

CANADIAN BAPTISTS OF ONTARIO AND QUEBEC



CBOQ
ANNUAL REPORT
2019

Presented at CBOQ Assembly 2020
Published by Canadian Baptists of Ontario and Quebec
5 International Blvd, Etobicoke, ON M9W 6H3
Editor: Emma Elshaw

Table of Contents

Table of Contents	3
We Are CBOQ.....	5
Executive Minister's Report.....	6
Board Report	11
A. The Board	11
B. Business Arising from Assembly 2019.....	11
C. 2019 Board Decisions and Actions	11
D. Our Changing Family (since Assembly 2019)	12
Treasurer's Report	13
A. 2019 Financial Results and Audited Financial Statements.....	13
B. 2020 Revised Budget and 2021 Draft Budget	34
C. Group Benefits Insurance and Pension Plan Report.....	36
Ministry Partners Report.....	37
CBOQ Foundation	37
Canadian Baptist Women of Ontario and Quebec	38
Evangelical Fellowship of Canada	39
McMaster Divinity College	40
Canadian Council of Churches	41
Union of French Baptist Churches in Canada	42
Canadian Baptist Ministries	43
Recognitions Report.....	44
Ministry Leader's Service	44
Volunteer Service	46
Donors.....	47
Minutes from the 131 st CBOQ Annual Assembly.....	48

He who dwells in the shelter of the Most High will rest in the shadow of the Almighty. I will say of the LORD, "He is my refuge and my fortress, my God, in whom I trust." Psalm 91:1-2

You are unique.

CBOQ, you are a beautiful sight. Everywhere we look, the faithful people of God are moving about with a mission to join God's work across Ontario and Quebec. As we look, we find innovative ideas for ministry and mission, original and so effective—exciting discoveries, to say the least. We are grateful that God has trusted us as a family of churches to be bearers of the message of Jesus, and to be the hands and feet of Christ in our communities.

You are distinct.

We are one family, yet each church is ministering in a slightly different context and is directed by God to respond to the call placed on them. You, our CBOQ churches, are responding to this call with joy, strength, clarity of mission and, most importantly, the Gospel story of Christ. You rise to difficult challenges, and your commitment to overcoming impresses us daily. It is amazing to see, hear and know of the great things that the Word of God and the Spirit of God are doing in our churches – doing things in ways that exactly match the needs of the communities in which you're planted.

You are not alone.

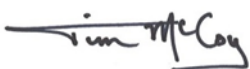
CBOQ remains committed to resourcing you, our churches, developing your leaders, fostering partnerships and strengthening relationships in the name of Christ. There is certainty in our vision and clarity in our mission to bring hope to those who have been called by God into their communities to be agents of grace, distributors of peace and proclaimers of the Word. You, the leaders of our member churches, are why we exist. You've created our framework, called us to serve God by serving you and have made the way for the great work each year, accomplished by your CBOQ Board and staff team. Let us celebrate the connections that keep us moving toward a greater revelation of God's Kingdom among us.

Moving forward

Together, we are moving forward. We are seeing new life in old churches, good wisdom in new churches, new believers young and old and motivating mission near and far. We are celebrating diversity in urban centers and in small towns. We are celebrating Christian education and disciple-making with the young and old. Together, we are overcoming. Christ is alive in CBOQ and you are making Christ known.

Your ongoing support with human and financial resources keeps us moving forward. We are grateful. Your energy towards elevating the name of Christ is contagious and we see the spread of Good News happening all around us, all within the refuge and strength of God. Without your ongoing prayers and faithful support, our work would be incomplete. Thank you for pressing on toward the discovery of the unexpected gifts from God that draw us to praise and thanksgiving. It is good to dwell with you here.

Thank you God for your mighty hand of direction, care and peace. Amen.



Tim McCoy
Executive Minister



Steven Barker
Board President

We Are CBOQ

We are CBOQ, a family of approximately 340 churches, worshipping in 28 different languages. Together we are training, equipping and caring for pastors. We are helping plant new churches and connecting them with the resources they need to thrive. We are creating experiences and opportunities for young people and their leaders to expand their love of God and love of each other. We're telling our churches' stories to encourage and inspire them. We are privileged to journey with our member churches and associations as we serve Christ together.

