a new operating agreement in March 2023 with Health PEI for the provision of Nursing Home services resulting in a substantial increase to the funding model which allowed us, by end of September 2023, to be in a positive cash position. We were able to achieve a full Nursing Home license and due to the inspection being so positive a follow up meeting with the licensing board was not necessary. We are grateful to the strong operational and clinical leaders for their commitment to our residents, staff and care standards. We secured \$200,000 in government funding (non repayable grant) to enhance our access to an additional tub room on one wing, thus increasing access for our residents and also created two single rooms on another wing to allow us to provide better access for our residents. These projects are scheduled to be completed in the first quarter of 2024.

We continue to work towards strong recruitment of new team members and see growth and opportunities within both leadership and front-line staff.

Villa Chaleur Inc. (Robert L. Knowles Veterans Unit) - Bathurst, NB.

The Robert L. Knowles Veterans Unit is a thirteen (13) bed Nursing Care Unit dedicated to providing long-term care. It focuses on delivering high-quality, compassionate care to those who have served in the military, their spouses and others who require 24 Hour Nursing Care. The unit offers a range of services including physician services, rehabilitation, recreational activities, and social support to enhance the quality of life for its residents. The staff is trained to address the unique needs of our residents, ensuring they receive the respect and care they deserve. The unit fosters a supportive community environment, promoting the well-being and dignity of its residents through personalized care plans and a comprehensive approach to health and wellness.

As a small nursing home unit, Robert L. Knowles continues to operate at 100% occupancy, and we continue to see a high level of interest in our Home from community members and their families. We have a vibrant volunteer based comprised of over 80 people, from school aged, community groups and others.

OUR SENIORS HOUSING

Atlantic Baptist Housing (ABH) expresses gratitude for the unwavering efforts of its staff. Their dedication contributes to the high-quality service provided across ABH facilities in the Maritimes. These staff members are vital in fulfilling ABH's mission of "adding life to years."

The company has consistently maintained a vacancy rate of less than 2% this past year. Our housing portfolio's average annual turnover rate remains below 12%. Considering this turnover rate and the number of individuals on our waitlists, one property is experiencing an estimated waiting period of

approximately eight years. This extended wait time underscores our portfolio's high demand and affordability for housing.

This year, we completed several significant capital projects across multiple locations. These projects included roof replacements, upgrades to drainage systems, installation of new flooring in several apartments, and the acquisition of various appliances. Despite extreme weather events at some properties, which resulted in substantial damage to our buildings and unexpected operational costs, we remain committed to providing high-quality, affordable housing for our senior residents. We continue to be creative and find alternative funding methods, which in turn assist in keeping rents below the average market rate. Additionally, we're pleased to announce the addition of an executive house to our inventory at the Gladys Manning property in Windsor, which two happy tenants now occupy.

ABH faces ongoing challenges due to escalating costs for essentials like food, fuel, electricity, construction materials, insurance, labour, and repairs from severe weather damage. These factors strain ABH's mission to keep rents low. Fortunately, ABH benefits from a committed board and staff tackling these issues daily. Ensuring rents remain affordable while providing high-quality living conditions is crucial for enhancing the lives of our seniors in our communities. Reflecting on ABH's 50-year journey and its origins from a Christ-centered vision, it's clear that the organization has profoundly impacted many lives. The Board, colleagues, and community support have been instrumental in driving ABH's mission forward.

Please feel free to visit our website at www.atlanticbaptisthousing.com or phone us at 506.858.7870 ext.160 for more information.

LOOKING FORWARD TO THE YEAR AHEAD

During the coming year the goals of the Chief Executive Officer and ABSCHI Senior Leadership team are as follows:

- Finalization of the purchase of the Golden Years Estate (80 bed Special Care Home located in Moncton, NB).
- Finalization of the potential sale of the Villa Chaleur (Robert L. Knowles) and Bayview Village Inc.
- Further planning and Implementation of Strategic Plan across ABH with support and collaboration from Senior Leadership Team. Updated operational planning will continue across all areas of the organization.
- Continue to support the work of the Human Resources team and operational leadership across nursing homes and housing to improve our investments in employee relations with the goal of improving employee attendance, performance, engagement, and retention.
- Invest in enhancements to our recruitment efforts through partnerships with local, Provincial and Federal government agencies.
- Evaluate opportunities to grow our presence within other aspects of seniors' care and housing.
- Evaluate viability of the commencement of Community Care services at our PEI location.
- Continue focus on financial efficiencies within all nursing home operations with a focus on effective admissions processes, supply/service provision and advocacy to Departments of Social Development (NB) and Health and Health and Community Services (PEI).
- Improved focus on fundraising efforts across our organization and ensure we educate our communities regarding our not-for-profit status.
- Ongoing support from the CBAC in the identification new Board members with valued skill sets and backgrounds.

- Identify key stakeholders in the CBAC member churches to aid in reestablishing relationships and growing volunteers.
- Working with the ABSCHI and Spencer Home boards to evaluate the viability of the amalgamation of the boards into one.

OUR COMMUNITIES

Nursing Homes

THE KENNETH E. SPENCER MEMORIAL HOME INC. Est. 1973- 35 Atlantic Baptist Ave., Moncton, NB E1E 4N3 Phone: 506-858-7870. The Home provides care and services to 200 individuals requiring Nursing Home Care and Relief Care. The Home also operates an Adult Day Program five (5) days per week. Professionals on staff include a Physician (who is supported when on leave by a Nurse Practitioner), Recreationist, Dietitian, Pastoral Care Director, Registered Nurses, and Licensed Practical Nurses. Kenneth E. Spencer Memorial Home has a very skilled group of resident attendants, rehabilitation workers, and support staff in our dietary, housekeeping, laundry and maintenance departments.

PEI ATLANTIC BAPTIST HOMES INC. CENTENNIAL COURT Est. 1986-16 Centennial Dr., Charlottetown, PEI C1A 6C5 Phone: 902-566-5975 The Home provides programs to 116 individuals requiring Nursing Home Care. A special care unit has been designed to care for thirty-one (31) residents who are living with dementia. Professionals on staff include Physicians, an Occupational Therapist, Registered Nurses and Licensed Practical Nurses. PEI Atlantic Baptist Homes Centennial Court has a very skilled group of resident attendants, certified Resident Care Workers and support staff in our dietary, housekeeping, laundry and maintenance departments

VILLA CHALEUR INC. Est. 1987 ROBERT L. KNOWLES UNIT - 795 Champlain St., Bathurst, NB E2A 4M8 Phone: 506-549-5584 The RLK Unit provides programs for 13 residents. Each resident enjoys a spacious private room. Professionals on staff include a Physician, Dietitian, Registered Nurses and Licensed Practical Nurses. Rehabilitation services are provided through the Extra Mural Program. Robert L. Knowles has a very skilled group of resident attendants and support staff in our dietary, housekeeping, laundry and maintenance departments.

Seniors' Housing

BAYVIEW VILLAGE INC. Est. 1985- 22 Millhaven Court, Bathurst, NB E2A 1W5 Phone: 506-549-5588 A two-story apartment complex with 20 units, 4 with two bedrooms and 2 designed to accommodate physically disabled adults.

VILLA CHALEUR INC. Est. 1987- 795 Champlain St., Bathurst, NB E2A 4M8 Phone: 506-549-5588 An apartment complex with 44 bachelor apartments, 43 1-bedroom apartments, 4, 2-bedroom apartments, 3 room and board rooms.

TAYLOR COURT Est. 2005- 30 Roy Mollins Drive, Shediac, NB E4P 9B3 Phone: 506-351-7875 A 28-unit apartment complex, 24 with two bedrooms.

CHURCH COURT INC. Est. 1985- 80 Church St., Moncton, NB E1C 9G1 Phone: 506-857-1013 A three-story apartment complex in downtown Moncton with 69 units, 10 with 2-bedrooms and 2 designed for physically disabled adults.

COURTYARD HOMES OF MONCTON INC. Est. 1992- 46-64 Atlantic Baptist Ave., Moncton, NB E1E 4N2

Phone: 506-858-7870 Ext. 160

An eight-unit condominium/apartment rentals located adjacent to Spencer Home; two duplexes and a four-plex, each unit with 2 bedrooms.

CALEDONIA PLACE Est. 200- 256 Mill Street, Hillsborough, NB E4H 4Z7 Phone: 506-229-2349

A 3 story, 28-unit apartment complex, 24 with two bedrooms.

HILLCREST VILLAGE INC. Est. 1984- 1100 Manawagonish Rd., Saint John, NB E2M 5J8

Phone: 506-721-3518

An apartment complex with 108 apartments on approximately 6 acres of land overlooking the Bay of Fundy. 26 of the apartments have 2 bedrooms.

GRANITE COURT Est. 1994 124 Main St., St. George, NB E5C 3S3 Phone: 506-889-2376

A 2-building complex, with 22 units. 11 units with 2 bedrooms. Also, space provided for health professionals and community services (Optometrist, Community Living, Food Bank and an additional building for Extra Mural.)

BRUNSWICK COURT Est. 2011- 64 Brunswick St., St. George, NB E5C 0C4 Phone 506-889-2676

31-unit apartment complex -18 with two bedrooms.

PEI ATLANTIC BAPTIST HOME INC. - CHAPPELL COURT Est. 2014- 165 Bevedere Ave,

Charlottetown, PE C1A 6C5 Phone: 902-629-0181

29 Enriched living apartments -rent includes 2 meals daily, utilities, weekly housekeeping and laundry.

GLADYS M. MANNING MEMORIAL HOME INC. Est. 1992/1998/2004 40 Manning Dr., RR #1, Windsor, NS BON 2T0 Phone: 902-798-0441

Three linked buildings:

Boulden: A two-story apartment complex with 40 two-bedroom units, located on a scenic 60-acre site.

Spence: A retirement residence with 24 apartments -eight with 1 bedroom; 16 are studio units. The monthly rent includes heat, lights, cable TV, 3 meals daily and tenant assistant/housekeeping services.

Stevens: A four-story apartment complex with 38 two-bedroom units. Serviced lots are available for seniors to construct their own homes under the life equity plan.

CENTRAL COURT HOMES INC. Est. 1989- 65 Stanley St. North Sydney, NS B2A 1V1

Phone: 782-777-0847

A two-story apartment complex with 40 units, 10 with 2 bedrooms.

FAIRVIEW COURT Est. 2012- 59 High Street, North Sydney, NS B2A 2A5 Phone: 782-777-0847

34 Unit Building, 30-2 bedroom units, 2-1 bedroom and 2 barrier free units.

HARBOURSIDE LANDING Est. 2014- RR#2, 333 Sandy Point Rd, Shelburne NS B0T 1T0

Phone: 902-874-1204

40 Unit Building with 6-3 bedroom units, 30-2 bedroom units, and 4-1 bedroom units

Consolidated Financial Statements

Atlantic Baptist Senior Citizens' Homes Inc.
Corporate Group

March 31, 2023

Contents

	Page
Independent Auditors' Report	1 - 2
Consolidated Statement of Financial Position	3
Consolidated Statement of Operations and Changes in Fund Balances	4
Consolidated Statement of Cash Flows	5
Notes to the Consolidated Financial Statements	6 - 17

Independent auditor's report

To the Board of Directors of

Atlantic Baptist Senior Citizens' Homes Inc. Corporate Group

Opinion

We have audited the financial statements of Atlantic Baptist Senior Citizens' Homes Inc. Corporate Group ("the Group"), which comprise the statement of financial position as at March 31, 2023, and the statements of operations and changes in fund balances and cash flows for the year then ended, and notes to the financial statements, including a summary of significant accounting policies.

In our opinion, the accompanying financial statements present fairly, in all material respects, the financial position of Atlantic Baptist Senior Citizens' Homes Inc. Corporate Group as at March 31, 2023, and its results of operations and its cash flows for the year then ended in accordance with Canadian accounting standards for not-for-profit organization.

Basis for Opinion

We conducted our audit in accordance with Canadian generally accepted auditing standards. Our responsibilities under those standards are further described in the *Auditor's Responsibilities for the Audit of the Financial Statements* section of our report. We are independent of the Group in accordance with the ethical requirements that are relevant to our audit of the financial statements in Canada, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Responsibilities of Management and Those Charged with Governance for the Financial Statements

Management is responsible for the preparation and fair presentation of these financial statements in accordance with Canadian accounting standards for not-for-profit organization, and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is responsible for assessing the Group's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Group or to cease operations, or has no realistic alternative but to do so.

Those charged with governance are responsible for overseeing the Group's financial reporting process.

Auditor's Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with Canadian generally accepted auditing standards will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with Canadian generally accepted auditing standards, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Group's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Group's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Group to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

Grant Thornton LLP

Moncton, Canada
September 19, 2023

Chartered Professional Accountant

**Atlantic Baptist Senior Citizens' Homes Inc.
Corporate Group
Consolidated Statement of Financial Position**

March 31, 2023

	General Funds	Capital Asset Funds	Totals	
			2023	2022
Assets				
Receivables	\$ 1,170,108	\$ -	\$ 1,170,108	\$ 1,542,061
Inventories of supplies	188,424	-	188,424	134,819
Prepaid expenditures	77,142	-	77,142	118,089
Note receivable (Note 4)	10,000	-	10,000	10,000
Property and equipment (Note 3)	-	44,612,360	44,612,360	45,587,530
Resident trust funds –				
cash and investments	276,282	-	276,282	350,148
Restricted reserve funds – cash	-	133,372	133,372	143,741
Interfund receivables	-	3,896,780	3,896,780	4,225,248
	<u>\$ 1,721,956</u>	<u>\$ 48,642,512</u>	<u>\$ 50,364,468</u>	<u>\$ 52,111,636</u>
Liabilities				
Bank indebtedness	\$ 659,419	\$ -	\$ 659,419	\$ 242,042
Payables and accruals	6,791,434	-	6,791,434	7,674,848
Line of credit (Note 11)	-	923,751	923,751	952,959
Advance payments	5,354	-	5,354	5,828
Provision for staff retirement allowances	341,212	-	341,212	308,238
Resident trust accounts	276,282	-	276,282	350,148
Interfund payables	3,896,780	-	3,896,780	4,225,248
Long-term debt (Note 5)	30,000	31,161,662	31,191,662	32,146,789
	<u>12,000,481</u>	<u>32,085,413</u>	<u>44,085,894</u>	<u>45,906,100</u>
Fund balances				
Invested in capital assets	-	15,790,854	15,790,854	15,782,414
Externally restricted (Note 8)	-	18,876	18,876	18,577
Internally restricted (Note 7)	(285,550)	747,369	461,819	810,230
Unrestricted	(9,992,975)	-	(9,992,975)	(10,405,685)
	<u>(10,278,525)</u>	<u>16,557,099</u>	<u>6,278,574</u>	<u>6,205,536</u>
	<u>\$ 1,721,956</u>	<u>\$ 48,642,512</u>	<u>\$ 50,364,468</u>	<u>\$ 52,111,636</u>

Contingent liabilities (Note 9)

On behalf of the Board

 Director
  Director

See accompanying notes to the consolidated financial statements.

Atlantic Baptist Senior Citizens' Homes Inc.

Corporate Group

Consolidated Statement of Operations and Changes in Fund Balances

Year Ended March 31

	Restricted Funds		Totals	
	General Funds	Capital Assets	2023	2022
Revenue				
Senior housing complexes	\$ 5,904,747	\$ -	\$ 5,904,747	\$ 5,649,316
Nursing homes	30,703,962	-	30,703,962	27,798,240
Government housing assistance	72,000	-	72,000	72,000
Donations and capital grants	23,181	133,970	157,151	201,941
Interest income - net	5,429	105,575	111,004	108,684
Lease of facilities	20,706	-	20,706	24,022
	<u>36,730,025</u>	<u>239,545</u>	<u>36,969,570</u>	<u>33,854,203</u>
Expenditures				
Administration	2,714,872	-	2,714,872	2,411,272
Care services	15,390,071	-	15,390,071	14,176,621
Dietary services	3,671,433	-	3,671,433	3,705,425
Education	49,413	-	49,413	22,361
Housekeeping	1,159,142	-	1,159,142	1,143,160
Laundry and linen	609,970	-	609,970	685,371
Plant operation and maintenance	5,821,748	33,836	5,855,584	4,997,452
Activation services	595,389	-	595,389	587,542
Religious services	17,659	-	17,659	19,270
Employee benefits	3,972,428	-	3,972,428	3,878,104
Capital expenditures	56,963	-	56,963	53,864
Interest on debt	62,978	1,282,924	1,345,902	1,310,877
Amortization	-	1,457,706	1,457,706	1,493,508
	<u>34,122,066</u>	<u>2,774,466</u>	<u>36,896,532</u>	<u>34,484,827</u>
Excess (deficiency) of revenues over expenditures	<u>2,607,959</u>	<u>(2,534,921)</u>	<u>73,038</u>	<u>(630,624)</u>
Fund balances (deficiency), beginning of year	(10,691,235)	16,896,771	6,205,536	6,836,160
Interfund transfers				
Capital contributions from operations and reserves	(11,201)	11,201	-	-
Blended debt repayments	(2,171,048)	2,171,048	-	-
Replacement reserves	(13,000)	13,000	-	-
Operation contribution	-	-	-	-
Fund balances (deficiency) end of year	<u>\$ (10,278,525)</u>	<u>\$ 16,557,099</u>	<u>\$ 6,278,574</u>	<u>\$ 6,205,536</u>

See accompanying notes to the consolidated financial statements.

Atlantic Baptist Senior Citizens' Homes Inc. Corporate Group Consolidated Statement of Cash Flows

Year Ended March 31	2023	2022
Cash flows from operating activities		
Revenue from Federal government	\$ -	\$ 188,387
Revenue from Provincial government	23,912,346	20,654,862
Revenue from residents re: care services, rents, etc.	12,696,363	11,867,284
Interest income	111,004	108,684
Donations and contributions	249,857	1,037,095
Expended for materials and services	(34,060,768)	(31,568,018)
Mortgage interest paid	<u>(1,345,902)</u>	<u>(1,271,952)</u>
	1,562,900	1,016,342
Change in non-cash operating working capital (Note 6)	<u>(403,131)</u>	<u>1,970,522</u>
Net cash generated through operating activities	<u>1,154,769</u>	<u>2,986,864</u>
Cash flows from financing and investing activities		
Mortgage and term bank loan principal repayments	(1,955,127)	(1,375,899)
Capital expenditures	(248,815)	(134,434)
Replacement reserve expenditures	(351,045)	(251,254)
Mortgage and term bank loan advances	1,000,000	-
Repayment of line of credit	(29,208)	-
Life equity units – net proceeds	<u>1,680</u>	<u>1,380</u>
Net cash used in financing and investing activities	<u>(1,582,515)</u>	<u>(1,760,207)</u>
Net (decrease) increase in cash and cash equivalents	(427,746)	1,226,657
(Bank indebtedness) cash and cash equivalents, including restricted cash, beginning of year	<u>(98,301)</u>	<u>(1,324,958)</u>
Bank indebtedness, including restricted cash, end of year (Note 6)	<u>\$ (526,047)</u>	<u>\$ (98,301)</u>

See accompanying notes to the consolidated financial statements.