Canadian Baptists of Ontario and Quebec is an incorporated body created by autonomous local churches working together to act on behalf of each Member Church to assist each other in ministry and mission through co-operative and supportive ministry. In a spirit of unity and mutual benefit, Member Churches and Associations join together in our interdependent work of local and global mission, leadership and church development and supportive fellowship. *This We Believe: Resources for Faith* is the document that best describes the faith of the churches who comprise Canadian Baptists of Ontario and Quebec.

Member Churches, Associations and CBOQ have covenanted to work together with other churches and associations to develop common vision and values and to achieve common goals through mutually agreed upon means. The covenant agreement describes the nature and details of the relationship between Member Churches, Associations and CBOQ.

We are **a family of churches** made up of people who love Jesus and choose to be connected to one another.
We are **transformed by Christ**, seeking to become more like him in how we worship, live and work.
We are **revealing God's kingdom** by discovering new opportunities for mission and in the daily moments of grace where we receive God's leading.

Our eight core values that we hold in common and endeavour to put into action are faith, community, mission, churches, cooperation, leadership, learning and prayer. You can read how we describe each of these values at baptist.ca.

Each year our Member Churches and Associations gather to conduct necessary business, as well as to affirm our values and to set direction for our CBOQ Board and staff. We call this annual gathering "CBOQ Assembly". The direction, or mandate, Assembly has provided focuses CBOQ's work in four broad areas:

- **Resource churches:** Stimulate a climate for mission growth by supporting and guiding churches, encouraging innovation and making available the best training, resources and consulting so that they can engage their mission from God in their community.
- **Develop leaders:** Enhance training, development and support for pastors and leaders and help people discover and exercise their gifts in the service of Jesus.
- **Foster partnerships:** Identify and build partnerships with and among churches, in associations and with other Kingdom builders.
- **Strengthen relationships and identity:** Encourage our sense of shared relationship and identity as Canadian Baptists of Ontario and Quebec. We intentionally celebrate our diversity.

To advance the mandate established by our Member Churches, CBOQ relies on financial contributions from our Member Churches and Associations. Each Member Church is invited to contribute to the annual cost of the programs approved at each Assembly. We value our churches' contributions and consistently strive to be good stewards of your investment in your family. We also rely on people from our Member Churches and Associations to serve alongside us. Each year about 200 volunteers share their expertise and time to help CBOQ deliver on its mandate.

Executive Minister's Report

Tim McCoy

This report satisfies the responsibility of the Executive Minister to report at each annual Meeting of Members concerning the operations of CBOQ.

CBOQ's mission is to equip *you*, our churches and leaders as you engage in your mission from God in your community, and **2019 was a year full of equipping and engaging**. CBOQ's Board and staff have been inundated with opportunities for connection with our local church leaders and we've been inspired by the stories of ministry triumphs and transformations. It is evident that God is continuing to complete the good work in all of us that was begun by Jesus Christ. Our greatest joy is walking with you as pastors and leaders as you introduce the people in your community to the transforming love and forgiveness of our Lord and Saviour Jesus Christ.

One of the greatest joys that I have experienced sitting on the CBOQ Board is discovering the many talented, devoted, faith-filled individuals that Jesus has called to serve within our big, old Baptist family. Seeing them carry out their mission from God in a variety of contexts and communities has been both edifying and encouraging.

—Evelin Wharram, CBOQ Board Member

Through serving on the CBOQ Board, I have been reminded that our Canadian Baptist world is much bigger than our own church or Association. While the diversity of thought can be scary, the unity of heart and purpose in serving Christ is encouraging. This diversity and unity is also reflected within the church I serve and so I am reminded of the importance of "bearing with one another in love." (Ephesians 4:1-3)

—Clarke Dixon, CBOQ Board Member

The faithful support of our member churches and individual contributors allows us to carry out the mandate to which you've called us. Thank you for trusting us with the financial support that allows us to resource churches, develop leaders, strengthen relationships and foster partnerships. Our resources multiplied are ministry multiplied and there is great momentum from our joint commitment to our mission.

I must express my deep gratitude to Rev. Steven Barker, our CBOQ President and his faithful expression of leadership during 2019. Steve has been a diligent and prayerful guide and leader. His work, alongside our committed CBOQ Board of Directors, has been critical to the positive momentum we've experienced as a family of churches. We want to thank our CBOQ officers, Board members and all CBOQ committee members for serving an extra-long term this year because of our rescheduled CBOQ Assembly/AGM. Thank you for your commitment to seeing us through these difficult days with your extended service. You can share with me the great confidence I feel in our CBOQ Board as we journey forward on the mission of God in Ontario and Quebec.

Serving our Churches

Your CBOQ staff continue to be committed to serving our family of churches with excellence. We want to give a special commendation and express our gratitude to Spencer Lee, Karen Lowe, Walter McIntyre, Sheila Dyck and Ashleigh Bailey who served us well in 2019, but who are no longer a part of our staff team. Listed below are the great folks who carry out the day-to-day work of CBOQ. I am so very thankful for their efforts each day as we remain committed to the vision and mission of CBOQ together.

Your CBOQ Staff Team

Executive Minister's Office

Tim McCoy, *Executive Minister*
Emma Elshaw, *Executive Assistant*

Church Life and Leadership

Dallas Friesen, *Director of Church Life and Leadership*
Jamila Bello, *Admin. Assistant*
Carol Gouveia, *Team Coordinator*
Paul Lam, *Church Life and Leadership Associate*
Cid Latty, *Congregational Development Associate*
Marc Potvin, *Pastoral Leaders Development Associate*

Communications and Member Care

Melody Currier, *Director of Communications and Member Care*
Dana Barber, *Member Care Specialist*
Joshua Del Rosario, *Digital Media Specialist*
Kristi Pollard, *Admin. Assistant*
Jacqueline Solomon, *Communications Associate*

Finance and Administration

Rob Jackett, *Acting Director of Finance and Administration*
Peris Kamotho, *Director of Finance and Administration (on leave)*
Paola Alvarez, *Admin. Assistant*
Mandisa Charles, *Accounting Lead*
Christine Choy, *Accounting Clerk*

Next Generation Ministries

Matt Wilkinson, *Director of Next Generation Ministries*
Alvin Lau, *Youth Ministries Associate*
Meghan Matthews, *Youth Ministries Admin. Assistant*
Emily Neal, *Next Generation Ministries Assistant*
Tanya Yuen, *Children and Family Ministries Associate*

Camp Kwasind
Ethan Clark, *Managing Director*
Leslie Hall, *Office Manager*
Will Kahler, *Facilities and Site Development Manager*

How We Served You in 2019

Just as we are blessed by your stories of ministry impact, we hope you will be blessed by ours. Here are some gathered initiatives we have accomplished as your CBOQ team in 2019 as we carry out our mandate of resourcing churches, developing leaders, fostering partnerships and strengthening relationships.

Resourcing Churches

CBOQ staff is committed to equipping churches and their leaders with resources, experiences, consultations and collaborative initiatives. We're excited to share with you the ways in which we lived out our mission in 2019, as well as some first-hand accounts of the impact our work made on your ministries. Together, CBOQ staff and volunteers:

- Equipped 110 leaders from 27 small churches at Small Church Envisioning Days

CBOQ Kids did a confidential survey with our volunteers and staff ahead of time, observed a Sunday morning service with us and our children, and listened to our concerns, victories and hopes for our community. In her next meeting with us, Tanya helped us to see what we had and how we could serve the Lord more effectively. As a result, our leadership Board began the process to hire a Children's and Youth Ministry Pastor for this year, with a clear understanding of the job description and assessment tools we need. We thank God for the wisdom and encouragement we received from Pastor Tanya Yuen and CBOQ Kids and Youth. Your team has kept us pumped and on track.

— Evie Klein Whittingham, First Baptist Church, Ingersoll

- Conducted two youth and three children's ministry audits for churches
- Provided many preaching and teaching opportunities at churches throughout the year by CBOQ staff
- Launched a resource for family faith formation called Take-Out Church
- Hosted youth retreats and outreach events for 2,565 next generation kids and youth
- Launched a new system to assess three key ways churches connect with CBOQ Youth, namely involvement, communication and degrees of investment
- Invested into ten churches to increase their engagement with CBOQ Youth

Entering my first-ever job as a youth pastor I had lots of passion but little training. Alvin taught me big-picture ministry strategy and gave me advice on day-to-day ministry questions, enabling me to move our youth group forward with much more confidence and focus than I would have had otherwise.