Atlantic Baptist Senior Citizens' Homes Inc. Corporate Group Notes to the Consolidated Financial Statements

March 31, 2023

1. Nature of operations

Atlantic Baptist Senior Citizens' Homes Inc. Corporate Group (the "Corporate Group") are all non-profit registered charity corporations formed to provide a variety of housing/health care services to senior citizens. The Corporate Group operates 329 nursing home beds and 621 apartments and condos in Prince Edward Island Nova Scotia and New Brunswick.

2. Summary of significant accounting policies

The Corporate Group has prepared these consolidated financial statements in accordance with Canadian accounting standards for not-for-profit organizations ("ASNPO").

(a) Principles of the consolidated financial statements

The consolidated financial statements include the accounts of the following related corporations:

- Atlantic Baptist Senior Citizens' Homes Inc.
- Bayview Village Inc.
- Central Court Home Incorporated
- Church Court Inc.
- Courtyard Homes Inc.
- Gladys M. Manning Memorial Home, Incorporated
- Hillcrest Village Inc.
- Kenneth E. Spencer Memorial Home Inc.
- PEI Atlantic Baptist Homes Inc.
- Villa Chaleur Inc.

(b) Life equity units

The life equity unit at the Gladys M. Manning Memorial Home, Incorporated facility is carried at \$1 to recognize the legal title to the land. Life equity units were initially recorded at cost. Under the life equity concept, the initial occupants of the units pay to the Corporate Group a one time payment, equivalent to the lower of actual cost or net realizable value of each unit, which gives the occupant the right to occupy the unit for life or for as long as the person is capable of independent living. Occupants are required to pay a monthly fee sufficient to cover the maintenance and operating costs of various common areas.

Upon death of the occupant or where the occupant no longer wishes or is unable to occupy a unit, the Corporate Group will resell the unit at fair market value with the occupant or estate receiving 90% of the selling price. The remaining 10% will be retained by the Corporate Group to be applied towards the cost of reselling, major upkeep and improvements of the project.

Although the Corporate Group retains legal title to the land, the cost of each unit is removed from the balance sheet when an agreement to occupy is completed and the life equity units are considered disposals for accounting purposes.

(c) Inventories

Inventories of supplies are recorded at the lower of cost and net realizable value.

Atlantic Baptist Senior Citizens' Homes Inc.

Corporate Group

Notes to the Consolidated Financial Statements

March 31, 2023

2. Summary of significant accounting policies (continued)

(d) Capital assets and amortization

Capital assets are recorded at cost. Amortization of capital assets is recorded using the straight-line basis at an annual rate of 5% for equipment, 5% for parking lots and roadways, 2.5% for generators, 2% for buildings, 6.5% for vehicles and 20% for computers. The annual amortization is reflected as a reduction of the investment in capital assets account.

(e) Fund accounting

The Corporate Group follows the restricted fund method of accounting for contributions. The general fund accounts for the Corporate Group's delivery of services and administrative activities. This fund reports unrestricted resources and restricted operating grants. The capital asset fund reports the assets, liabilities, revenues and expenditures related to the Corporate Group's capital assets.

During the year, the Corporate Group combined the Replacement Reserve Fund and Subsidy Fund with the Capital Asset Fund, and the Future Development Fund with the General Fund. The Replacement Reserve Fund's balance of \$760,143 consisted of externally and internally restricted funds, and the Subsidy Fund's balance of \$34,908 as at March 31, 2023 has been classified as internally restricted under the Capital Asset Fund. The Future Development Fund's balance of \$(285,550) has been classified as internally restricted under the General Fund.

(f) Revenue recognition

Restricted contributions related to general operations are recognized as revenue of the general fund in the year in which the related expenditures are incurred. All other restricted contributions are recognized as revenue of the appropriate restricted fund.

Unrestricted contributions are recognized as revenue of the general fund in the year received or receivable, if the amount to be received can be reasonably estimated and collection is reasonably assured.

Investment income earned on capital asset resources is recognized as revenue of the fund. Other investment income is recognized as revenue of the general fund when earned.

(g) Contributed services

Contributed services of volunteers are not recognized in these consolidated financial statements.

(h) Cash and cash equivalents

For the purpose of the statement of cash flows, the Corporate Group considers cash on hand and balances with banks, net of overdrafts, and highly liquid temporary money market instruments as cash or cash equivalents. Restricted cash amounts are deemed available for current purposes. Bank borrowings are considered to be financing activities.

Atlantic Baptist Senior Citizens' Homes Inc.

Corporate Group

Notes to the Consolidated Financial Statements

March 31, 2023

2. Summary of significant accounting policies (continued)

(i) Use of estimates

The preparation of consolidated financial statements in conformity with Canadian generally accepted accounting principles requires management to make estimates and assumptions that affect the amounts reported in the Consolidated financial statements and accompanying notes. Actual results could differ from those estimates. Significant estimates include the amortization periods for property and equipment.

(j) Financial instrument

The Corporate Group considers any contract creating a financial asset, liability or equity instrument as a financial instrument. The Corporate Group's financial instruments consist of cash and cash equivalent, restricted cash and investments, receivables, note receivable, bank indebtedness, payables and accruals and long-term debt.

The Corporate Group initially measures its financial assets and liabilities at fair value adjusted for transaction costs. Transaction costs related to financial instruments subsequently measured at fair value are recorded in the statement of earnings on initial measurement. The Corporate Group subsequently measures all of its financial instruments at amortized cost less any reduction for impairment, except for the investments quoted in the active market which are measured at fair value.

3. Property and equipment

	<u>2023</u>	<u>2022</u>
Land	\$ 2,624,851	\$ 2,624,851
Buildings and paving	63,843,527	63,692,365
Furniture and equipment	<u>9,694,711</u>	<u>9,597,058</u>
	76,163,089	75,914,274
Less: accumulated amortization	<u>31,550,729</u>	<u>30,326,744</u>
Net book value	<u>\$ 44,612,360</u>	<u>\$ 45,587,530</u>

4. Note receivable

The note receivable is with the Atlantic Baptist Foundation, repayable on demand with interest payable at the rate of 2.2% per annum (2022 – 2.2%).

Atlantic Baptist Senior Citizens' Homes Inc. Corporate Group Notes to the Consolidated Financial Statements

March 31, 2023

5. Long-term debt	<u>2023</u>	<u>2022</u>
i) Term loans, secured by guarantees of the Kenneth E. Spencer Memorial Home Inc., repayment terms as follows:		
i) Loan repaid during the year	-	4,035
ii) Bank of Montreal, fireproofing repairs, due December 2023, amortized to December 2023, repayable by monthly payments of \$2,250, including interest at 2.21%.	20,626	46,851
ii) Royal Trust Corporation, repayable by monthly payments of \$19,779 on account of principal and interest at 2.95% per annum, due April 2024, amortized to May, 2027, secured by a mortgage on the property at Centennial Drive, Charlottetown, PEI and guarantees of Canada Mortgage and Housing Corporation and Atlantic Baptist Senior Citizens' Homes Inc.	930,435	1,136,712
iii) Royal Trust Corporation of Canada, 3.82% mortgage repayable by monthly payments of \$17,029 on account of principal and interest, due April 2023, amortized to October 2035, secured by first mortgage on the land and building in Windsor, NS, a general security agreement, and guarantees of Canada Mortgage and Housing Corporation and Atlantic Baptist Senior Citizens' Homes Inc. Subsequent to year-end, credit facility was renewed.	2,042,969	2,167,328

Atlantic Baptist Senior Citizens' Homes Inc.

Corporate Group

Notes to the Consolidated Financial Statements

March 31, 2023

5. Long-term debt (continued)	<u>2023</u>	<u>2022</u>
iv) Atlantic Baptist Foundation, 5.20% repayable by monthly payments of \$8,676 on account of principal and interest due April 2024 amortized to April 2043, secured by a second mortgage on the land and buildings in Windsor, NS. and an unlimited guarantee by Atlantic Baptist Senior Citizens' Homes Inc.	1,292,829	1,333,463
v) Atlantic Baptist Foundation, 4.20% note, calculated monthly, payments of \$1,495 due April 2023, amortized to 2043, secured by a third mortgage on land and building in St. George, NB. The loan was renewed after year end with monthly payments of \$1,624 including interest at 5.20% due April 2024.	241,928	249,532
vi) Atlantic Baptist Foundation, 4.20% note calculated monthly, payments of \$4,102, due April 2023, amortized to 2043 secured by a second mortgage on land and building in St. George, NB. The loan was renewed after year end with monthly payments of \$4,455 including interest at 5.20% due April 2024.	663,782	684,647
vii) Atlantic Baptist Foundation, 3.20% rate, calculated monthly, payments of \$4,756 due April 2023 amortized to 2043, secured by a collateral mortgage on land and building in Hillsborough, NB. The loan was renewed after year end with monthly payments of \$5,181 including interest at 4.20% due April 2024.	840,147	869,815
viii) Atlantic Baptist Foundation, 3.20% rate, calculated monthly, payments of \$5,008 due April 2023, amortized to 2043, secured by a collateral mortgage on land and building in Shediac, NB. The loan was renewed after year end with monthly payments of \$5,456 including interest at 4.20% due April 2024.	884,742	915,980
ix) Province of New Brunswick forgivable loan to be earned over 20 years from April 2005, interest rate at 5.60%, secured by second mortgage on land and building, Shediac, NB.	43,793	63,940

Atlantic Baptist Senior Citizens' Homes Inc.

Corporate Group

Notes to the Consolidated Financial Statements

March 31, 2023

5. Long-term debt (continued)	<u>2023</u>	<u>2022</u>
<p>x) Atlantic Baptist Foundation mortgage, repayable by monthly payments of \$59,359 on account of principal and interest at 5.20% per annum, due in April 2024, amortized to 2043, secured by a second mortgage on land and buildings in Charlottetown, P.E.I. and a guarantee of Atlantic Baptist Senior Citizens' Homes Inc.</p>	8,845,554	9,026,055
<p>xi) Atlantic Baptist Foundation, 4.20% rate, calculated monthly, due April 2024 amortized to April 2043, repayable by monthly payments of \$9,609 on account of principal and interest, secured by a general security agreement, first mortgage on land and building in St. George, NB and guarantee of the Atlantic Baptist Senior Citizens' Homes Inc. for \$2,000,000.</p>	1,558,455	1,613,485
<p>xii) Atlantic Baptist Foundation, 4.20% rate, calculated monthly, due April 2024, amortized to April 2043, repayable by monthly payments of \$20,961 on account of principal and interest, not fully advanced. Secured by collateral mortgage on land and building in North Sydney, NS and an unlimited guarantee by Atlantic Baptist Senior Citizens' Homes Inc.</p>	3,399,549	3,519,580
<p>xiii) Atlantic Baptist Foundation, 3.20% rate, calculated monthly, due April 2023, amortized to 2043, repayable by monthly payments of \$32,175 on account of principal and interest, secured by a first mortgage on land and building in Shelburne, NS. The loan was renewed after year end with monthly payments of \$35,047 including interest at 4.20%, due April 2024.</p>	5,684,877	5,884,789

Atlantic Baptist Senior Citizens' Homes Inc.

Corporate Group

Notes to the Consolidated Financial Statements

March 31, 2023

5. Long-term debt (continued)	<u>2023</u>	<u>2022</u>
xiv) Aramark loan, repaid during the year.	-	691,861
xv) Bank of Montreal, due November 2025, amortized to November 2047, repayable by monthly payments of \$6,425, including interest at 5.97%	991,397	-
xvi) Bank of Montreal, repayable by monthly payments of \$17,225 on account of principal and interest at 3.50%, due August 2024, amortized to August 2044, secured by Church Court Inc. land and building Moncton, NB and a cross guarantee by Atlantic Baptist Senior Citizens' Homes Inc.	3,107,387	3,203,783
xvii) Bank of Montreal, mortgage due February 2026, amortized to 2031, repayable by monthly payments of \$6,491, including interest at 2.76% - Central Court Home Inc.	553,192	614,933
xviii) Canada Emergency Business Account loan – The amount of \$40,000 represents the unforgiven balance of the \$60,000 interest-free loan received under the Government of Canada COVID response programs. 33% of the loan will be eligible for loan forgiveness, up to \$20,000, if the loan is fully repaid on or before December 31, 2023. As at the year end date, \$20,000 has been included in other income and represents the maximum forgivable portion of the loan. If the unforgiven balance of the loan is not fully repaid by December 31, 2023 the remaining principal balance will be repayable and will interest at a rate of 5% per annum beginning on January 1, 2024. The loan is due in full December 31, 2025 – Atlantic Baptist Senior Citizens' Homes Inc.	30,000	40,000

Atlantic Baptist Senior Citizens' Homes Inc. Corporate Group Notes to the Consolidated Financial Statements

March 31, 2023

5. Long-term debt (continued)	<u>2023</u>	<u>2022</u>
<p>xvii) Canada Emergency Business Account loan – The amount of \$40,000 represents the unforgiven balance of the \$60,000 interest-free loan received under the Government of Canada COVID response programs. 33% of the loan will be eligible for loan forgiveness, up to \$20,000, if the loan is fully repaid on or before December 31, 2023. \$20,000 was included in other income and represents the maximum forgivable portion of the loan. If the unforgiven balance of the loan is not fully repaid by December 31, 2023 the remaining principal balance will be repayable and will bear interest at a rate of 5% per annum beginning on January 1, 2024. The loan is due in full December 31, 2025 – Villa Chaleur Inc.</p>	30,000	40,000
<p>xx) Canada Emergency Business Account loan – The amount of \$40,000 represents the unforgiven balance of the \$60,000 interest-free loan received under the Government of Canada COVID response programs. 33% of the loan will be eligible for loan forgiveness, up to \$20,000, if the loan is fully repaid on or before December 31, 2023. \$20,000 was included in other income and represents the maximum forgivable portion of the loan. If the unforgiven balance of the loan is not fully repaid by December 31, 2023 the remaining principal balance will be repayable and will bear interest at a rate of 5% per annum beginning on January 1, 2024. The loan is due in full December 31, 2025 – Gladys M. Manning Memorial Home, Incorporated.</p>	<u>30,000</u>	<u>40,000</u>
Total debt	31,191,662	32,146,789
Payable within one year	<u>1,317,383</u>	<u>1,314,557</u>
Long-term portion	<u>\$ 29,874,279</u>	<u>\$ 30,832,232</u>

Annual principal repayments in each of the next five years are as follows:

2023	\$ 1,317,383	2026	\$ 1,410,127
2024	1,351,340	2027	1,270,422
2025	1,352,289		

Atlantic Baptist Senior Citizens' Homes Inc.

Corporate Group

Notes to the Consolidated Financial Statements

March 31, 2023

6. Supplemental cash flow information	<u>2023</u>	<u>2022</u>
Change in non-cash operating working capital:		
Receivables	\$ 371,953	\$ (582,078)
Inventories	(53,605)	51,668
Prepaid expenditures	40,947	29,303
Payables and accruals	(799,926)	2,505,513
Advance payments from residents	(474)	1,212
Provision for staff retirement allowances	<u>32,974</u>	<u>(35,096)</u>
	<u>\$ (408,131)</u>	<u>\$ 1,970,522</u>

Bank indebtedness, including restricted cash, consist of:

Bank indebtedness	\$ (659,419)	\$ (242,042)
Restricted cash	<u>133,372</u>	<u>143,741</u>
	<u>\$ (526,047)</u>	<u>\$ (98,301)</u>

7. Internally restricted funds

The Corporate Group has established internally restricted reserve funds as follows:

<u>Replacement reserve</u>	<u>2023</u>	<u>2022</u>
Balance, beginning of year	\$ 1,060,872	\$ 1,343,734
Add: Interest earned	2,634	472
Current year transfers	<u>(351,045)</u>	<u>(283,334)</u>
Balance, end of year	<u>\$ 712,461</u>	<u>\$ 1,060,872</u>
<u>Subsidy reserve</u>	<u>2023</u>	<u>2022</u>
Balance, beginning of year	\$ 34,908	\$ 34,908
Current year transfers	<u>-</u>	<u>-</u>
Balance, end of year	<u>\$ 34,908</u>	<u>\$ 34,908</u>
<u>Future development reserve</u>	<u>2023</u>	<u>2022</u>
Balance, beginning of year	\$ (285,550)	\$ (280,917)
Current year transfers	<u>-</u>	<u>(4,633)</u>
Balance, end of year	<u>\$ (285,550)</u>	<u>\$ (285,550)</u>

Atlantic Baptist Senior Citizens' Homes Inc.

Corporate Group

Notes to the Consolidated Financial Statements

March 31, 2023

8. Externally restricted funds

The externally restricted funds represent capital asset replacement funds for which projects have not been approved yet.

	<u>2023</u>	<u>2022</u>
Balance, beginning of year	\$ 18,577	\$ 18,278
Add: interest earned	<u>299</u>	<u>299</u>
Balance, end of year	<u>\$ 18,876</u>	<u>\$ 18,577</u>
Cash	17,158	17,158
Due to/from General Fund	<u>1,718</u>	<u>1,419</u>
	<u>\$ 18,876</u>	<u>\$ 18,577</u>

9. Contingent liabilities

The Corporate Group allows staff to accumulate unused sick time, but this accumulated benefit does not vest, and the Corporate Group has no obligation to payout any unused balance when a staff member leaves employment of the Corporate Group. The Corporate Group tracks the accumulated sick leave balances for staff and at March 31, 2023 the balances are \$1,737,251 (2022 - \$1,734,281).

10. Financial instrument risk management

The Corporate Group has a comprehensive risk management framework to monitor, evaluate and manage the principal risks assumed with financial instruments. The risks that arise from financial instruments include credit risk, liquidity risk and market risk. Unless otherwise noted it is management's opinion that the Corporate Group is not exposed to other price risks arising from financial instruments.

Credit risk

Credit risk is the risk that the Corporate Group will incur a loss because a borrower fails to meet an obligation. The Corporate Group's financial instruments that are exposed to credit risk include receivables and notes receivable. The Corporate Group mitigates credit risk associated with its receivables by actively monitoring outstanding balances.