— Dan Best, Next Generation Pastor, Chartwell Baptist Church, Oakville

Alvin's mentorship time with me throughout 2019 has really positioned the Youth Ministry of Burlington Missionary Baptist Church in a healthy posture to be challenged and to grow. The guidance and clarity that have come out of our mentorship times have been so fruitful, so filled with genuine love, and such a powerful testament to the power of God moving throughout the Church.

— Jaysar Esteron, English Pastor, Burlington Missionary Baptist Church

- A record-breaking summer at Camp Kwasind with 1019 campers in attendance throughout the summer (303 first-time campers)
- 202 campers at Camp Kwasind made first time decisions to follow Jesus
- Plans were revealed to build "the Kwasind Centre" which will add 6,000 sq ft for dining space, indoor activities, meeting space, staff lounge and tuck shop
- Supported 60 church ministries through grants. Below are just three highlights:

**Bethany Baptist Church,
Toronto**

The Thursday Youth Group experienced their highest attendance of 36 youth from grades 4-8 right before the COVID-19 lockdown. Bethany Baptist Church's youth worker, Carolyn, would frequently meet with the parents of the youth to provide help and support.

**Ambassador Baptist Church,
Windsor**

The church continued to hold Wednesday Community Dinners right before the lockdown. Meals were delivered just at the beginning of the lockdown by volunteers and now they are contributing to a food bank during this time.

**Cristo Para Todos Baptist
Church, Cambridge**

The church has been spreading the Gospel on the farms in the Simcoe-Delhi area. They have been working with migrant workers from Mexico and Jamaica and 215 people have accepted the Lord. The church has been able to provide medical assistance to hundreds of the workers.

Developing Leaders

- Trained four church planting coaches
- Held eight online 10-minute training sessions for children ministry leaders

I am thankful for Tanya's 10-minute training videos because they are filled with relevant ideas and excellent information. I have been able to tune into the ones that are relevant for my situation and apply ideas in my context right away. Additionally, I have been able to re-share specific videos with our children's ministry team to enhance training meetings. The added bonus is that when some leaders have been unable to attend in-person training, I have a resource that I can send for them to review at home on their own time.

—Tina Rae, Christian Education Pastor, Westview Baptist Church, London

- Developed three small church revitalization coaches
- Hosted ten children's ministry leaders at our summit on leadership development

At the Children and Family Ministry Leaders Summit this past year, the focus was on leadership development in kids. This was a timely topic, as providing leadership opportunities for the growing number of kids at our church is high priority. Attending the summit was a good time for hearing what is working in other settings, challenging our thinking when considering what kids are capable of and committing to investing in the younger generation. The resources were practical, the speakers were helpful, and the props were, as always, creative!

—Shari Markovich, Children and Family Pastor, North Burlington Baptist Church

- Completed the first cohort of the Youth Ministry Certificate Training Program
- Welcomed nearly 40 new-to-CBOQ pastoral leaders and celebrated 17 ordinations

I really enjoyed meeting other CBOQ Pastors at NCPO and hear about their ministries and call into ministry. It was nice getting to know them through the workshops and meals.

—Hannah Fairbanks, Youth Pastor, Immanuel Baptist Church, Toronto

- Developed nearly 60 ordination supervisors through guides and online experiences
- Hosted Restoration retreats for over 30 pastors and a retreat for 12 youth pastors

*- God spoke to me in ways that I never imagined. I got to see him and hear him like never before. I am truly thankful.
- I loved being here and I am leaving a different person. I am thankful and I praise God for the leaders. God is using you in ways you may never know.
- I feel met, heard, affirmed; I also feel empowered.
- This was incredibly valuable. I feel more prepared to return home to real life and ministry. Please do this again.*

—Participant reviews of the Restoration retreats

- Established a team of four pastors to cultivate a culture of spiritual formation within our churches. This has led to the growth of our pastors involved in the Formation Team, our Restoration Retreats and the upcoming Soul Retreat for Pastors.
- 86 Summer Camp staff and 14 LIT staff were developed in their Christian leadership through 94 hours of practical training and spiritual growth along with 8 weeks of hands on leadership