Liquidity risk

Liquidity risk is the risk that the Corporate Group may not have cash available to satisfy financial liabilities as they come due. To mitigate this risk, the Corporate Group is internally monitoring this level of liquidity on a regular basis.

Atlantic Baptist Senior Citizens' Homes Inc.

Corporate Group

Notes to the Consolidated Financial Statements

March 31, 2023

10. Financial instrument risk management (continued)

Market risk

Market risk is the risk that the fair value of future cash flows of a financial instrument that are investments and long-term debt will fluctuate because of changes in market prices. For purposes of this disclosure, the Corporate Group segregates market risk into two categories: fair value risk and interest rate risk. The Corporate Group is significantly exposed to interest rate risk and fair value risk.

Interest rate risk

Interest rate risk is the potential for loss arising from changes in interest rates. Financial instruments that potentially subject the Corporate Group to interest rate risk are long-term debt. The Corporate Group does not hedge interest rate risk.

Fair value risk

Fair value risk is the potential for loss from an adverse movement in the value of a financial instrument. The Corporate Group incurs fair value risk on its investment held. The Corporate Group does not hedge its fair value risk.

11. Operating line of credit

Atlantic Baptist Senior Citizens' Homes Inc. has an operating loan of \$100,000 bearing interest at prime plus 1.5%, all of which was unused at March 31, 2023.

Atlantic Baptist Senior Citizens' Homes Inc. has an operating line of credit of \$1,000,000 bearing interest at prime plus 1.5%, \$923,750 of which was used at March 31, 2023. This is secured by a corporate guarantee from Central Court Home Incorporated.

Church Court Inc. has an operating line of credit of \$50,000 at prime plus 1.5%, all of which was unused at March 31, 2023.

Atlantic Baptist Senior Citizens' Homes Inc.

Corporate Group

Notes to the Consolidated Financial Statements

March 31, 2023

12. Employee pension plans

Defined contribution pension plan

P.E.I. Atlantic Baptist Homes Inc. has defined contribution pension plans for certain of its employees. P.E.I. Atlantic Baptist Homes Inc.'s contributions, which are principally based on a percentage of employees' annual base compensation, are charged against earnings as incurred. The pension expense in 2023 was \$228,928 (2022 - \$219,370).

Defined benefit pension plan

Kenneth E. Spencer Memorial Home Inc. and its employees participate in Provincial contributory defined benefit pension plans for management employees, nursing and paramedical employees and general and service employees of New Brunswick nursing homes. These pension plans provide pensions based on the length of service and best average earnings. The Corporate Group expense in each of the last two years was \$910,546 for 2022/2023 \$891,600 for 2021/2022.

13. Government remittances

Government remittances total \$2,715,484 payable as of March 31, 2023 (2022 - \$2,666,000).

ATLANTIC BAPTIST FOUNDATION

ABF continues to provide financial services for the benefit of the Churches, Council, and Agencies of the CBAC, operating solely within the four Atlantic Canadian provinces with the mission:

To help local churches within our CBAC family become healthier and more mission-effective by providing the most affordable and accessible loans possible for use in developing ministry resources.

Online Client Account Access – Clients can login through our website to see their statements and to make deposit and withdrawal requests. www.baptistfoundation.com

The Board met four times in 2023, virtually and in-person, with several committee meetings scattered throughout the year.

Demand for new loans is rebounding with cautious optimism for some of our churches.

The grant committee was able to disperse almost \$730,000 in grants to various CBAC family agencies and camps due mainly to the strong portfolio performance in 2021 which a portion was set aside for future in the event 2022 performance wasn't as strong.

ABF continues to remain in compliance with the ends policies of the CBAC; in good standing with the CRA; in compliance with the provincial securities commissions; submitting all required reporting obligations to these regulatory organizations.

We continue to seek God's wisdom and guidance as we discern His will in carrying out the business of the ABF to be a support to the ministry of our CBAC Churches, Council, and Agencies.

Respectfully submitted,
Jeff MacArthur,
CEO

**ATLANTIC BAPTIST FOUNDATION
DECEMBER 31, 2023**

The Canadian Institute of Chartered Accountants requires specific disclosures with respect to entities controlled by the Canadian Baptists of Atlantic Canada.
A full audited statement is available by requesting the same from Atlantic Baptist Foundation.

Statement of Financial Position

Total Assets	(A)	96,944,086
Total Liabilities	(B)	82,277,692
Net Assets	(A-B)	14,666,394

Statement of Operations

Revenue	(C)	4,597,124
Expenses	(D)	(4,182,025)
Unrealized Gains on Investment Holdings	(E)	3,088,646
Net Surplus	(C-D-E)	3,503,745

Statement of Cash Flows (Statement of Changes in Financial Position)

Cash flows from Operating Activities	(E)	(2,432,481)
Cash flows from Financing Activities	(F)	(11,329,575)
Cash flows from Investing Activities	(G)	18,347,972

Details of any restrictions on the resources listed in (A) above (i.e. restricted fund balances):

Restricted Trust Funds		718,410
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Significant differences in the entities' disclosed accounting policies, from those followed by the Canadian Baptists of Atlantic Canada:

Refer to Note 2 of the Financial Statements

Details of any events or transactions between the entity and the Canadian Baptists of Atlantic Canada, in the period between your fiscal year end date and December 31. This applies only to entities with non-calendar year ends.

N/A

CRANDALL UNIVERSITY

Once again we are pleased to report another record enrollment. In the 2023-24 budget year Crandall served 1,646 students! Approximately half of our students are undergraduates and half are graduate students. About half are domestic students and half are international students who in recent years have come to Crandall from more than 65 countries. Our Gorge Road facility is now at capacity, but to allow for future enrollment growth we have established a partnership with Kingswood University in Sussex, New Brunswick where we are offering one of our academic programs. We admitted 40 students in May and anticipate that we may have up to 200 students studying in Sussex within two years.

This past summer we expanded and refreshed the University library and currently we are in the midst of a major project to enhance Brinton auditorium as well as update flooring and washrooms in Murray Hall. It is our plan that by the end of our 75th anniversary year in 2024-2025, all major investments in our existing facilities will have been completed. These projects are possible due to generous donations from churches and individuals. We are grateful that donations again reached an all-time high this year. We are deeply appreciative of your prayerful and financial support for Crandall's mission! Your generosity has allowed us to keep our students' tuition fees the same for four years in a row!

In addition to offering weekly small group mentoring experiences for our students, we also offered two 45-minute chapels each week during the Fall and Winter semesters, primarily for employees and our traditional undergraduate students. In addition, a weekly chapel service is offered year round for our graduate students. Three short-term mission teams were sent out to serve in the Caribbean and Central America this spring. We also commissioned a student "camp team" of worship leaders who travelled throughout the Maritime Provinces this summer and led worship at a variety of Christian camps.

We were pleased that, for the third year in a row, our cross-country teams won the ACAA championship and the team's coach, Brandon LeBlanc, was named ACAA Cross-country Coach of the Year for the second year in a row. Our men's basketball team competed in the ACAA playoffs and our boxing team competed throughout North America and beyond.

The recipient of our Distinguished Alumni Award this spring was former President Dr. Brian MacArthur. We were pleased that so many members of his family were able to come to campus for the dinner and celebration. We also held our popular annual golf tournament in June to raise funds in support of athletics.

We now hold five Convocation ceremonies each year – two in the fall and three in the spring. At our Spring Convocations we were pleased to present former Crandall Vice President for Advancement and the most recent CEO of the New Brunswick Youth Orchestra, Ken MacLeod, with an honorary Doctor of Letters degree.

The University Senate approved the promotion of Dr. Cathlene Hillier to Associate Professor of Education and Dr. Sergio Riberio to Associate Professor of Management. Dr. Hillier was also granted tenure.

The University is always interested in sending speakers and/or worship bands to assist with worship services in your church and sending admission representatives to help your youth and parents learn

about opportunities for transformational growth and learning at Crandall. To request a visit from a representative, please contact the University via email at heather.waugh@crandallu.ca.

Again, we want to express deep appreciation to the CBAC, its member churches, and the many donors who support the University's mission through prayer and gifts to our Operating Fund and our Endowment Fund. We value your partnership in this life-changing ministry!

Respectfully submitted,

Mr. Douglas Schofield , Chair, Board of Governors

Rev. Dr. Bruce Fawcett, President and Vice-Chancellor

CRANDALL UNIVERSITY
JUNE 30, 2023

The Canadian Institute of Chartered Accountants requires specific disclosures with respect to entities controlled by the Canadian Baptists of Atlantic Canada.
A full audited statement is available by requesting the same from Crandall University.

Statement of Financial Position

Total Assets	(A)	49,786,211
Total Liabilities	(B)	19,685,956
Net Assets	(A-B)	30,100,255

Statement of Operations

Revenue	(C)	21,653,421
Expenses	(D)	16,265,633
Net Surplus	(C-D)	5,387,788

Statement of Cash Flows (Statement of Changes in Financial Position)

Cash flows from Operating Activities	(E)	4,449,033
Cash flows from Financing Activities	(F)	(5,089,662)
Cash flows from Investing Activities	(G)	(1,337,454)

Details of any restrictions on the resources listed in (A) above (i.e. restricted fund balances):

Endowment Funds for Scholarships	8,315,246
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Significant differences in the entities' disclosed accounting policies, from those followed by the Canadian Baptists of Atlantic Canada:

None

Details of any events or transactions between the entity and the Canadian Baptists of Atlantic Canada, in the period between your fiscal year end date and December 31. This applies only to entities with non-calendar year ends.

CBAC contributions	25,000
Lease payments	23,070

ACADIA DIVINITY COLLEGE

World events continue to reinforce the importance of theological education that equips students to be ready, nimble, informed, compassionate, and able to navigate increasing instability and polarization. Thankfully, we see God's hand on Acadia Divinity College – at work in the land around us, in the faces of our supporters, in the lives of our students, and in the renewal of theological education for the church of today.

The areas of focus in our strategic vision, Change with Purpose, have guided the College in 2023 as we fulfill our mission to equip Christians to serve the mission of God in church and world with transformative impact. We continue to build upon our strong foundation, widen access to theological education, broaden our spiritual and social impact, and secure our place as an engaged, creative, and innovative seminary.

CELEBRATING OUR EAST COAST CONTEXT

East Coast Theology emerged from a commitment to engage our unique location on the Atlantic Coast of Canada. Beginning with intensive courses in May, the East Coast Theology Summer School culminated in ADC's inaugural East Coast Theology week held June 13-15. As part of this series of special events, Jonathan Wilson-Hartgrove delivered the **2023 Simpson Lectures** "Reclaiming the Christian Faith for the Common Good", a discussion about the positive potential of Christian faith and politics.

ADC launched our first **East Coast Theology** publishing project – entitled *Pandemic, Public Health, and the People of God* – with Dr. Robert Strang, Chief Medical Officer of Health for Nova Scotia, writing both the foreword and afterword of the book. Authored by ADC faculty, its contents include biblical, theological, and practical reflections on Christianity and public health relevant in Atlantic Canada and beyond.

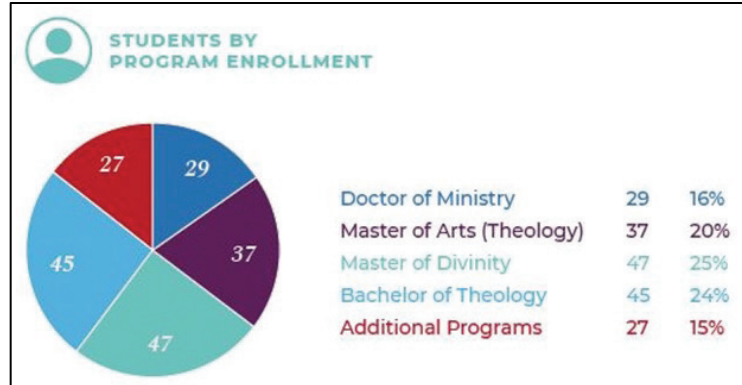
INNOVATING THE SEMINARY

In early 2023 ADC created the **Futuring Lab**, a dynamic space to conduct research on trends and developments that will impact the future life of the church, as well as experiment with new approaches to theological education. In launching the Futuring Lab, ADC welcomed Dr. Jodi Porter as the Director of Education for Ministry Innovation and Mr. Joel Murphy as the Facilitator of Trend Research & Analysis. Two inter-related elements form the Futuring Lab:

- The Futuring Hub for Theo-Futures Research, facilitated by Joel Murphy, conducts, gathers, and interprets research on cultural trends, enabling the College, our students, and our churches to make the most of future opportunities and respond well to emerging challenges.
- The Sandbox for Theological Education & the Church, directed by Dr. Jodi Porter, is an action-oriented research laboratory supporting innovative educational thinking and activities. Dr. Porter also serves as the ADC Educationalist in our partnership with NAIITS: An Indigenous Learning Community and the graduate seminaries of Ambrose and Tyndale Universities in the Canadian Learning Community for Decolonization and Innovation in Theological Education.

A SOLID FOUNDATION

The Master of Divinity and Bachelor of Theology programs are our most important programs for the preparation of ministry leaders for the church. Enrolment in these programs remains strong. Dr. Benjamin MacDonald, the newly appointed College Recruiter, brings to the role ministry experience and a knowledge of higher education that will allow ADC to develop new initiatives in recruitment.



New faculty joined ADC in 2023: Dr. Grace Au as Assistant Professor of New Testament Studies, and Dr. Steven Porter as Assistant Professor of Church Innovation and Evangelism. Steven is also serving as Director of Doctoral Studies, giving oversight and leadership to the Doctor of Ministry program. Dr. Glen Berry was appointed as the inaugural occupant of the William and Virginia Leach Chair of Pastoral Psychology. His impact is being felt as we consider new ways of integrating self-knowledge and counselling into the curriculum.

STRONG SUPPORT

Donors who have created endowed funds have become integral partners in our ministry, leaving an indelible mark on the future of the church. The Beatty Ryckman Trust partnered with ADC in 2022 to establish a fully funded academic chair named in honour of Bill and Virginia Leach. **The William and Virginia Leach Chair of Pastoral Psychology** honours the wish of Bill and Virginia Leach to strengthen clergy wellness and in so doing, strengthen the church. Dr. Glen Berry is the Chair's first occupant and as a clinical psychologist in the public health service, he has a strong interest in helping pastors better understand mental health issues and mental illness, as well as building community within and around church families.

In 2023, The Reverend Dr. Connie Phillipson, an ADC alumna, established **The Reverend Dr. Andrew Stirling Endowment for Homiletics Education** to support training in the discipline of homiletics. The Fund is named in honour of Andrew Stirling for his lifetime commitment to the practice of biblical preaching, and with deep gratitude to The Reverend Dr. Stuart Blythe, who occupies the John Gladstone Chair of Preaching and Worship at ADC.

With a matching grant, the Atlantic Baptist Foundation encouraged churches to join with them in supporting the newly established **Rev. Dr. William and Dr. Pearleen Oliver Chair of Community Leadership and Social Justice**. Equally important, this gift gave ADC the opportunity to engage the churches in meaningful discussions about the life and legacy of the Olivers and the need for faith communities to advocate for justice and reconciliation.

COMMUNITY CONNECTION

During the wildfires throughout Nova Scotia in the spring, Acadia University provided accommodation in student residences to evacuees from long-term care facilities in the province. Together with local churches, members of the ADC faculty and staff offered worship services and pastoral care during their stay at Acadia, providing peace and comfort during a terrifying and unsettling time for those most vulnerable in our communities.

In addition to the Simpson Lectures, the College continues to engage with the wider scholarly community through two other annual lecture series.

- Dr. Willie James Jennings from Yale Divinity School delivered the **2023 Hayward Lectures** in October speaking on “The Redemption of the Land: Rethinking the Place of Salvation”. During informal discussions, he also stressed the need for theological education to prepare leaders for both traditional churches and the possibilities that the future of church hold.
- The Acadia Centre for Baptist and Anabaptist Studies (ACBAS) welcomed Dr. Nina Schroeder-van ‘t Schip from the Free University of Amsterdam. to the **2023 Rawlyk Lecture**, speaking on “Mennonites and the Dutch Art World: Faith and Visual Culture in the Dutch Republic.”

CELEBRATING OUR PEOPLE

The act of Commissioning – praying for our students and sending them out into a mosaic of ministry contexts – is the truest reflection of our mission. We celebrated our 62nd annual Commissioning Service with a full day of connection and community. In his address to graduands, Dr. David Mensah ('84), recipient of the Acadia University 2023 honorary Doctor of Divinity, reminded us to be attentive to where God is leading us as we seek after Him in life and ministry.



Rev. Dr. Glenn Wooden, Payzant Associate Professor of Old Testament Studies, delivered the Annual John Gladstone Sermon at the Commissioning Service, asking the graduating class to consider the legacy they will leave in people, the legacy of their relationships, and the legacy of who they are as a person of Christ in ministry. At this same event, the Board of Trustees confirmed the title Professor Emeritus on Rev. Dr. Stephen McMullin in recognition of his service as the Sheldon and Marjorie Fountain Professor of Evangelism and Mission.

In August 2023, all of the candidates who appeared at the CBAC Examining Council had received at least some of their education at ADC, and nearly all were graduates of ADC.

In recognition of his faithful pastoral service and deep commitment to mentoring pastoral leaders of today and tomorrow, the 2023 ADC Alumni Distinguished Service Award was presented to Rev. Dr. Danny Smith ('04, '19) during Oasis in August. With this award, ADC expressed our deep gratitude for Dr. Smith as an alumnus who is passionate about nurturing people on their journey in faith. Dr. Smith is the lead pastor of Middleton Baptist Church.

We deeply appreciate the tremendous support from the CBAC and its member churches, agencies, and individuals. Your contributions enable Acadia Divinity College to fulfill its mission of equipping Christian servant leaders for our churches and communities, both locally and globally. Together, we are making a meaningful difference.

Respectfully Submitted,

Mr. Mark A. Jelley, Chair of the Board of Trustees

Dr. Anna Robbins, President, Acadia Divinity College

ACADIA DIVINITY COLLEGE
MARCH 31, 2023

A full audited statement is available by requesting the same from Acadia Divinity College.

Statement of Financial Position

Total Assets	(A)	\$29,344,014
Total Liabilities	(B)	\$5,937,350
Net Assets	(A-B)	\$23,406,664

Statement of Operations

Revenue	(C)	\$3,009,644
Expenses	(D)	\$2,934,702
Net Surplus	(C-D)	\$74,942

Statement of Cash Flows (Statement of Changes in Financial Position)

Cash flows from Operating Activities	(E)	\$340,379
Cash flows from Financing Activities	(F)	\$0
Cash flows from Investing Activities	(G)	(\$1,829,877)

Details of any restrictions on the resources listed in (A) above (i.e. restricted fund balances):

Restricted for Endowment Purposes	\$22,399,148
Internally Restricted	\$51,960
Invested in Capital Assets	\$662,039

Significant differences in the entities' disclosed accounting policies, from those followed by the Canadian Baptists of Atlantic Canada:

No differences

Details of any events or transactions between the entity and the Canadian Baptists of Atlantic Canada, in the period between April 1, 2023, and December 31, 2023.

Funds Received from CBAC:	
CBAC Fund	\$37,500
Supplemental	\$24,872
Payments to CBAC:	
Payroll Expenses	\$6,117
Miscellaneous	\$3,500

SECTION E

**NATIONAL &
INTERNATIONAL
MINISTRIES**

CANADIAN BAPTIST MINISTRIES

As I reflect on the past year, I begin by giving thanks for our partners, both here in Canada and around the world. In these complex times, we are particularly grateful that God calls us to serve together, sharing the message of his love. We would not be able to accomplish anything without God's grace and the generous partnership of the Canadian Baptists of Atlantic Canada and its churches and members, who faithfully walk with us in fulfilling his kingdom mission.

HERE ARE A FEW HIGHLIGHTS FROM 2023:

New Fields

God continues to open opportunities to serve him in new places, with new partners. Last year, we embarked on several new partnerships in Egypt, Togo, Kazakhstan and Operation Dawn in Thailand. We are excited about new possibilities this year. Though we remain committed to being embedded in our long-term fields, we are excited about where he will call us to serve in the year ahead.

Field Staff

In 2023, we were joined by two new Field Staff and had two transitions:

- Evangeline Hammond from Calgary marked a new category of staff, as our first Canadian-National Field Staff. Evangeline started her new role with CBM in September following her relocation to Beirut, Lebanon. She is helping to provide oversight to development projects within the Middle East and North Africa region.
- Immkumeren Jamir is our Northeast India Program Coordinator, working alongside our church partners to oversee, evaluate and monitor projects in that area.
- Chinese Ministries Team Leaders Conrad & Fiona Kwok have retired from that role but continue to help us connect our ministries effectively with Chinese churches in Canada. Former India Team Leader Suraj Komaravalli has now broadened his portfolio to become the Asia Team Leader, helping to provide strategic oversight for our work within the continent.
- Kathryn Scott served in Guatemala as Global Field Staff in 2023. After a year of language learning she has settled in Dominican Republic to work with our church partner on children & youth ministries and global discipleship.

Peer Assessment

In May of 2023, we invited representatives from 5 of our global partner organizations to review the operations of CBM. Our last peer assessment was done in 2013. We believe that this assessment process models full transparency and encourages a network-based model of leadership between the partners in each region. In addition, this process provides CBM's Leadership Team with helpful perspective on areas where we are working effectively and the places that require more attention. Peer Assessments are performed on a rotation with all our global partners, with 3 planned for 2024.

LOOKING AHEAD TO 2024:

CBM 150

Just as partnership continues to sustain us in the current day, in 2024 we will celebrate the legacy of the people God brought together to serve in global mission during the past 150 years. Over the next year we

will be sharing highlights from our history that tell the story of God's faithful provision stretching from the sending of John and Mary McLaurin, the first Canadian Baptist missionaries to India in 1874, until today. It is a remarkable story of faith, courage and love. We will also be holding special events throughout the year, to honour the faithful men and women who have been part of this history. Even as we rejoice in this significant milestone, we do so with our eyes cast not just on our past, but also forward. We anticipate this anniversary will be a catalyst among the Canadian Baptist family to catch a vision for what God is doing in our midst as we faithfully follow Jesus into the world.

Global Conference 2024

It has been 15 years since we last gathered our staff from around the world. We are excited to share that we will be holding an all-staff Global Conference this November in Frankfurt, Germany. The theme of our conference is *Our Common Calling*. It will be a time of collective worship, celebration, planning and visioning for the future. For many of our staff, it will be the first time they will have the opportunity to meet their colleagues serving in other fields. It is very apt that this gathering will take place in the year of our 150th anniversary. I believe it will serve to energize our team for the work that God has put before us.

In countless ways, God continues to demonstrate his faithful provision to CBM. He has always brought us the people, resources and heart needed to carry out his kingdom mission. We are so thankful that we get to live in community with our denominational family and the wider body of Christ that spans the globe. We look forward to what is ahead and give thanks to him for his continuous goodness to us. Praise be to God.

Jennifer Lau
Executive Director

SECTION F

**MISSIONAL STORIES
& STATISTICS**

ATLANTIC BAPTIST WOMEN

Atlantic Baptist Women continues to have faithful women of God who are steadfast and generous in giving their time, prayers and finances.

In August, one ABW group honored their treasurer for her 70 years of faithful service! ABW groups care for their communities in the name of Jesus through a variety of Be a Neighbour outreach initiatives, such as gathering supplies for local ministries, visiting seniors, and engaging in children's ministries. The 2023 Home Mission Project allowed creativity to flow as dignity bibs of all colours, patterns and seasons were made for local seniors. Each year many beautiful quilts are prayerfully and lovingly crafted to encourage female graduates of Acadia Divinity College. We hosted a virtual "Meet the Author" event, and had a great conversation with Ronald Caplan, editor of the 2023 ABW Reads! selection, Pearleen Oliver, Canada's Black Crusader for Civil Rights. A recording is available on the ABW YouTube channel.

Atlantic Baptist Women are amazing prayer warriors for CBAC Youth & Family's Wayfinding Project, Baptist sisters around the world, CBM field staff, local ministries, and many others. Two pages in each issue of Tidings Magazine are dedicated to daily prayer requests that are faithfully offered up to God. ABW groups use program resources to learn more about the ministries supported through the ABW annual budget. This helps us to pray more effectively. Atlantic Baptist Women grow spiritually through resources such as Listening Hearts, ABW Reads! and the Great Canadian Bible Study. All these resources are available to anyone on the ABW website: atlanticbaptistwomen.ca. We also gather for our annual conference, interMISSION, which is open to all women. This is a blessed weekend away to reflect, renew, rejoice, and respond to what God has done and is calling us to be. Camp interMISSION for girls runs concurrently with interMISSION, creating an impactful intergenerational experience.

In 2023, Atlantic Baptist Women gave over \$200,000 to local and global missions. While a majority of our finances support Canadian Baptist Ministries, local ministries such as pregnancy care centres, a centre for survivors of sexploitation, hospital chaplaincies, CBAC Youth and Family, the Atlantic Baptist Mission Board, and others are also supported. We contributed to the salaries of Atlantic Baptist camp missions leaders, provided summer VBS programs in 15 Atlantic Baptist churches, and offered bursaries to students at Acadia Divinity College and Crandall University. As part of Canadian Baptist Women, we contributed to the leadership development and graduate studies scholarships for women in Bolivia, Kenya, Rwanda and Lebanon. Through the 2023 Great Canadian Bible Study mission project, vulnerable women in Bolivia received sewing training and life skills workshops to start their own businesses. The ABW 2023 Walk for Health and Mentorship of Girls in Kenya raised over \$12,000.

Tidings Magazine continues to be filled with inspirational articles and Baptist mission information, offering something for just about everyone including children and adults. It provides stories of local churches reaching out and local ministries supported by Atlantic Baptist Women, along with articles to help grow your faith and spark mission.

Rev. Dr. Carol Anne Janzen, President
Lisa Lohnes, Executive Director

CHURCH NEIGHBOURHOOD STORIES

AENON

We started a ministry connecting with our local elementary school for early dismissal days. By also working with our local school buses, we now bus up to 20 children to the church on early dismissal days for an afternoon of activities to learn new skills and develop self confidence and independence. Students learn cooking, woodworking, art, sports, baking, etc. This is free of charge to families in our community and allows for working parents to find age appropriate child care and relieves the financial stress of doing it themselves.

ALTON

Following a Sunday evening music concert, our pastor spoke to a visitor and welcomed her to come to worship service the next week. The shy lady said that she was not a church-goer, and originally from another denomination and only came to hear her friend sing. However, she felt welcome, started attending regularly, attends Bible study, helps at events, and has declared that we are her church family. She feels our love and knows that she is welcome.

ARGYLE-PUBNICO

Our youth have been a great help and positive presence in our community during 2023. These are just some of the hands on projects they participated in:

- stacked and stored wood for needy persons
- picked up garbage from ditches in community
- helped someone move into a new home
- went Christmas caroling at the local Senior's home
- participated in a fundraising/walk-a-thon fundraiser for Camp Peniel
- delivered gifts to different community organizations during Love Atlantic

ARLINGTON

We support our two local schools, providing money for school supplies, and volunteering at the breakfast program for the elementary. We provide cash donations to the high school breakfast program. We participate in the Lenten lunch program (an interdenominational effort) to raise money for the local Emergency Fund. We provide Christmas hampers to needy families in our church neighbourhood.

ATLANTIC COMMUNITY CHURCH

Partnership with CBAC and local group to assist Syrian family migrate to Canada and enjoy a better life.

AYLESFORD

We gather on the Lord's Day to worship God and live and proclaim the gospel. This is the church gathered. During the week, we go about serving the Lord, speaking and living the gospel in the workplace, the school, and the home. This is the church scattered. Thus we gather and scatter in our neighbourhood for God's glory.

BEAR RIVER EAST

We started a food bank and a seniors' game day once a month.

BERWICK

We were able to start an after school program 1 afternoon a week for elementary school aged kids and get a youth group back up and running after not having one since COVID. Both ministries are bringing in quite a few kids and youth from the community!

BETHANY MEMORIAL

How do we see God at work in our neighbourhood of Aldershot in Kentville? Sometimes what we see looks more like threads than a completed work! A grandfather seldom attends worship but faithfully drives his granddaughter to church each Sunday morning. The granddaughter loves Discovery Kingdom (Sunday School). One of our pastors has become good friends with the grandfather this past year. In another household a woman lives with her boyfriend in her grandmother's home. As one of our pastors got to know them, it turned out that she and her boyfriend had talked about marriage for many months. "Could we get married?" they asked. It was the simplest and smallest wedding you might imagine. The couple has studied the Bible, but under the direction of the Jehovah's Witnesses. They seemed thrilled to receive a high quality NIV study Bible and wedding cake from our church. On Palm Sunday a surprising number of children and early teens came to church. They joined together to create an impromptu "choir", which would likely not have happened except that we have a new, and very creative, music director. It was "messy" but so uplifting. Our church has provided back packs of food for households in need. They are distributed at the local elementary school. Will students, school staff and the wider community be aware that this is one of the ways we try to demonstrate the love of Jesus Christ for all people? Last year we had a wonderful week of Vacation Bible Camp for our church kids and families in the community. Will we be able to have that again this year? We are praying that through the CBAC or some other way, that God provides the leadership we need to do this again in 2024.

BIRCH COVE

Our church has a long term partnership with the Halifax West Ecumenical Food Bank. It has been exciting to see that connection strengthened and energized during the past year. Two Birch Cove couples recently felt called to this ministry and their enthusiasm has been contagious. There is now a heightened awareness of the needs in our community. And donations have increased dramatically as the volunteers regularly share their heart for those experiencing food insecurity.

BLACK ROCK

A quilting and sewing group (A Time to Sew) has participants from five surrounding communities of Black Rock. The group meets in the kitchen of the church. Two people have started coming to church since joining the sewing group. The group supports activities in the church such as food bank collections. We held our second quilt show at the church. Church members as well as community members were invited to display items that they had created--paintings, quilts, hooked mats and framed photographs--were among the displayed items. After the show we enjoyed a time of fellowship in the kitchen. The conversation and laughter were wonderful to hear as God's presence could be felt among us. 100+ people attended the show and spent the afternoon with us.

BLOOMFIELD

We have had a tradition in our church of hosting community suppers. Last Christmas, for the first time since COVID, we invited our neighbours, friends, and family to join us for a free Christmas dinner. If people wanted to contribute, we had an opportunity to give money that we as a church would donate to our Saint John chaplaincy.

BROOKLYN

A group of ladies from our church (Purls of Wisdom), under the direction of Barb Wile, meet weekly to knit, crochet and in 2023 the government announced that a new Home for Special Care would be built in Liverpool. It was the decision of this group to knit or crochet a lapaghan (lap blanket) for every resident that would be in that facility. 124 beds are expected and they also committed to having extra lapaghans for new residents that would be replacing others. Word got out and many community ladies, as well as others in our church, offered to help and a very generous lady from the US who attends our church in the summertime, lobbied her church and they sent us 2 big bags of yarn!!! As of the end of 2023, we have all the lapaghans that are needed for the initial opening of the facility and extras for later when needed. God sure is good to this little church!!

BRUNSWICK STREET

On October the 20th, we were delighted to host the Fredericton Youth Rally (FYR) at Brunswick Street Baptist Church. The FYR is an ecumenical venture involving multiple different churches and denominations. To start the night, there was all sorts of food and inflatables filling our parking lot before moving inside. Inside we were led by the worship band from Douglas Baptist Church and Jachin Israelson (a local Christian artist) before the message from the Youth Pastor from Journey Church on making every day 'day one' for Jesus. The event was attended by over 500 young people, with 200 young people committing to intentionally make every day 'day one' for Jesus and 25 young people choosing to say yes to Jesus for the first time. It was great to see so many young people from all over the city gathering in one place to worship and be inspired. It was also an event where many young people felt able to invite friends along. Witnessing 25 people choosing to say yes to Jesus for the first time was a real joy and how wonderful to see 500 young people lighting our church on FYR for Jesus!

CENTREVILLE (EV)

We're optimistic that our church is in a time of renewal and growth after COVID and some pastoral changes. We called a new pastor, Rev Emma Batumbya in June of 2023, after having interim pastor Carol Anne Janzen for a year. We joyfully welcomed and worshipped during the growing season of 2023 with up to 15 foreign farm workers from Jamaica and Mexico who work on a neighboring farm, this was new yet very encouraging and exciting for our congregation. We were able to re-ignite our Youth Group "Soulfire Youth" for regular Friday evening get togethers led by two young couples in our church. We hosted a free breakfast for our Centreville Community during "Centreville Days" We've been able to make our gym available for pickleball players, and while at it we've been increasing the visibility of our church in the community. Many people from Centreville don't know there is a church on Murray Drive.

CENTREVILLE (NB)

In the fall of 2023, we began in-home, young adults Alpha Course. The response has surprised us - we have 25 attending and this group is led by young adults within the church.

CHELSEA

In the days/weeks leading up to Thanksgiving we collected non-perishable food items for the local food bank. There were also other times during the year when we gathered needed items for various charity groups.

CLARK'S HARBOUR 'STONE' CHURCH

The WMS ladies have had devotionals at a seniors' home, followed by lunch together. A Christmas Eve service reaches out to the community. Our church combines with 3 other churches in our area on the 1st Sunday of months with 5 Sundays. This is well attended and positive.

COLDBROOK

We started a monthly soup lunch & fellowship which is open to the community. it has been well attended and many from outside our church attend.

CORNER BROOK

During the Christmas season, we helped people experiencing homelessness in the city. We wanted to bless 23 homeless people in Corner Brook who were housed in a hotel. They included 18 males, three females, and one elderly couple. We raised \$1,547 in cash donations and received around 300 donated items. The requested items were shampoo, deodorant, body wash, chocolates, juice, toothbrushes, toothpaste, socks, hats, gloves, Tim Horton Gift Cards, and panty liners. We bought extra items for each bag, such as blankets, grocery gift cards, extra winter gear, Pajamas for the elderly couple, and various food items. Another item we added was a bible and an invitation card to join our services. We collaborated with Katelyn Osmond, a Housing Support worker, to give the bags to the people

experiencing homelessness. We received amazing feedback about the bags, and everyone appreciated the packages. Please continue to keep our neighbours experiencing homelessness in your prayers.

CORNERSTONE (PEI)

Kits of Kindness was launched through Cornerstone's Missions Team in October 2020. It began as a response to food insecurity many school-age children face across our province. These students have access to food support programs during the week, but the hunger gap is real on the weekends. Over the past couple of years, our numbers of students and schools have significantly grown. How it works is simple. School administrators identify students in need and relay their numbers to us. Kits of Kindness volunteers shop for food, organize donations, pack bags, and then deliver these bags to schools each week. Schools then give these bags to those in need at the end of the week so that no child goes hungry over the weekend. All three Cornerstone sites continue to be involved in Kits of Kindness, and provide Kits to 27 schools across PEI. Kits of Kindness feeds approximately 375 students across our province weekly.

The schools we currently serve are: Glen Stewart Primary, Stratford Elementary, Montague Consolidated, Southern Kings Consolidated School, Lucy Maud Montgomery, Englewood School, Eliot River Elementary, Miscouche Consolidated School, Morell Consolidated School, Morell High, Belfast Consolidated, Vernon River Consolidated, Parkside Elementary School, Elm St. Elementary, Queen Elizabeth Elementary, Somerset Intermediate School, O'Leary Elementary, Queen Charlotte, Birchwood, Sherwood Elementary School, Spring Park Elementary School, St. Jean Elementary School, Gulf Shore Consolidated School, Westwood Primary School, West Kent Elementary, Homeschool family and West Royalty Elementary School.

Kits of Kindness is a way for everyone at Cornerstone to become involved. The packing team meets every second Tuesday morning with over 20 volunteers who set up and pack kits while sharing in some laughter and fun. A committed team of 16 individuals deliver the Kits to each school. Anytime anyone arrives at one of our sites, they can drop off non-perishable food items in the Kits of Kindness bins. Some Cornerstone families sponsor a student for a year with a monthly donation to the Kits of Kindness ministry. We've seen other individuals and organizations across our province becoming involved by offering food and financial support. The Women's Institute of PEI partnered with us again this year by knitting mittens for each child who received a food bag. It has been truly amazing to see what God is doing and how He is faithful to provide even as this ministry grows! We know hunger goes beyond physical symptoms; it also impacts a child's social, emotional, and academic well-being. The Kits of Kindness team regularly receives feedback from schools about the difference these bags are making in these children's lives, meeting their physical needs and giving them the incredible sense that people they don't even know care about them. One administrator recently wrote: "You are all appreciated more than you know! Thank you for supporting our families this way - it is making a big difference in their lives!"

Schools have been overwhelmed by your generosity, and we, as a church, have been humbled by the need. The response from the Cornerstone community has been amazing, and we are so thankful for your tremendous support. As we seek to feed as many children who need it, we pray that these children and their families will feel encouraged and supported and see the heart of the church and the love of Jesus in.