Fostering Partnerships

- Supported our partnership with Association moderators in our accreditation process
- Expanded Transition 101's mandate (a collaboration between Power 2 Change, Inter-Varsity Christian Fellowship, Ambassadors for Christ and Navigators) in supporting churches as they help their high school grads bridge into their next faith community
- Co-developed the Toronto Children's Ministry Conference with Wycliffe College and Tyndale Seminary

Thank you to the Toronto Children's Ministry Conference (TCMC) organizers for this incredible event. It was four years ago that the children's ministry leaders from our church attended the conference and we were so blessed that we wanted our volunteers to attend as well. We promoted it as a training for volunteers informing them of the relevant workshops and exposure to several speakers who have a passion in the development of children. Every year the volunteers who attended left inspired, encouraged, equipped and ready to implement what they grasped.

Subsequently, I shared the experience with two other neighbouring churches ministry leaders and they attended the event where they too left feeling energized and blessed. Overall, the vast attendance to this event demonstrates the need for it and TCMC organizers should know that we appreciate their efforts to equip children and youth ministry leaders and volunteers. Thanks again.

—Laura Sellakandu, Associate Pastor, Leader of Children and Families / Pastoral Care
Lorne Park Baptist Church, Mississauga

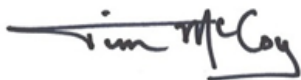
- Participated in development of the EFC Faith and Family Roundtable
- Partnered with CBWOQ for Lydia's Daughters, a conference for women clergy
- \$20,065 was distributed to families in need through Kwasind's Campership Fund to make camp affordable and accessible to their kids
- Over 400 people attended the 75th Anniversary celebration of Camp Kwasind and heard the vision of how "we're just getting started"

Strengthening Relationships and Identity

- Developed a process of discernment and engagement with our family of churches on challenging issues related to CBOQ identity and beliefs
- Provided many networking opportunities for our church leaders, online and in person
- Strengthened our church leaders' relationships with indigenous leaders through the Kairos Blanket Exercise at CBOQ Assembly

It continues to be a great privilege to serve the CBOQ. As I've moved around CBOQ and visited with your leadership and your congregations, I remain inspired and encouraged by the thoughtful, creative ways you are sharing the Good News of the great love of God to all. I am confident, with you, that God continues to complete the good work that has been started among us. Much is to be done in Jesus' name; let us press on, together.

May you be filled with deep peace and great joy,



Tim McCoy

Board Report

Steve Barker - President

A. The Board

In 2019, the Board held four full-agenda meetings with an overall attendance record of 90%. In addition, specific issues were addressed via two conference calls. The April meeting was held in Caledon and included a report from Tim McCoy on his sabbatical experience from September 2018 until February 2019. Unless otherwise noted, the information contained in this report represents actions taken by the Board from January to December 2019.

Board Members (2019-2020)

Steve Barker, President, Cumberland Beach
Rob Denhoed, 1st Vice President, Oshawa

Janice Charko, 2nd Vice President, Toronto
Bob McCarty, Past President, New Liskeard

Erika Abele, Mississauga
Gordon Craig, Ottawa
Eleanor Emmott, Waterford
(beginning March 2020)
Clarke Dixon, Toronto

Koon Wah Leung, Toronto
Eva Mak, Mississauga
Dale Rose, Toronto
David Taylor, Waterloo
Rob Van Middelkoop, Bothwell

Evelin Wharram, Kingsville
Karen Wong, Montreal
Winston Woo, Markham
Michael Sealy, Leamington (until
September 2019)

B. Business Arising from Assembly 2019

Advisory Team on CBOQ Identity and Beliefs

In February of 2019, CBOQ Board President, Bob McCarty, reported that CBOQ would be providing a list of resources that would be collected by the Advisory Team on CBOQ Identity and Beliefs and distributed in August of 2019. Those resources were sent to each CBOQ church in August 2019 and a request was made for churches to respond to the CBOQ regarding their use of and thoughts on the collected resources. The Board also announced that in early 2020, the Board would provide opportunities for member churches to share feedback from their reflection, discernment and conversations. During these sessions, the CBOQ Board would hear from you, our member churches your shared experiences, perspectives and issues within your ministry context related to the sexuality conversation. It was reported that at CBOQ Assembly 2020 the Board will share with you what we heard, and together, as a family of churches, we will respond as deemed necessary. The CBOQ Board is prepared to share that report at CBOQ Assembly 2020.