DAWSON SETTLEMENT

Our pastor's daughter and son-in-law had some financial problems. We held a fund-raising supper at church with enough funds raised to help them. We also need to talk about the food pantry that provides food and household items to those in need - food boxes are delivered throughout the year.

DEBERT

Our After School Program for children from the local area receive a bible lesson daily and have participated in a Christmas Program at the Debert Baptist Church. We also had an ABW Program this year which was well received by all in attendance.

DOUGLAS

Our Monday night pickleball games in our church gym have been a great way to connect with people in our community who otherwise wouldn't be coming to the church. It will be exciting to see how God uses this ministry to deepen connections and change lives over time.

EMMANUEL OF PARKDALE-MAPLEWOOD

Again this Christmas the church packed baskets and distributed these to local nursing homes, seniors, and folks in our communities. Nine ladies received plants and are enjoying watching them grow and bloom. We were greatly blessed by this activity.

FAITH (LOWER SACKVILLE)

We celebrated the baptisms of two women in 2023 who came to our church because the son of one women had been involved in our youth group several years before and started coming again in his 20s in search of deeper meaning in adult life. Not only did they become active and undergo baptism, but both became involved in the local warming center after being introduced to its work in our church. That warming center became a full-fledged homeless shelter in our community shortly afterward, and is operated by an interfaith society of which our church is a part. Both women chose to leave their jobs to take paid positions at the shelter and work their on staff now, caring for those clients.

FALMOUTH

Falmouth Baptist Church was struck by lightning June 16, 2023. Since that time, we have been worshipping at the Windsor Elms Village on Sunday mornings while our church is being restored due to the damage incurred. We have been blessed during this time welcoming new people to our services and congregation, continuing to meet for Bible Studies, Council meetings and Board meetings, fellowship after Sunday services, and continuing always in prayer for our Pastor, each other, our community, and those around the world. "It certainly has been a season of waiting upon the Lord. In it all, it is good to proclaim that God is good and God's love, well, as the Psalmist said, 'it endures forever' and that is the promise we can all hold on to. We continue to move forward with our rebuild of the church building and I am encouraged as to how God has used this time, to bring us all closer to God and to each other. Our time of

worship on Sunday morning has been so beautiful and Spirit filled and I am truly so grateful." ~ Rev. Gail Whalen-Dunn, Pastor at FBC

FIRST BAPTIST (CAMPBELLTON)

First Baptist Church, in Campbellton, is a small congregation that has been VERY generous supporting our local food bank (RCVAA). The Food Bank has challenges that are ever increasing. Our congregation members regularly contribute food stuffs in amounts out of proportion to what would be expected from us. Also, we maintain a presence on the local Radio Station, HITS 1 00FM. We produced 27 hour long programs, usually on Sunday mornings, but also one on Christmas Eve evening.

FIRST BAPTIST CHURCH (AMHERST)

We formed a group of helpers to be part of a team, once a week, at Christ Church, Amherst, to cook and serve lunches to the homeless and other individuals. We also collected year-round clothing for the homeless shelter.

FIRST GRAND LAKE

Our Bible study group did a group study of "Mission Edge Churches Living Your Kingdom Call." We created a Vision Statement for our Church: "Love the LORD with all your heart; Love your neighbour as yourself." (Matthew 22:37-39) We are making a sign and looking at ways of reaching out to residents (old & new) and welcoming them into the community through music nights, breakfasts, and working with outreach services in our community.

FIRST MONCTON

As we are a church in the downtown area, our neighborhood includes a marginalized community. We provide weekly coffee & fellowship times on Tuesdays and Sunday suppers every 3rd week. We celebrated our internationals with open arms in ways such as an after church chat and pot luck time every third Sunday.

FIRST NORTH RIVER

Our ABW group organized our annual Christmas carolling outing and visiting to a care home, as well as to 6 other families with shut-ins or sick folk, in our community (two going through cancer treatments and 1 stroke victim). Our husbands, as well as another couple from the church, came with us. It was a wonderful day and time spent with neighbours that we rarely see. We also hosted a very successful Trunk or Treat.

GRANVILLE BEACH

A weekly coffee group was initiated in the fall of 2023 in the church hall. Church and community members were invited to attend. There was a very positive response from community members.

GRANVILLE FERRY

The church membership, though small, continued to provide financial support to assist with local needs. We supported two schools with their breakfast/lunch programs as well as a needy family at Christmas. We supplied two needy students with bursaries to assist with their continuing education. Where there is a need, the congregation strives to assist.

GREENFIELD

We continue to serve our neighbourhood with our wood bank and food bank. New this year is Coffee Plus. Offering a time of tea, coffee in the church, many community members are taking advantage of this opportunity.

GREENWOOD DRIVE

On Wednesday mornings, we hold our Clothing Bank, food distribution & "Giving God Time". We have 80-100 regular attendees and an average of 25 attend "Giving God Time" Our "Sharing Hands" Benevolent program meets many financial needs in the community.

GUNNINGSVILLE

We have an early learning center that reaches 50+ children. They get exposure to Christian stories and music.

HAMMONDS PLAINS FIRST

We conducted a very successful Vacation Bible School in July, 2023, which attracted 25 children from our community, most of whom do not attend our church. It was presented as a community event.

HANTSPORT

Church we have a program called the Revival Shop which is a store that allows the public (people in our neighbourhood) to shop for free for clothes, shoes, coats, etc. for free and/ or by donation! We have clothes and such for all ages from babies, to kids, to plus sized men's and women's clothing. It is very popular and used by many members of our neighbourhood/ community. We use the donations from the shop for our other community outreach projects such as the Love Kitchen which provides meals for those who need them!

HANWELL COMMUNITY CHURCH

We had a clothing swap on December 3, 2023. We plan to start helping with the food program at our new local school. We currently have a Seniors' program which has been running for two years now.

HARMONY

Our pastor Sarah Stevens had a backyard Bible club for 5 weeks starting in July every Monday. Started @ 10:30 til 1 o'clock with games, crafts, Bible stories, science experiments, and lunch. Parents/caregivers were invited to stay and some took advantage of this.

HILL GROVE (DIGBY)

We have supported a few young families in our community who are struggling to make ends meet. We have given gift cards for gas, groceries, prescriptions, etc. with the rising costs of everything, there is much need. Our outreach doubled this past year. We feel blessed to be able to help in this way, considering we are such a small congregation.

HILLSIDE

Love Day took place in May 2023 - Over 140 people came out to love their city and support some of our local ministry partners. Our Student Lead Team travelled to Memramcook to minister to, worship with and connect with the men at Teen Challenge. Crews dispersed to love our city through service projects at Camp Wildwood, Harvest House, downtown Moncton and in homes. Projects that were done were: gardening; pressure washing buildings; street clean up; preparing homemade freezer meals; BBQ for the hungry in our downtown sector; painting; general labour, etc. Also, \$7,500.00 was raised for Pregnancy & Wellness Centre, which paid for 375 new and expecting parents to attend classes.

HOPEWELL COMMUNITY CHURCH (FORMERLY HOPEWELL HILL)

In 2021 we started a food pantry ministry with help from Don Ayer (Velma Hoar's brother), Dizolve Corp. (dizolve.com/about) and other donors and volunteers concerned about food security here in Albert County. It started out with a small amount of food, and a dream to help. As people become aware of this resource, we now help 15-20 families a month. In 2023 it has grown to be a partnership with other churches (Dawson, Albert Mines, New Hope) and more donors. Our budget for 2024 will be over \$18,000 for food, along with many donations from people with big hearts who want to help. Thanks to those who help deliver food to people without transportation. May God bless you for this wonderful work you help make happen.

KIERSTEADVILLE

We have Wednesday morning Bible study and all are invited, good outreach in the community. We have an annual corn boil in August and all are invited to participate, not just church congregation. Our church choir is back singing now so that brings in extra people especially on special occasions.

JORDAN FALLS

Two stories actually. The men's breakfast is reaching or involving about 20 plus men from the area. Bringing good speakers and music has helped to draw more in. Second one is that via the International

Student Program, every 6 weeks or so there is a game night attended by 30 plus students from various countries. It appears to be received well. Having a pastor and wife that speak Japanese is a plus.

KINGSTON (NB)

We hosted a Winter Family Fun Day in February for our Community with sliding, games, hot dogs, hot chocolate, etc. For a small rural church, we were excited to see 75-80 people from our community come for the afternoon, and enjoy a beautiful winter day with lots of fun, food and friends.

LAKEVILLE GOOD CORNER BLOOMFIELD

We have 2 ladies bible study-prayer groups that meet every other week. One group is for those that meet in the morning and one for others that can meet in the evening. We have seen interest and attendance from women in our community that otherwise do not attend any Christian oriented program. We prayer that we will see lives saved for Christ.

LANCASTER

Our Annual Trunk or Treat outreach has been ongoing for 3 years. Our church members decorate their car trunks and all of the congregation participates by donating the chips, candy, etc. to be given out. This year we had 300 children attend and counting their parents/guardians we had over 500 in attendance. We decorate our back parking lot and have a bonfire as well as giving out popcorn and have music as well."

LIFEPOINT CHURCH (FORMERLY STEWIACKE)

We have been partnering with the Town of Stewiacke Recreational Department having monthly Senior Socials with entertainment and refreshments.

LIVERPOOL

The Community Café: We partner with the Salvation Army and the Anglican Churches of South Queens. We outgrew our first venue at our Baptist church so we currently operate out of the Trinity Anglican Church. We continue to offer a free weekly hot meal, serving on average 65 people and 100 plus for Thanksgiving and Christmas meals. We have approximately 70 volunteers from all three churches and some from the general community. We also now have a prayer room that offers spiritual support to those who come and they pray for the people working there as volunteers. Our clients are primarily seniors but we also have single Moms and students coming as well. We really strive to make this an inclusive and welcoming program. We also partner with Queens County Transit (QCT) to help with the issue of mobility and accessibility/transportation. The response has been overwhelming from all involved. "

LUCASVILLE

The first Sunday of each month is Holy Communion. Our church doors are open to anyone that would like to come worship with us on Sunday mornings at 11AM.

MELVERN SQUARE

This past year our church has set up a community pantry outside of our church. Anyone can leave food donations or small household items in the pantry. Anyone in need can take what they need. We were concerned about food freezing in the winter but the need is so great that food does not stay in there long enough for it to go bad. People from our community have also contributed to the pantry with donations. One person left an anonymous note thanking us for doing this for the community.

MIDDLE SACKVILLE

We have been offering a supper meal for the youth in our community on Thursday evenings before youth group begins. Many of the kids are bringing their friends. We have volunteers that take turns cooking the meal (usually spaghetti) and serving the youth and eating with them to encourage the cross generational connection. It has been a huge success and the youth group numbers have grown over this past year. It is a time to talk and be able to hear about these kid's lives. Nothing quite like chatting at the supper table to bring people together. Also having a young adult (mostly university students) in home, weekly bible study hosted and led by a retired couple and another senior or two. Very cross generational. Lots of great conversations with many topics covered.

MURRAY RIVER

Sunday school Christmas pageant with a social time following. Sunday school had coasting party and games at church. Lunch following.

NACKAWIC

We hold a Trivia Night once a month and invite both church members and members of the community. The attendance has been growing, especially from community members.

NEW HOPE COMMUNITY CHURCH

Activities were held through out the year such as Block Party with miniature horses, Candy Carnival, movie night with invitation to the community families to join in. Had two summer students who held activities each week for children. Had Noah Wiebe join us as Pastor of Children, Youth and Families.

NEW HORIZONS BAPTIST CHURCH (FORMERLY CORNWALLIS ST.)

Re-occupying our renovated building and the joy of baptizing 14 new believers who had been waiting for the return. In our first few months, we also held several community meals and have been offering church support to housing-challenged persons who are housed in an adjacent building.

NEW LIFE COMMUNITY CHURCH

In September we hosted a community 'fall fair' - including a petting zoo, outdoor activities and games, bouncy castle, face painting etc. A fantastic response of over 300 from the community came for a great

afternoon. We also had a lasagna supper - by donation - raising funds for the The Ukraine Store in Halifax. 220 meals were served, approx \$1500 donated to the Ukraine Store!

NEW TUSKET

We have a meals program. We have a community meal the second Wednesday of each month. Everyone in community invited. We feed approximately 30-35 people. Also, we make casseroles and deliver them to individuals in community, shut-ins, widows, elderly, sick. We feed approximately 25-30 people. We pay \$200 toward camp registration for any youth who attend our weekly youth group.

NORTHWEST

We support one family in meeting medical needs for a handicapped child. We donate each year to the local nursing home for Christmas gifts of residents.

NORTON

We gave out welcome gifts to new residences in our community as well as baby gifts for newborns.

OROMOCTO

We have had a large increase in our attendance since August 2023 with some of these attendees being baptized and joining our membership. Some have indicated their desire to be baptized which will take place in the coming months. These people are inviting their friends and these friends also are regular attendees.

PEMBROKE

One unique door of ministry God has opened for us is a weekly 60 min radio show on an FM Country Music station in Monticello, Maine (WBCQ KIXX 94.7 FM) Many people in our area listen to this station on FM or online. We have received hundreds of emails from listeners regarding this. We are now at 310 weeks in a row on the air, as of March 2024. The show airs every Sun at 10am or can be heard anytime on our Facebook page (Pembroke NB Baptist Church) Another door the Lord has opened for us ...We have completed three years of weekly Drive-in services (May-Nov) with an attendance weekly of 50-90 people. These services move inside to the local Civic Centre in the cold months....continuing weekly throughout the year...though attendance drops to 40-50 indoors.

PENNFIELD

We held a Hallowe'en Trunk or Treat at the church parking lot with great turnout. Over the year, weekend movies are arranged and the public is invited. The congregation held a Barbecue open for all in the neighbourhood. Monthly "Young at Heart" lunch for seniors and guests.

PLEASANTVILLE

Again this past year, the ABW brought lunch meals to several family shut-ins during the Christmas season. The group served soup, dessert, rolls, an adult bib, candy, and a devotional booklet. Delivery was well received. The group received a blessing as we served our community.

PORT HAWKESBURY

Financial support to Food Bank. Dept. of Community Services - help the needy. Indigenous ministry in Eskasoni. Senior's Nursing Home - service + hymn sing. Weekly coffee meeting - ladies. Weekly Bible study. Weekly ladies Bible study. Monthly movies.

QUEENSTOWN

Our church joins with Anglican, United, and Roman Catholic churches for ecumenical services. Also for World Day of Prayer!

RUSAGONIS

As one aspect of the Love Atlantic emphasis, we prepared and delivered sweet trays to service workers at various locations (Fire Hall, Police Station, Nursing Home, Road Construction Sites, etc). We included handmade cards produced by our youth group. Lots of unexpected and grateful recipients. Additionally, our children's ministry painted rocks with inspiring themes to be placed as an encouragement all over the neighbourhood.

SACKVILLE

We contacted an After-school youth program in our community, and inquired what we could do for them. They were thrilled and very thankful for our kindness to them. We were able to provide them with healthy snacks, fresh fruit and drinks, for the youth to enjoy for the month. We've continued our charitable support throughout the year, and through our 'Give to Grow' monthly campaigns, we've focused on different local organizations and causes: Beacon House Food Bank, Sackville Warming Centre, Socks for the Homeless, Stuffed Toys for the IWK Children's Hospital, Cash and Cookie Donations to our local winter carnival celebration, Sackville's Freedom Kitchen, The Den Youth Centre, Wildfire Recovery Appeal, and special Benevolent givings to those in need after the July Flooding in our community. We also continue to make monthly visits to 'The Ivy Meadows' Long Term Care Home, to do hymn sings and services with the residents.

SOUTH END

One church neighbour wrote on the neighbourhood Facebook page - "I've never seen such an active church, always something going on." In April and October we hold "yard sales" or "Church sales" and all the donated items are sold at very reasonable prices. We also have a bake table, jewelry table, and BBQ too. The neighbourhood folks flock into this much anticipated event. Lots of great outreach! In Oct, Nov, & Dec. we hosted COVID + flu vaccine clinics for two local pharmacies. They used the church hall and

downstairs office facilities. Again the number of people that attend these clinics and were able to be aware of our presence in the community was expanded.

SOUTH RAWDON

CFIP Committee has made applications to Province NS and Municipality for grants towards our Comfort Centre which is needed and greatly anticipated. Reverend Debra Mosher has formed a choir and our church community has enjoyed their talents throughout the year.

SPRINGFIELD

Community rock-a-thon to raise money towards purchase of a new furnace. Amount raised \$ 6,260 was enough to cover the purchase cost.

ST. ANDREWS

Our church has a coffee time every Monday, Thursday, and Saturday open to our church and community.

THE JOURNEY CHURCH

At the Riverview Lights Festival this past November, TJC served free hot chocolate to over 70 folks who stopped by our stand. We had a QR code sticker on each cup, inviting others to attend our upcoming Christmas events and services.

THE POINT CHURCH

We believe in helping people take their next step in reaching their full God-given potential and in 2023 we celebrated baptizing 58 people! From one girl who said she wasn't ready for years to another who is elderly and fearful of water. 18 were youth as well! This has helped the body of believers refocus on our mission and has also led them to ask what is their next step toward God.

TIMBERLEA

In the fall of 2023 Timberlea Baptist Church joined with another local church to host a community fair. This included a barbecue, bouncy castles, carnival games, entertainment, and races. The day was a beautiful expression of God's love for our community and we saw close to 2,000 adults and children visit the site and enjoy time together.

UNION STREET ATLANTIC

We initiated Prayer & Worship Events with other local churches from our area. It was an incredible experience worshipping as one body from different denominations and styles. It was well attended by the community and they are looking for more in 2024.

WATERVILLE (NS)

Many wonderful projects and community outreach continue to take place in our little church.

These include:

- Samaritan's purse (shoe boxes)
- 3 baptisms
- Easter and Christmas food boxes
- Christmas stockings
- Hospital visits
- Food bank donations (over 850 pounds of food and \$1800 in donations)
- Concerts
- Special holiday services
- Several fundraisers

WEST END (HALIFAX)

Our English Conversation Class for newcomers to Canada has grown in the last year. With an average attendance of 35 every Wednesday evening, it has been a wonderful experience for both teachers and students as relationships have blossomed and language skills have been strengthened. Our volunteers come from our congregation, other neighboring Baptist churches, and the community. The children of some of the learners attend the Shine Kids ministry which is scheduled at the same time.

WESTPORT

We are a small congregation of committed Christians who continue to meet, even though we have been without a pastor for several years. Everyone is actively involved in some form of ministry, be it leadership, music, church offices, social committee or prayer warrior. Our ABW group does a monthly church service in addition to hosting the Baptist Women's World Day of Prayer for local churches. We hold several special services each year which are attended by people who usually do not attend church. The most relevant to our neighbourhood is the Fishermen's Service & Blessing of the Fleet celebrating the beginning of the lobster season. Following a short service, we gather on the fishermen's wharf where the name of each captain and boat is read. We pray for their safety and a successful fishing season. We then return to the church for refreshments and fellowship. Since selling our parsonage, we have had the resources to help others. This year we have paid for tuition and books for a mature female student who is studying for the ministry. We have also been able to give financial aid to several people with medical and/or personal needs, and we have contributed to the local food bank.

WILMOT

During the winter months our church people, with assistance from the ABW group were able to reach out to people living in a local "tent community" and to students attending the local NSCC, with some basic comfort needs including a substantial collection of winter socks, jackets, blankets, pillows and other essentials. As part of this effort connections were established with a local group called Frugal Moms who

give assistance to those in need. We are hoping to continue to support the homeless in the area with targeted collections of essentials.

WINDSOR PLAINS

When the devastating floods happened in July 2023, our church found out that a neighbour down the street lost everything. Although we are a small congregation, we were able to provide substantial financial aid to help her with immediate expenses.

WIRRAL

We had 3 new families join us in the later part of 2023. We now have an average of 22 people coming to church. Our new pastor is out doing visitations and 6 outside people have accepted Jesus as their saviour.

WITTENBURG

After Fiona, the major storm, a group of our members got together to help a community member clean up all the trees that had fallen in his yard and on his home. It was a beautiful way to bring community together. We also have a very generous congregation and have been able to help multiple family who have faced difficulties through the year, and supported 5 families over the Christmas holidays by providing food and gifts. It is a blessing to see God's hand in all that we are able to do for such a small congregation.

CANADIAN BAPTISTS OF ATLANTIC CANADA

STATEMENT OF CHANGES IN NET ASSETS

FOR THE YEAR ENDED DECEMBER 31, 2023

	Unrestricted Fund		Restricted Funds		Total	
	<u>2023</u>	<u>2022</u>	<u>2023</u>	<u>2022</u>	<u>2023</u>	<u>2022</u>
NET ASSETS AT BEGINNING OF YEAR	\$ 457,672	\$ 587,731	\$ 1,610,676	\$ 779,097	\$ 2,068,348	\$ 1,366,828
Excess (deficiency) of revenue over expenditures	<u>40,062</u>	<u>(130,059)</u>	<u>38,120</u>	<u>831,579</u>	<u>78,182</u>	<u>701,520</u>
NET ASSETS AT END OF YEAR	<u>\$ 497,734</u>	<u>\$ 457,672</u>	<u>\$ 1,648,796</u>	<u>\$ 1,610,676</u>	<u>\$ 2,146,530</u>	<u>\$ 2,068,348</u>

CANADIAN BAPTISTS OF ATLANTIC CANADA

STATEMENT OF OPERATIONS

FOR THE YEAR ENDED DECEMBER 31, 2023

	<u>Unrestricted Fund (Page 7)</u>		<u>Restricted Funds (Page 8)</u>		<u>Total</u>	
	<u>2023</u>	<u>2022</u>	<u>2023</u>	<u>2022</u>	<u>2023</u>	<u>2022</u>
REVENUE						
Administration fees	\$ 18,170	\$ 16,212	\$ -	\$ -	\$ 18,170	\$ 16,212
Church and CBAC offerings (Note 7)	1,729,401	1,641,052	44,175	17,818	1,773,576	1,658,870
Conference and other revenue (Note 7)	725,375	259,660	25,500	23,000	750,875	282,660
Designated offerings	191,254	235,016	133,839	961,822	325,093	1,196,838
Interest and investment income	9,096	4,246	47,786	15,127	56,882	19,373
	<u>2,673,296</u>	<u>2,156,186</u>	<u>251,300</u>	<u>1,017,767</u>	<u>2,924,596</u>	<u>3,173,953</u>
EXPENDITURES						
Amortization	23,844	25,022	-	-	23,844	25,022
Bank charges and interest	3,984	4,050	-	-	3,984	4,050
Continuing education	4,498	6,627	-	-	4,498	6,627
Distributions to agencies (Note 7)	544,034	621,579	-	-	544,034	621,579
Grants and assistance	9,005	16,429	52,978	37,889	61,983	54,318
Hurricane relief fund	10,357	34,500	-	-	10,357	34,500
Insurance	30,117	22,532	-	-	30,117	22,532
Meetings and travel	137,596	139,410	1,005	1,464	138,601	140,874
Miscellaneous	7,259	10,774	5,533	532	12,792	11,306
Oasis	69,354	70,111	-	-	69,354	70,111
Occupancy costs (Note 7)	45,960	46,500	-	-	45,960	46,500
Office	6,492	6,744	-	-	6,492	6,744
Postage (recovery)	8,470	14,267	(3)	-	8,467	14,267
Printing	7,555	3,962	-	-	7,555	3,962
Professional fees	18,012	17,459	-	-	18,012	17,459
Programs and materials	535,705	133,997	-	-	535,705	133,997
Salaries and benefits	1,142,328	1,082,512	153,667	146,303	1,295,995	1,228,815
Systems maintenance	10,657	11,627	-	-	10,657	11,627
Telephone	18,007	18,143	-	-	18,007	18,143
	<u>2,633,234</u>	<u>2,286,245</u>	<u>213,180</u>	<u>186,188</u>	<u>2,846,414</u>	<u>2,472,433</u>
EXCESS (DEFICIENCY) OF REVENUE OVER EXPENDITURES	\$ <u>40,062</u>	\$ <u>(130,059)</u>	\$ <u>38,120</u>	\$ <u>831,579</u>	\$ <u>78,182</u>	\$ <u>701,520</u>

CANADIAN BAPTISTS OF ATLANTIC CANADA

SCHEDULE OF UNRESTRICTED FUND OPERATIONS

FOR THE YEAR ENDED DECEMBER 31, 2023

	General	Leadership Development	Executive Minister's Office	Youth and Family Ministries	Council and Committees	Administration	Leadership, Renewal and New Congregations	Justice & Advocacy	Intercultural Ministries	Clergy Formation & Wellness	Communications	Total 2023
REVENUE												
Administration fees	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 18,170	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 18,170
Church and CBAC offerings (Note 7)	418,220	118,055	224,384	136,733	80,325	59,628	435,174	9,360	41,251	126,714	79,557	1,729,401
Conference and other revenue (Note 7)	58,968	15,763	34,246	319,867	4,674	126,853	124,318	135	21,666	18,190	695	725,375
Designated offerings	176,454	-	-	-	-	-	-	-	12,200	2,600	-	191,254
Interest and investment income	-	-	-	-	-	9,096	-	-	-	-	-	9,096
	<u>653,642</u>	<u>133,818</u>	<u>258,630</u>	<u>456,600</u>	<u>84,999</u>	<u>213,747</u>	<u>559,492</u>	<u>9,495</u>	<u>75,117</u>	<u>147,504</u>	<u>80,252</u>	<u>2,673,296</u>
Budget	<u>426,723</u>	<u>117,902</u>	<u>202,363</u>	<u>192,014</u>	<u>76,250</u>	<u>154,699</u>	<u>472,671</u>	<u>26,031</u>	<u>52,340</u>	<u>138,598</u>	<u>107,542</u>	<u>1,967,133</u>
EXPENDITURES												
Amortization	-	-	-	-	-	23,844	-	-	-	-	-	23,844
Bank charges and interest	-	-	-	-	-	3,984	-	-	-	-	-	3,984
Continuing education	-	-	-	1,562	-	-	1,530	-	-	1,406	-	4,498
Distributions to agencies (Note 7)	544,034	-	-	-	-	-	-	-	-	-	-	544,034
Grants and assistance	-	1,200	-	1,339	-	-	-	-	-	6,466	-	9,005
Hurricane relief fund	-	-	-	-	-	10,357	-	-	-	-	-	10,357
Insurance	-	-	-	-	14,934	15,183	-	-	-	-	-	30,117
Meetings and travel	192	29,600	13,848	14,050	24,455	625	43,768	958	2,844	6,090	1,166	137,596
Miscellaneous (recovery)	-	2,264	63	-	3,336	564	-	148	298	596	(10)	7,259
Oasis	69,354	-	-	-	-	-	-	-	-	-	-	69,354
Occupancy costs (Note 7)	-	-	-	-	-	45,960	-	-	-	-	-	45,960
Office	-	-	-	128	-	4,934	820	13	155	442	-	6,492
Postage	-	14	-	6	-	8,416	15	-	7	-	12	8,470
Printing	-	-	-	791	-	5,196	-	-	-	350	1,218	7,555
Professional fees	-	-	-	-	18,012	-	-	-	-	-	-	18,012
Programs and materials	-	15,145	450	315,838	17,426	-	130,815	107	22,457	20,901	12,566	535,705
Salaries and benefits	-	84,860	243,316	120,950	6,836	77,590	377,588	8,269	49,356	109,672	63,891	1,142,328
Systems maintenance	-	-	-	-	-	9,480	-	-	-	293	884	10,657
Telephone	-	735	953	1,936	-	7,614	4,956	-	-	1,288	525	18,007
	<u>613,580</u>	<u>133,818</u>	<u>258,630</u>	<u>456,600</u>	<u>84,999</u>	<u>213,747</u>	<u>559,492</u>	<u>9,495</u>	<u>75,117</u>	<u>147,504</u>	<u>80,252</u>	<u>2,633,234</u>
Budget	<u>426,723</u>	<u>117,902</u>	<u>202,363</u>	<u>192,014</u>	<u>76,250</u>	<u>154,699</u>	<u>472,671</u>	<u>26,031</u>	<u>52,340</u>	<u>138,598</u>	<u>107,542</u>	<u>1,967,133</u>
EXCESS OF REVENUE OVER EXPENDITURES												
	\$ <u>40,062</u>	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ <u>40,062</u>

CANADIAN BAPTISTS OF ATLANTIC CANADA
SCHEDULE OF RESTRICTED FUND OPERATIONS AND CHANGES IN NET ASSETS
FOR THE YEAR ENDED DECEMBER 31, 2023

	Next Generation	December Communion	Hospital Halifax	Chaplaincy Saint John	Association Projects	Luke McLay Scholarship	Legacy	Preparing Future Pastors	Ministry Fund	Pastor Support Fund	Total 2023	Total 2022
REVENUE												
Church and CBAC offerings (Note 7)	\$ -	\$ -	\$ -	\$ -	\$ 44,175	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 44,175	\$ 17,818
Conference and other revenue (Note 7)	-	-	12,500	13,000	-	-	-	-	-	-	25,500	23,000
Designated offerings	-	9,361	70,249	54,229	-	-	-	-	-	-	133,839	961,822
Interest and investment income	<u>1,162</u>	<u>196</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>585</u>	<u>11,278</u>	<u>15,178</u>	<u>-</u>	<u>19,387</u>	<u>47,786</u>	<u>15,127</u>
	<u>1,162</u>	<u>9,557</u>	<u>82,749</u>	<u>67,229</u>	<u>44,175</u>	<u>585</u>	<u>11,278</u>	<u>15,178</u>	<u>-</u>	<u>19,387</u>	<u>251,300</u>	<u>1,017,767</u>
EXPENDITURES												
Grants and assistance	-	8,800	-	-	44,178	-	-	-	-	-	52,978	37,889
Meetings and travel	-	-	1,005	-	-	-	-	-	-	-	1,005	1,464
Miscellaneous	-	600	4,933	-	-	-	-	-	-	-	5,533	532
Postage (recovery)	-	-	-	-	(3)	-	-	-	-	-	(3)	-
Salaries and benefits	<u>-</u>	<u>-</u>	<u>90,791</u>	<u>62,876</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>153,667</u>	<u>146,303</u>
	<u>-</u>	<u>9,400</u>	<u>96,729</u>	<u>62,876</u>	<u>44,175</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>213,180</u>	<u>186,188</u>
EXCESS (DEFICIENCY) OF REVENUE OVER EXPENDITURES	1,162	157	(13,980)	4,353	-	585	11,278	15,178	-	19,387	38,120	831,579
NET ASSETS AT BEGINNING OF YEAR	<u>36,024</u>	<u>54,244</u>	<u>41,771</u>	<u>18,137</u>	<u>2,827</u>	<u>17,575</u>	<u>334,063</u>	<u>465,450</u>	<u>39,536</u>	<u>601,049</u>	<u>1,610,676</u>	<u>779,097</u>
NET ASSETS AT END OF YEAR	<u>\$ 37,186</u>	<u>\$ 54,401</u>	<u>\$ 27,791</u>	<u>\$ 22,490</u>	<u>\$ 2,827</u>	<u>\$ 18,160</u>	<u>\$ 345,341</u>	<u>\$ 480,628</u>	<u>\$ 39,536</u>	<u>\$ 620,436</u>	<u>\$ 1,648,796</u>	<u>\$ 1,610,676</u>

PENSION AND BENEFITS BOARD OF CANADIAN BAPTISTS OF ATLANTIC CANADA

STATEMENT OF CHANGES IN NET ASSETS

FOR THE YEAR ENDED DECEMBER 31, 2023

	<u>General Fund Unrestricted</u>	<u>Joyce Elliott Bequest Fund Internally Restricted</u>	<u>Medical and Dental Fund Unrestricted</u>	<u>Externally Restricted</u>	<u>Internally Restricted</u>	<u>Total 2023</u>	<u>Total 2022</u>
NET ASSETS AT BEGINNING OF YEAR	\$ 716,289	\$ 175,718	\$ (76,623)	\$ 196,000	\$ 187,152	\$ 1,198,536	\$ 1,404,740
Excess (deficiency) of revenue over expenditure	<u>12,910</u>	<u>1,671</u>	<u>142,577</u>	<u>-</u>	<u>30</u>	<u>157,188</u>	<u>(206,204)</u>
NET ASSETS AT END OF YEAR	<u>\$ 729,199</u>	<u>\$ 177,389</u>	<u>\$ 65,954</u>	<u>\$ 196,000</u>	<u>\$ 187,182</u>	<u>\$ 1,355,724</u>	<u>\$ 1,198,536</u>

Region 1: Saint John-Kings CHURCHNAME > closing >> closed # no annual report	Giving					Revenue	Membership							Attendance					
	CBAC Fund	% of Church Revenue	CBAC Agencies	Total Gifts to CBAC	Mission & Benevolence	Church Revenue	Total Baptisms	Received by Baptism	Received by Transfer	Received Otherwise	Removed by Death	Removed by Transfer	Removed Otherwise	Net Gain/Loss	Resident Membership	Worship Average	Online Average	Children's Ministry Weekly Average	Youth Group Weekly Average
Atlantic Community Church	18000.00	3.59	8095.00	26095.00	80635.00	500791.00	1		6	-2	-3		1	541	180	20	30	25	
Bloomfield	2000.00	1.21	11839.00	13839.00	45579.00	165733.00		1		2	-2		1	118	35	60	20	15	
Collina #	1390.00	37.11	4780.00	6170.00	1100.00	3746.00								8	10				
Cornerstone (NB) #																			
Edith Avenue >>																			
Embertide	2000.00	1.41	4000.00	6000.00	7500.00	142324.01				-1			-1	26	75	35	40	20	10
Erb's Cove	4000.00	5.15	6120.00	10120.00	10560.00	77695.00	1	1	1				2	37	30		5		
Fairfield #																			
Forest Hills #	7000.00	1.40	39476.00	46476.00	23424.00	498535.00								751	100	55	100	30	10
Fundy Seaside Baptist Church #																			
Grand Bay #																			
Hammond Valley Community Church #																			
Head Of Millstream #																			
Hillcrest #	3450.00	1.06	8514.00	11964.00	55403.00	325256.00								193	105		35	25	15
Keirstead Mountain #																			
Kennebecasis #																			
Kiersteadville	2000.00	3.78	1000.00	3000.00	610.00	52940.42			4				4	66	24				
Kingston (NB)	1804.00	2.25	6130.00	7934.00	3803.00	80319.00	2			-1			-1	50	28	30	25	15	
Lancaster	6000.00	2.14	11413.00	17413.00	3595.00	279808.00			4	-6			-2	178	112	17	20	8	4
Midland	3000.00	1.85	5232.00	8232.00	4500.00	162567.48	6	7	10	-2			15	69	73	20	25	25	20
Nerepis #	1529.00	3.33	3000.00	4529.00	2065.00	45925.00								17	17		15	3	
Norton	6000.00	5.40	1650.00	7650.00	300.00	111037.00				-1			-1	33	41				
Penobsquis #					17000.00	163000.00									75		10	20	
RiverCross Church	51000.00	3.33	20400.00	71400.00	239743.00	1530227.00	13	13	13	-11			15	587	607	175	100	80	50
Salt Springs #																			
St. Martins #															80	40	25	40	10
Sussex																			
Tabernacle #																			
TOTAL	109173.00	2.64	131649.00	240822.00	495817.00	4139903.91	23	22	28	12	-26	-3	33	2674	1592	452	450	306	119

Region 1: Southwestern	Giving					Revenue	Membership							Attendance							
	CHURCHNAME	CBAC Fund	% of Church Revenue	CBAC Agencies	Total Gifts to CBAC	Mission & Benevolence	Church Revenue	Total Baptisms	Received by Baptism	Received by Transfer	Received Otherwise	Removed by Death	Removed by Transfer	Removed Otherwise	Net Gain/Loss	Resident Membership	Worship Average	Online Average	Children's Ministry Weekly Average	Youth Group Weekly Average	Young Adult Ministry Weekly Average
> closing >> closed # no annual report Beaver Harbour #					11600.00	46557.00									28	19					
Calvary United Baptist Church, Black's Harbour #																					
Community Life Church of Grand Manan #																					
Fair Haven #																					
Lambert's Cove #	5282.00	13.39	750.00	6032.00	600.00	39441.00									35	12					
North Head United Baptist Church #																					
Pennfield	2000.00	1.79		2000.00	10000.00	111700.00					-2			-2		38		3	3		
Pocologan #																					
Rockland Drive #	4335.00	4.15	1050.00	5385.00	4099.00	104475.36									64	20	8	4	10		
Rolling Dam #																					
Seal Cove #	5200.00	4.72		5200.00	500.00	110172.00									35	40		10	2		
Second Falls #																					
St. Andrews	6500.00	5.41	6410.00	12910.00	6760.75	120180.74	7	6	1	5	-1			11	103	70	500			12	
St. George #	5370.00	3.31	2400.00	7770.00	7180.00	162025.74									164	50	5	10			
Union Street Atlantic	11250.00	4.18	1500.00	12750.00	5674.88	268926.00	10	1	4	1	-3	-6		-3	109	100	30	50	30		
Wilson's Beach #																					
TOTAL	39937.00	4.15	12110.00	52047.00	46414.63	963477.84	17	7	5	6	-6	-6		6	538	349	543	77	57		