C. 2019 Board Decisions and Actions

(i) Policies and Decisions

In **February 2019**, the Board approved the appointment of Michael Sealy to the CBOQ Board. The Board also decided to send out an information package, as recommended by the Advisory Team on CBOQ Identity and Beliefs, to our Members and to proceed according to the timeline specified by this Advisory Team. In addition, the Board decided to approve the creation of a missional team to develop a reformed model of Associations. This team included Board member Evelin Wharram, Director of Church Life and Leadership Dallas Friesen, Board Past President Bob McCarty and Director of Communications and Member Care Melody Currier. Furthermore, the Board decided that in future, the MRC will send Salary Guidelines to the Board, to be approved at the September Board meeting. The Board recommended that non-designated contributions be reduced by an additional \$200,000 to reflect the 2018 actual figures and that \$200,000 be offset by a combination of increased transfers and reduced expenses.

In **April 2019**, the Board decided to create a Missional Team to continue the work of the CBOQ Identity and Beliefs Advisory Team and allow the Executive Committee to finalize the mandate and to seat the team with different members should the current members decide not to continue serving. In addition, the Board decided to rescind the Performance Management Policy and the Whistleblower policy from the list of Board policies, since the mentioned policies are included under the Employee Handbook. Furthermore, the Board decided to dissolve the Future of Associations Missional Team and invite Dallas Friesen, Director of Church Life and Leadership, to work with Board member Evelin Wharram and Executive Minister Tim McCoy, to develop generative conversations and strengthen the relationships with CBOQ Association Moderators.

In **September 2019**, the Board approved the 2020 Salary Guidelines as presented by the Ministerial Resources Committee.

In **November 2019**, the Board decided to receive and implement the mandate of the Missional Team on CBOQ Beliefs and Identity (Mandate: to apply the CBOQ Board approved process of discernment and engagement, Phase #4, to help our churches navigate their challenges in responding to and engaging with LGBTQ+ individuals in our local churches and communities).

(ii) Resolutions Regarding Property

In **April 2019**, the Board decided to authorize staff to spend up to \$40,000 to hire a development team (land specialist and legal counsel) to produce a proposal for the development of the Pickering Community Church property. The Board also decided to not challenge the current registered title of Glen Meyer Baptist Church as guaranteed by the Land Registry Office and abandoned the idea or attempt to sell the church. In addition, the Board resolved to accept an offer of \$5,000 for the property at Number 1246, Book 5, Township of Lutterworth.

D. Our Changing Family (since Assembly 2019)

(i) New Member Churches

CBOQ welcomed the following churches into membership:

- Burlington Missionary Baptist Church
- Greenhills Christian Fellowship, Durham
- Bethanias Baptist Church, Markham

(ii) Membership Resignations

It is with regret that we announce that the following churches have terminated their membership with CBOQ:

- Antioch Missionary Baptist Church, London
- First Baptist Church, Cornwall
- First Baptist Church, Parry Sound
- First Baptist Church, Elliot Lake
- Tapestry Church, Burlington
- Living Stone Baptist Church, Ridgetown
- Walkerton Baptist Church
- Latvian Baptist Church, Toronto
- Burks Falls Baptist Church

(iii) Recognition of Significant Anniversaries

The following churches are celebrating significant anniversaries in 2020. We acknowledge and express our appreciation for the faithful ministry, impact and dedication of these churches:

- First Baptist Church, London—175
- Westover Baptist Church, Flamborough—175
- First Baptist Church, Oshawa—150
- Park Street Baptist Church, Peterborough—125
- King Street Baptist Church, Cambridge—125
- Highland Baptist Church, Kitchener—125
- Glenelg Centre Baptist Church, Priceville—125
- Olivet Baptist Church, Sutton—100
- Mimico Baptist Church, Toronto—100
- Woodbine Heights Baptist Church, Toronto—100
- Lorne Park Baptist Church, Mississauga—100
- Malvern Baptist Church, Scarborough—25
- Redeemer Baptist Church, North York—25
- Calvary Logos Baptist Church, Scarborough—25