Region 2: Northwestern	Giving					Revenue	Membership							Attendance							
	CHURCHNAME	CBAC Fund	% of Church Revenue	CBAC Agencies	Total Gifts to CBAC	Mission & Benevolence	Church Revenue	Total Baptisms	Received by Baptism	Received by Transfer	Received Otherwise	Removed by Death	Removed by Transfer	Removed Otherwise	Net Gain/Loss	Resident Membership	Worship Average	Online Average	Children's Ministry Weekly Average	Youth Group Weekly Average	Young Adult Ministry Weekly Average
> closing																					
>> closed																					
# no annual report																					
Aroostook>>																					
Assemblee Baptiste Evangelique de Saint-Leonard #																					
Bath #																					
Beechwood #																					
Centreville (NB)	4000.00	2.35	2800.00	6800.00	14973.00	170404.00	5				-1			-1	45	60	10	30	30	25	
Coldstream #																					
Eglise Evangelique Baptiste De Ste-Anne de Madawaska #																					
Grafton #	6073.33	4.98	10450.32	16523.65	15862.13	122038.13									44	55	12				
Grand Falls #																					
Hartland #	16100.00	11.85		16100.00	3.00	135897.76									5	55	17	65			
Jacksonville	22000.00	3.77	18400.00	40400.00		583348.00			1		-2	-4		-5	197	166		40	22	30	
Knowlesville #																					
Lakeville Good Corner Bloomfield	1000.00	1.75	1325.00	2325.00	1375.00	57292.00									20	22					
Lindsay #																					
Marne #																					
Meductic #																					
Mount Pleasant #	2400.00	3.00	1500.00	3900.00	2050.00	80117.93									33	42		16	8	10	
Ortonville #																					
Peel #																					
Pembroke					3075.00	92530.00	9								15	170	900	10			15
Perth-Andover #																					
Plaster Rock #																					
Sisson Ridge #																					
Tracey Mills #																					
True North #																					
Upper Knoxford #																					
Waterville (NB, NW) #																					
Wicklow #																					
Woodstock	70000.00	7.83	57151.00	127151.00	82475.00	894319.00	11	11	6		-9	-3		5	723	283	469	25	30	12	
TOTAL	121573.33	5.69	91626.32	304825.97	119813.13	2135946.82	25	11	7		-12	-7		-1	1082	853	1408	186	90	92	

Region 2: Queens-Sunbury	Giving				Revenue	Membership							Attendance								
CHURCHNAME	CBAC Fund	% of Church Revenue	CBAC Agencies	Total Gifts to CBAC	Mission & Benevolence	Church Revenue	Total Baptisms	Received by Baptism	Received by Transfer	Received Otherwise	Removed by Death	Removed by Transfer	Removed Otherwise	Net Gain/Loss	Resident Membership	Worship Average	Online Average	Children's Ministry Weekly Average	Youth Group Weekly Average	Young Adult Ministry Weekly Average	
> closing																					
>> closed																					
# no annual report																					
Blissville #			1885.00	1885.00	1430.57	38855.94									13	12	10	3			
Cody's #																					
Coles Island #																					
Cumberland Bay #																					
First Cambridge #																					
First Chipman #																					
First Grand Lake	2000.00	7.05	1225.00	3225.00	1142.00	28387.00									4	19					
Fredericton Junction	6000.00	6.56	2870.00	8870.00	10080.00	91506.62					-1			-1	67	70	10				
French Lake #																					
Geary #						231893.00									83	46	47				
Jemseg #	5775.24	5.31	4165.00	9940.24	1850.00	108732.38									50	25	228	12	20		
Lakeville Corner #																					
Lincoln	5730.00	2.81		5730.00	16120.00	204038.51			1			-2		-1	45	25	15	2			
Nasonworth #																					
Newcastle Creek #																					
Oromocto	18000.00	4.49	9460.00	27460.00	3411.00	400723.00	17	6	3	10	-1	-3		15	142	103	25	34	30		
Queenstown					2875.00										10	9					
Rusagonis	17500.00	7.44	7000.00	24500.00	8835.00	235162.00	2	2	5	1	-2	-3		3	138	90	33	40	15	10	
Second Chipman #	8505.00	6.77	1790.00	10295.00	3144.95	125573.82									35						
Tracy	11400.00	9.73	2600.00	14000.00	21448.00	117204.00					-3		-2	-5	117	70	10	20	7	1	
United Baptist Church of Minto	17967.00	8.33	4570.00	22537.00	10084.00	215564.00	1	1			-1				78	65	25	20	15		
Upper Gagetown #																					
Waterborough #																					
Wirral	2200.00	5.42	1500.00	3700.00	11103.91	40618.20										20		8			
TOTAL	95077.24	5.17	37065.00	132142.24	91524.43	1838258.47	20	9	9	11	-8	-8	-2	11	747	589	403	139	87	11	

Region 2: York	Giving					Revenue	Membership							Attendance							
	CHURCHNAME	CBAC Fund	% of Church Revenue	CBAC Agencies	Total Gifts to CBAC	Mission & Benevolence	Church Revenue	Total Baptisms	Received by Baptism	Received by Transfer	Received Otherwise	Removed by Death	Removed by Transfer	Removed Otherwise	Net Gain/Loss	Resident Membership	Worship Average	Online Average	Children's Ministry Weekly Average	Youth Group Weekly Average	Young Adult Ministry Weekly Average
> closing >> closed # no annual report																					
Bridge Church Inc #	1500.00	0.51	1680.00	3180.00	1363.19	296499.70									101	60	40	10	22	10	
Brunswick Street	74680.00	5.71	61747.00	136427.00	115381.37	1308221.00	13	4	1	8	-14	-2	-5	-8	525	350	70	110	400	60	
Burtt's Corner #																					
Douglas	19000.00	5.73	21220.00	40220.00	16411.00	331858.00		4	1	10		-2		13	257	85	15	55	20	25	
Faith (New Maryland) #	7495.00	1.42	20032.35	27527.35	24883.00	526441.34									203	175	25	30	20	10	
Fosterville #																					
Grace Memorial #	21689.00	6.10	16078.00	37767.00	29976.00	355709.00									215	74	80	12	3		
Greenwood Drive	15000.00	4.31	18731.00	33731.00	18145.00	347652.00	2		3	5	-9	-1		-2	171	78	18	6	7		
Hanwell Community Church	3000.00	1.84	5445.00	8445.00	11804.74	162764.39	1								55	45	130	14	13		
Island View #																					
Keswick #																					
Mactaquac #																					
Millville	6000.00	5.73	6513.00	12513.00	4193.48	104743.00									49	30	100				
Nackawic	1500.00	3.24	630.00	2130.00	700.00	46277.00					-1			-1	65	10	3	10			
Nashwaak Village #																					
Nashwaaksis	5000.00	2.89	3600.00	8600.00	6000.00	173000.00	3				-4	-2		-6	40	40	10	6	1	4	
Scotch Settlement Union Church #																					
Skyline Acres	500.00	0.30	500.00	1000.00	3294.00	166081.00	7	6	3			-2	-1	6	78	55	12	5	3	2	
Staples Settlement	200.00	0.54	100.00	300.00	4250.00	37209.00									11	18		6			
Temperance Vale	1500.00	3.05	1000.00	2500.00	4475.00	49237.00									24	19	33	8	3		
Upper Kingsclear #																					
TOTAL	157064.00	4.02	157276.35	314340.35	240876.78	3905692.43	26	14	8	23	-28	-9	-6	2	1794	1039	536	272	492	111	

Region 3: Albert	Giving					Revenue	Membership							Attendance							
	CHURCHNAME	CBAC Fund	% of Church Revenue	CBAC Agencies	Total Gifts to CBAC	Mission & Benevolence	Church Revenue	Total Baptisms	Received by Baptism	Received by Transfer	Received Otherwise	Removed by Death	Removed by Transfer	Removed Otherwise	Net Gain/Loss	Resident Membership	Worship Average	Online Average	Children's Ministry Weekly Average	Youth Group Weekly Average	Young Adult Ministry Weekly Average
> closing																					
>> closed																					
# no annual report																					
Albert Mines #																					
Alma #																					
Dawson Settlement	6273.00	9.91	14354.00	20627.00	7782.00	63309.00	2	2			-1			1	25	32	1				
First Elgin #	8251.00	7.11	1330.00	9581.00	6594.27	116019.39									100	75		15	10		
Five Points #	4000.00	4.11	2250.00	6250.00	3379.96	97248.00									82	12	15				
Gunningsville	8000.04	1.03	4974.96	12975.00	2308.34	778031.66			2		-4	-1		-3	52	48	5				
Hillsborough	12000.00	2.66	7500.00	19500.00	56680.00	451672.00	7	7	9		-4	-21		-9	222	118	75	60	36		
Hopewell Community Church			1200.00	1200.00	2048.00	91396.41									30	25					
Lower Cape #																					
Lower Coverdale #																					
Lower Turtle Creek #																					
New Horton #																					
Riverside-Albert #																					
Salem									2		-2	-15		-15	15	8		5			
Stoney Creek #																					
Surrey Valley #	2500.00	2.18	1000.00	3500.00	6000.00	114421.51									128	35					
The Tide Church #																					
Weldon #															17	20					
Whitepine #																					
TOTAL	41024.04	2.40	32608.96	73633.00	84792.57	171209.97	9	9	13		-11	-37		-26	671	373	96	80	46		

Region 3: Miramichi-North Shore	Giving					Revenue	Membership							Attendance							
	CHURCHNAME	CBAC Fund	% of Church Revenue	CBAC Agencies	Total Gifts to CBAC	Mission & Benevolence	Church Revenue	Total Baptisms	Received by Baptism	Received by Transfer	Received Otherwise	Removed by Death	Removed by Transfer	Removed Otherwise	Net Gain/Loss	Resident Membership	Worship Average	Online Average	Children's Ministry Weekly Average	Youth Group Weekly Average	Young Adult Ministry Weekly Average
> closing																					
>> closed																					
# no annual report																					
Doaktown #																					
Eglise Baptiste Chaleur #																					
First Baptist (Campbellton)	3265.00	2.29	4652.00	7917.00	613.00	142294.00	1	1	1		-2				52	37					
Lower Derby #																					
The Point Church	30000.00	3.16	23500.00	53500.00	21873.00	950194.00	58	51			-6			45	338	731	180	57	103	9	
Upper Blackville #																					
TOTAL	33265.00	3.04	28152.00	61417.00	22486.00	1092488.00	59	52	1		-8			45	390	768	180	57	103	9	

Region 3: Westmorland-Kent CHURCHNAME > closing >> closed # no annual report	Giving					Revenue	Membership								Attendance						
	CBAC Fund	% of Church Revenue	CBAC Agencies	Total Gifts to CBAC	Mission & Benevolence	Church Revenue	Total Baptisms	Received by Baptism	Received by Transfer	Received Otherwise	Removed by Death	Removed by Transfer	Removed Otherwise	Net Gain/Loss	Resident Membership	Worship Average	Online Average	Children's Ministry Weekly Average	Youth Group Weekly Average	Young Adult Ministry Weekly Average	
Calhoun #																					
Canaan Station (Bynon Memorial) #																					
Cherryfield	1700.00	1.08	2200.00	3900.00	3875.00	157358.00			2			-2			54	40					
Corn Hill #																					
Cornerstone Community (Middlesex, River Glade, Wheaton Sett.) #	5000.00	6.05	6362.00	11362.00	1547.00	82701.50									126	49	54	35	8		
Dundas #																					
First Moncton	46500.00	8.35	15050.00	61550.00	21054.00	556700.00	2	2			-5	-6		-9	422	158	177	36	24	5	
First North River	5820.00	3.85	2693.75	8513.75	5467.71	151189.75			2					-4	-2	48	53	50	14	10	3
Fisher Hill #																					
Grangeville #	2500.00	3.82		2500.00	1476.00	65463.67									32	29	45				
Havelock #																					
Highfield Street #																					
Hillgrove #																					
Hillside	20000.00	1.22	51885.00	71885.00	73380.00	1637668.00	45	29	16	38	-3	-3		77	723	828	481	627	340	60	
Lewis Mountain #																					
Lewisville #																					
McKees Mills #																					
Middle Sackville	20530.00	5.76	15775.00	36305.00	21514.00	356581.00	2	2		6	-1	-4		3	168	105	32	55	35	35	
Midgc #	500.00	1.52	879.00	1379.00	595.00	32923.11										34					
New Canaan #																					
New Hope Community Church	12000.00	2.47	9025.00	21025.00	41936.00	484924.29	5		9	15	-3			21	110	140	65	42	6		
Petitcodiac #	3660.00	1.27	12210.00	15870.00	8531.00	288747.00									197	110	25	25	25		
Portage Vale #																					
Salisbury	24000.00	9.40	6500.00	30500.00	12168.00	255319.00	1	1	5	1	-2	-5			356	107	210	45	25	7	
Second North River #																					
Shediac Bay Community Church	7000.00	3.90	1000.00	8000.00	4149.00	179650.29			1		-1	-1		-1	74	58	38	21	5		
Sunny Brae	17000.00	4.64	4000.00	21000.00	12000.00	366260.00	13	13	7	37	-2	-1		54	213	227	135	60	30	70	
The Journey Church	15890.50	2.21	24717.00	40607.50	34860.00	720381.00	10	10	2	2	-4	-4		6	307	205	87	65	60	25	
Uplands #	1880.00	1.98	4524.00	6404.00	11002.00	95163.00									52	33		8	15		
Victory #	1700.00	3.40		1700.00		50000.00									35	25	10	4	4		
West Lane #																					
TOTAL	185680.50	3.39	156820.75	342501.25	253554.71	5481029.61	78	57	44	99	-21	-26	-4	149	2917	2201	1409	1037	587	205	

Region 4: PEI CHURCHNAME > closing >> closed # no annual report	Giving				Revenue	Membership							Attendance							
	CBAC Fund	% of Church Revenue	CBAC Agencies	Total Gifts to CBAC	Mission & Benevolence	Church Revenue	Total Baptisms	Received by Baptism	Received by Transfer	Received Otherwise	Removed by Death	Removed by Transfer	Removed Otherwise	Net Gain/Loss	Resident Membership	Worship Average	Online Average	Children's Ministry Weekly Average	Youth Group Weekly Average	Young Adult Ministry Weekly Average
Alberton #																				
Alexandra #						31800.00										30		6		
Bedeque #																				
Belmont (PEI) #																				
Bonshaw #																				
Cavendish #																				
Central Kings (Dundas) #																				
Clyde River #																				
Cornerstone (PEI)	12000.00	0.92	41646.81	53646.81	70016.76	1307899.00	36						16	197						
First Baptist (Charlottetown)	33150.00	6.93	14000.00	47150.00	10259.00	478570.00	2		2	-2	-2		-2	380	180	40	50	40	30	
Kingsboro	15000.00	8.10	18817.00	33817.00	4838.00	185244.00	2			-1	-2		-3	130	55	150	22	6	8	
Long Creek	1500.00	1.13	6400.00	7900.00	9450.00	133283.65	4	1		-1				52	70	65	15	8	6	
Murray Harbour														28	40	50	25	20		
Murray River	4780.00	7.61	4681.00	9461.00	1177.25	62818.85								29	18					
Springfield West O'Leary #																				
Sturgeon #																				
Summerside #																				
TOTAL	66430.00	3.02	85544.81	151974.81	95741.01	2199615.50	44		1	2	-4	-4	11	816	393	305	118	74	44	

Region 5: Cape Breton	Giving					Revenue	Membership							Attendance							
	CHURCHNAME	CBAC Fund	% of Church Revenue	CBAC Agencies	Total Gifts to CBAC	Mission & Benevolence	Church Revenue	Total Baptisms	Received by Baptism	Received by Transfer	Received Otherwise	Removed by Death	Removed by Transfer	Removed Otherwise	Net Gain/Loss	Resident Membership	Worship Average	Online Average	Children's Ministry Weekly Average	Youth Group Weekly Average	Young Adult Ministry Weekly Average
> closing																					
>> closed																					
# no annual report																					
Calvary (North Sydney) #	165.79	0.24	250.00	415.79	300.00	69924.03									75	35		21			
Clyde Avenue>#	1372.00	2.89		1372.00	2800.00	47519.00									21	13					
Port Hawkesbury	717.00	1.12		717.00	8270.86	63770.31					-2			-2	19	33		4	3		
Sydney New Life>>#																					
TOTAL	2254.79	1.24	250.00	2504.79	11370.86	181213.34					-2			-2	115	81		25	3		

Region 5: Newfoundland & Labrador	Giving					Revenue	Membership							Attendance							
	CHURCHNAME	CBAC Fund	% of Church Revenue	CBAC Agencies	Total Gifts to CBAC	Mission & Benevolence	Church Revenue	Total Baptisms	Received by Baptism	Received by Transfer	Received Otherwise	Removed by Death	Removed by Transfer	Removed Otherwise	Net Gain/Loss	Resident Membership	Worship Average	Online Average	Children's Ministry Weekly Average	Youth Group Weekly Average	Young Adult Ministry Weekly Average
> closing																					
>> closed																					
# no annual report																					
Calvary Baptist Church #																					
Corner Brook	24500.00	8.63	5400.00	29900.00	6485.00	283849.00				7	-1	-2	-11	-7	62	110	20	16	10	25	
Northern Cross Community Church #																					
The Crossing Church (Gander) #																					
West End Baptist Church (St. John's) #																					
TOTAL	24500.00	8.63		24500.00	6485.00	283849.00				7	-1	-2	-11	-7	62	110	20	16	10	25	

Region 6: Cumberland

CHURCHNAME > closing >> closed # no annual report	Giving					Revenue	Membership							Attendance						
	CBAC Fund	% of Church Revenue	CBAC Agencies	Total Gifts to CBAC	Mission & Benevolence	Church Revenue	Total Baptisms	Received by Baptism	Received by Transfer	Received Otherwise	Removed by Death	Removed by Transfer	Removed Otherwise	Net Gain/Loss	Resident Membership	Worship Average	Online Average	Children's Ministry Weekly Average	Youth Group Weekly Average	Young Adult Ministry Weekly Average
Diligent River #																				
First Baptist Church, Amherst	3868.00	1.60	4075.00	7943.00	20420.00	242303.00	1	1	1	1	-8		-3	-8	227	55	50			
Little River #																				
Millvale #																				
Oxford	715.00	2.33	900.00	1615.00	350.00	30706.75					-3			-3	38	20	20	2	1	
Parrsboro	1505.00	2.11	2454.00	3959.00	492.00	71402.00									29	28				
Port Greville #																				
Pugwash Memorial>#																				
River Hebert #																				
Southampton #																				
Springhill #																				
Wallace River #																				
Wentworth #																				
Westchester #																				
TOTAL	6088.00	1.77	7429.00	13517.00	21262.00	344411.75	1	1	1	1	-11		-3	-11	294	103	70	2	1	

Region 6: Halifax	Giving				Revenue	Membership							Attendance									
	CHURCHNAME	CBAC Fund	% of Church Revenue	CBAC Agencies	Total Gifts to CBAC	Mission & Benevolence	Church Revenue	Total Baptisms	Received by Baptism	Received by Transfer	Received Otherwise	Removed by Death	Removed by Transfer	Removed Otherwise	Net Gain/Loss	Resident Membership	Worship Average	Online Average	Children's Ministry Weekly Average	Youth Group Weekly Average	Young Adult Ministry Weekly Average	
> closing																						
>> closed																						
# no annual report																						
1st New Beginnings Ministries #																						
Aurora North End Parish (formerly Mulgrave Park) #																						
Bayers Road #	13634.20	6.47	17136.20	30770.40	7690.00	210758.36									107	50	15	8	10	5		
Bedford	11900.00	3.30	12039.00	23939.00	3855.00	360694.00			3		-6			-3	131	102	20					
Bethel #																						
Birch Cove	15000.00	2.30	10211.00	25211.00	52781.00	652298.00	6	6	2	2	-1	-1		8	162	125	50	35	20	10		
Birchy Head>#																						
Elmsdale #																						
Faith (Lower Sackville)	6903.00	3.44	4396.00	11299.00	4364.00	200692.00	3	3			-1	-2	-2	-2	83	53	5	22				
Foundation #						30843.05									16	8	12	2				
Hammonds Plains First	500.00	0.54	1475.00	1975.00	300.00	92282.00			5		-2	-2	-5	-4	67	30	43					
Head of St. Margaret's Bay #																						
Jeddore #																						
Life Branch Church (First Dartmouth)	12500.00	2.71	9400.00	21900.00	31388.00	461462.00	1	1	13		-3	-1		10	157	148	100	44	10			
New Life Community Church	2750.00	2.39	2000.00	4750.00	500.00	115000.00	5	5	4					9	63	80	40	25				
Regal Heights Baptist Church #																						
Sackville			2556.00	2556.00	3630.00	77085.00	2	2	1		-2	-1			42	30	33					
Sackville Christian Fellowship #																						
Shiloh Community Church #																						
South End	1500.00	1.65	1210.00	2710.00	1854.00	90990.71	1	1	5		-1	-1		4								
Spryfield Christian Community Church #																						
Stevens Road #																						
Timberlea	2000.00	1.61	2396.00	4396.00	22481.00	124269.00			2		-1			1	30	30		19	35			
Uniacke #																						
West End (Halifax)	7000.00	2.32	7871.00	14871.00	49727	301713	1	1	6	2	-1	-2		6	79	90	25	40	15	20		
TOTAL	73687.20	2.71	70690.20	144377.40	178570.00	2718087.12	19	19	41	4	-18	-10	-7	29	937	746	343	195	90	35		

Region 6: North East Nova	Giving					Revenue	Membership							Attendance							
	CHURCHNAME	CBAC Fund	% of Church Revenue	CBAC Agencies	Total Gifts to CBAC	Mission & Benevolence	Church Revenue	Total Baptisms	Received by Baptism	Received by Transfer	Received Otherwise	Removed by Death	Removed by Transfer	Removed Otherwise	Net Gain/Loss	Resident Membership	Worship Average	Online Average	Children's Ministry Weekly Average	Youth Group Weekly Average	Young Adult Ministry Weekly Average
> closing																					
>> closed																					
# no annual report																					
Belmont (NS) #																					
Brookfield #																					
Canso #						1300.00	41047.00														
Central New Annan	100.00	0.53	250.00	350.00		18762.31															
Debert																					
First Baptist, New Glasgow #	9076.00	6.22	4574.00	13650.00	1860.00	145933.00															
Groundswell Church #																					
Guysborough #																					
Immanuel (Truro) #	24000.00	6.14	16700.00	40700.00	31644.00	391088.00															
Lifepoint Church (formerly Stewiacke)	1165.00	2.28		1165.00	620.00	51079.92															
New Harbour #																					
Port Bickerton	500.00	12.13		500.00	100.00	4120.80				9				9							
Port Hillford #																					
Seal Harbour #																					
Sonora #																					
Truro Heights	1143.00	0.86	3815.00	4958.00	5195.20	132930.90															
United Baptist Church of Nuttby #																					
Wittenburg	255.00	0.20	650.00	905.00	6238.00	129677.00	4	1	3					4	54	55	12	16	4		
TOTAL	36239.00	3.96	25989.00	62228.00	46957.20	914638.93	4	1	3	9	-2			11	377	308	137	96	84		

Region 7: African United Baptist Association	Giving				Revenue	Membership							Attendance								
CHURCHNAME	CBAC Fund	% of Church Revenue	CBAC Agencies	Total Gifts to CBAC	Mission & Benevolence	Church Revenue	Total Baptisms	Received by Baptism	Received by Transfer	Received Otherwise	Removed by Death	Removed by Transfer	Removed Otherwise	Net Gain/Loss	Resident Membership	Worship Average	Online Average	Children's Ministry Weekly Average	Youth Group Weekly Average	Young Adult Ministry Weekly Average	
> closing																					
>> closed																					
# no annual report																					
Acaciaville #																					
Beechville #																					
Cherry Brook #	2412.00	1.43		2412.00	500.00	168188.00									250	70	150	12			
Cobequid Road #																					
East Preston #																					
Emmanuel	8004.00	0.96		8004.00	132095.00	831860.00	22	22	1	5	-7	-3		18	329			80	18	20	
Gibson Woods #																					
Greenville #																					
Inglewood #																					
Lucasville						31525.66									109	25	12				
New Horizons Baptist Church (Formerly Cornwallis St.)	500.00	0.23	4970.00	5470.00	8746.00	215304.41	14	14	2		-8	-1		7		115		20	10		
Saint Thomas #																					
Second (New Glasgow) #																					
Sunnyville #																					
Tracadie #																					
Victoria Road #																					
Windsor Plains			400.00	400.00	400.00	28763.65									25	12					
Zion (Truro) #																					
TOTAL	10916.00	0.86	5370.00	16286.00	141741.00	1275641.72	36	36	3	5	-15	-4		25	713	222	162	112	28	20	

Region 8: Annapolis-Digby	Giving					Revenue	Membership							Attendance							
	CHURCHNAME	CBAC Fund	% of Church Revenue	CBAC Agencies	Total Gifts to CBAC	Mission & Benevolence	Church Revenue	Total Baptisms	Received by Baptism	Received by Transfer	Received Otherwise	Removed by Death	Removed by Transfer	Removed Otherwise	Net Gain/Loss	Resident Membership	Worship Average	Online Average	Children's Ministry Weekly Average	Youth Group Weekly Average	Young Adult Ministry Weekly Average
> closing																					
>> closed																					
# no annual report																					
Ashmore Bethel #																					
Bear River #	1402.00	3.56	900.00	2302.00	586.00	39374.00										62	23				
Bear River East					5600.00	130751.00				3	-2				1	48	50	86	20		
Bridgetown							2	2	6		-7				1	165	60	50	17		
Centrelea #																					
Clementsvale #																					
Culoden #																					
Deep Brook #																					
Digby #	1173.00	1.32	512.35	1685.35	3550.00	88775.00															
Digby Neck Second Little River #																					
First United Baptist Church of Annapolis Royal #																					
Freeport #																					
Granville Beach	400.00	2.87	100.00	500.00		13945.55										2	15	10			
Granville Centre	1800.00	5.16	900.00	2700.00	3879.60	34897.14															
Granville Ferry	1000.00	1.27	18000.00	19000.00	15550.00	78528.76										17	23				
Hampton United Baptist #					12002.00	2386.00										14	2				
Hill Grove (Digby)	500.00	0.94	1600.00	2100.00	9121.00	53394.00	1	1			-2				-1	69	20		5		
Hillsburn #																					
Inglisville #																					
Lawrencetown United Baptist Church #	975.00	1.80	600.00	1575.00	325.00	54196.00										210	25				
Margaretsville #																					
Melvorn Square	4000.00	7.48	1000.00	5000.00	2164.00	53474.53					-2					29	17				
Middleton #																156					
New Tusket	4500.00	5.84	3300.00	7800.00	4113.92	77094.47	1				-1	-2			-3	60	38	100			
Nictaux	6000.00	5.57	9408.20	15408.20	4525.25	107715.00			2	1	-4				-1	45	36				
North Range #																					
Plympton #																					
Port Lorne #					1620.00	38861.00										20	8				
Port Royal #	1400.00	12.73		1400.00	375.00	11000.00										6	13				
Port Wade #																					
Riverside #																					
Rossway #																					
Sandy Cove #																					
Smith's Cove #																					
St. Mary's Bay #																					
Tiverton #																					
Victoria Beach #																					
Victoria Vale #																					
West Dalhousie #																					
Westport	2240.00	4.95	3480.00	5720.00	6259.00	45231.78					-2				-2	22	7				
Wilmot	5000.00	5.90		5000.00	3065.95	84735.00			2		-1				1	88	30				
TOTAL	30390.00	3.32	39800.55	70190.55	72736.72	914359.23	4	3	13	1	-21	-3	-7	1030	387	246	42				

Region 8: Eastern Valley CHURCHNAME > closing >> closed # no annual report	Giving				Revenue	Membership							Attendance								
	CBAC Fund	% of Church Revenue	CBAC Agencies	Total Gifts to CBAC	Mission & Benevolence	Church Revenue	Total Baptisms	Received by Baptism	Received by Transfer	Received Otherwise	Removed by Death	Removed by Transfer	Removed Otherwise	Net Gain/Loss	Resident Membership	Worship Average	Online Average	Children's Ministry Weekly Average	Youth Group Weekly Average	Young Adult Ministry Weekly Average	
Alton	4000.00	4.62	600.00	4600.00	5530.00	86646.00			3		-5	-2	-4	49							
Arlington	350.00	0.79	1100.00	1450.00	2706.00	44110.77									30	16					
Avonport #																					
Aylesford	3000.00	1.37	5000.00	8000.00	6594.00	219540.86				7	-2	-1	-3	1	109	111		30	13		
Berwick	500.00	0.54	1250.00	1750.00	2000.00	93430.00	1	1			-3	-2		-4	80	46	7	13	12		
Bethany Memorial	4750.00	4.94	5276.25	10026.25	11990.37	96065.93	1	1			-4			-3		45	3	8			
Billtown	2000.00	1.39	2550.00	4550.00	1580.00	143811.00			2					2	72	60	30	15	8		
Black Rock	500.00	1.14	300.00	800.00	4500.00	44016.42					-3	-1		-4	64	28					
Burlington #																					
Cambridge United Baptist Church>>#																					
Canning #																					
Centreville (EV)	4000.00	1.98	16371.40	20371.40	6079.11	201560.45	3	3	9		-3			9	80	150	15	25			
Coldbrook	2040.00	1.56	4273.00	6313.00	5575.00	130569.14			1						32	45	30	4			
Falmouth	1500.00	1.33	1875.00	3375.00	2121.00	113007.00	2	2	4		-1	-3		2	104	52	20	4			
First Cornwallis #																					
Forest Hill #																					
Gaspereau #																					
Hall's Harbour #																					
Hantsport	3118.00	1.60	5453.48	8571.48	15011.47	194734.48	5	5	4	2	-3	-1		7	129	70	30	15	3		
Harmony					1113.00	27701.44													12		
Kempt (Summerville and Bramber) #																					
Kentville #																					
Kingston United (NS) #																					
Morristown #																					
New Beginnings Christian Ministries #																					
New Minas #																					
Newport (Scotch Village) #																					
Pereaux #																					
Port Williams #																					
South Rawdon	970.00	1.83		970.00	6020.00	53005.51	2	2	1	1	-1	-1		2	91	18					
Stoney Hill (Lockhartville) #																					
Third Horton #																					
Union Church of Scott's Bay #																					
Upper Vaughan #																					
Waterville (NS)					3220.00	77311.27	3	2	1		-2			1	58	50					
West Brooklyn #																					
White Rock>>#																					
Windsor	9000.00	3.31	4550.00	13550.00	1308.00	271673.84	2	2	6		-6	-2		203	75	50	8	4	3		
Wolfville #																					
Wolfville Ridge #	1500.00	3.88	600.00	2100.00	1261.16	38644.65									50	25	Unkr	4			
Woodville #																					
TOTAL	37228.00	2.03	49199.13	86427.13	76609.11	1835828.76	19	18	31	10	-33	-13	-3	9	1071	721	320	128	65	3	

Region 9: Lunenburg-Queens CHURCHNAME > closing >> closed # no annual report	Giving					Revenue	Membership							Attendance					
	CBAC Fund	% of Church Revenue	CBAC Agencies	Total Gifts to CBAC	Mission & Benevolence	Church Revenue	Total Baptisms	Received by Baptism	Received by Transfer	Received Otherwise	Removed by Death	Removed by Transfer	Removed Otherwise	Net Gain/Loss	Resident Membership	Worship Average	Online Average	Children's Ministry Weekly Average	Youth Group Weekly Average
Aenon	3250.00	2.78	6585.00	9835.00	6007.00	117063.00			1	-3			-2	110	43	15	20	10	6
Barss Corner					1400.00	60198.00					-2	-2	-4	99	20				
Big Tancook #																			
Bridgewater #	11000.00	1.35	29790.00	40790.00	25733.00	817146.00								217	130	95	13	10	
Brooklyn	3000.00	5.24	4821.97	7821.97	3470.00	57253.98				-1			-1	60	27		5		
Caledonia>>#																			
Canaan #																			
Chelsea	1000.00	3.01	1137.00	2137.00	80.00	33276.89	2			-1			-1	42	21				
Chester #	1075.00	1.51	1750.00	2825.00	2350.00	114400.00								311	85		6		
Emmanuel of Parkdale-Maplewood #	1000.00	1.80	6000.00	7000.00	4911.00	55534.00								88	22				
Greenfield	1446.00	1.57	300.00	1746.00	6622.00	92329.00	1	1		-1				61	38	38			
Kempt #																			
Lapland #																			
Liverpool	1500.00	1.36	6085.00	7585.00	5412.00	110307.00	1			-2			-2	60	35	61	12	1	2
Milton			970.00	970.00	3539.00	56890.00				-3			-3	73	28				
New Canada #					175.00	11325.00								15	11		4		
New Cornwall #																			
New Ross #																			
North Brookfield	500.00	2.10	2800.00	3300.00	3700.00	23800.00								17	10	10			
Northwest	1080.00	2.49	2225.00	3305.00	2265.00	43399.00				-1			-1	57	32		14		
Pleasantville	4400.00	5.19	3100.00	7500.00	2631.15	84822.35				-2			-2	41	38				
Port Medway #																			
Port Mouton #																			
South Brookfield (Zion) #																			
Springfield					648.00	28169.01								56	11				
United Baptist Church, Mahone Bay	465.00	0.78	2011.00	2476.00	1990.00	59563.00				-3			-3	19	10				
Western Shore #																			
Westfield #																			
TOTAL	29716.00	1.68	67574.97	97290.97	70933.15	1765476.23	4	1	1	-19	-2		-19	1326	561	219	74	21	8

Region 9: Shelburne	Giving					Revenue	Membership							Attendance							
	CHURCHNAME	CBAC Fund	% of Church Revenue	CBAC Agencies	Total Gifts to CBAC	Mission & Benevolence	Church Revenue	Total Baptisms	Received by Baptism	Received by Transfer	Received Otherwise	Removed by Death	Removed by Transfer	Removed Otherwise	Net Gain/Loss	Resident Membership	Worship Average	Online Average	Children's Ministry Weekly Average	Youth Group Weekly Average	Young Adult Ministry Weekly Average
> closing																					
>> closed																					
# no annual report																					
Bear Point #																					
Central Woods Harbour #																					
Centreville (SHB) #																					
Clark's Harbour 'Stone' Church	1800.00	1.48	9220.00	11020.00	4592.10	121780.18			2		-4	-1		-3	58	40	35				
Jordan Falls	1018.00	1.08	1045.00	2063.00	2659.52	94011.72	1								58	25		5	1		
Lockeport #																					
Lower Woods Harbour (Calvary) #																					
Newellton #																					
Shag Harbour #																					
Shelburne	10000.00	6.92	6900.00	16900.00	8837.00	144509.00	6	6				-4		2	39	30	200	6			
South Side #																					
Stoney Island #																					
Temple (Barrington Passage) #																					
TOTAL	12818.00	3.56	17165.00	29983.00	16088.62	360300.90									155	95	235	11	1		

Region 9: Yarmouth CHURCHNAME > closing >> closed # no annual report	Giving					Revenue	Membership							Attendance						
	CBAC Fund	% of Church Revenue	CBAC Agencies	Total Gifts to CBAC	Mission & Benevolence	Church Revenue	Total Baptisms	Received by Baptism	Received by Transfer	Received Otherwise	Removed by Death	Removed by Transfer	Removed Otherwise	Net Gain/Loss	Resident Membership	Worship Average	Online Average	Children's Ministry Weekly Average	Youth Group Weekly Average	Young Adult Ministry Weekly Average
Argyle-Pubnico	595.00	0.27	7742.00	8337.00	22543.00	218957.00	4				-3	-4	-7	61	90		50	31		
Bay View (Port Maitland)	2101.00	6.84	9080.00	11181.00	530.00	30732.97					-1		-1	9	15					
Beaver River #	2300.00	8.04	3225.00	5525.00	1500.00	28589.42								13	8					
Central Yarmouth #	2388.00	8.60	397.00	2785.00	2010.00	27762.00								11	12					
Hebron	12000.00	1.71	7751.00	19751.00	38383.00	702257.00	3	2	1			-2	1	3	50	5	7	9	6	
Kemptville #																				
Lake George					1859.00	12704.65					-1		-1		8					
New Heights #																				
Pleasant Lake	100.00	0.49		100.00		20248.85					-3		-3		18					
Pleasant Valley	120.00	0.24		120.00		51022.16	1	1	1				2	34	16		2			
Sandford #	3150.00	6.51	100.00	3250.00	1541.00	48419.00								17	19					
Temple #																				
Yarmouth North #																				
TOTAL	22754.00	1.99	28295.00	51049.00	68366.00	1140693.05	8	3	1	1	-8	-2	-4	-9	148	236	5	59	40	6