Treasurer's Report

Rob Jackett

A. 2019 Financial Results and Audited Financial Statements

The financial statements have been prepared in accordance with Canadian Accounting Standards for Not-for-Profit Organizations (ASNPO). CBOQ has continued to maintain its accounts in accordance with the principles of fund accounting. The Operating Fund records CBOQ's operating transactions, the Property Fund captures long term unrestricted capital assets and the Restricted Funds includes both the Externally Restricted and Internally Restricted Fund transactions. These funds are held in accordance with the objectives specified by donors or in accordance with directives from the Board. Under the Restricted Funds, investments are recorded at fair market value. Mortgages Receivable and Certificate Loans Payable are recorded at amortized cost using the effective interest rate.

Statement of Operating Fund Activities

Revenue

Contributions from churches and individuals were approximately \$282K (16.8%) lower than budget but only \$28.4K (2.0%) lower than 2018. Total revenue at \$2.18M was 9.8% below budget but 10.8% above previous year. The negative change from budget was mainly due to the aforementioned non-designated contributions from churches and individuals which was partially offset by the positive deviation of \$200K from the CBOQ Foundation designated to Youth Ministry initiatives. Bequest income was \$35K higher than 2018.

Registration fees for Youth, Leadership Development (including New Pastors Orientation) and CBOQ Assembly events were recorded for their respective programming.

Expenditures

Total expenditures were \$296K (7.7%) lower than budget but \$128K (3.7%) higher than 2018.

Church Life and Leadership: Spending was approximately \$256K lower than budget and similar to 2018. Grants to partners were below plan by \$73K and group benefits was lower by \$89K due to lower than anticipated post-retirement benefit costs. Programming costs accounted for the remainder of the positive budget deviation.

We continued to provide benefit programming for churches and pastors. In 2019, group benefit subsidies were provided to 12 churches with an annual operating budget of less than \$100,000 and 110 retired pastors were supported in addition to pastors seeking placement for one year.

CBOQ provided \$381,000 worth of grant support to churches.

Administration and Organizational Support: Administration costs were higher than plan and previous year by about \$200K. Higher than anticipated professional fees associated with a member real estate transaction accounts for the negative deviation. While overall office expense and travel was lower than budget and previous year, salaries and contract costs were slightly higher due to costs associated with backfilling a finance position due to staff illness.

Next Generation: Expenditures were positive to budget by \$197K but were slightly higher than previous year. Positive net revenue from events created the majority of the positive result to plan.

Communications and Member Care: Communications and Member Care costs were slightly below both previous year and budget.

Inter-Fund Transfers and Operating Fund Balance

Operations continue to be supported by the transfer of funds from designated trust funds as per the fund's definition and from internally restricted funds as directed from the Board through the budgeting process. In 2019, approximately \$81K less was transferred from these funds. Changes in fund transfers were the following:

Local Missions	\$456
Leadership Development	\$40,000
Non-Designated	\$297,358
Legacy and Property Reserve	(\$426,412)

The Operating Fund at year-end has a balance of \$51,142, which is the same balance as the previous year.

Certificate Loan & Mortgage Loan Program

CBOQ continues to maintain a Certificate Loan program which provides an opportunity for member churches and individuals to invest and earn income for their church ministries. The investment is for a term of one to five years at a rate comparable to the market rate. Funds raised by this program are used to support the mortgage loans to churches for construction and renovation projects.

At the end of 2019, the Certificate Loan program had a total of \$4,640,370 in investments from churches and individuals. The Mortgage and Loan program had a total of \$6,841,482 in 2019, and we approved \$785,000 in new mortgages. About 34 churches participate in the mortgage program.

Fund Balances and Investments

Externally restricted unencroachable fund balances increased by \$248K, externally restricted encroachable funds decreased by \$110K, and internally restricted encroachable funds increased by \$499K. Total fund balances increased by \$655K. The fund balance increase was mainly attributed to both realized and unrealized investment gains offset by the disbursement of trust funds in accordance with terms of the trust and interfund transfers.

2019 Grants to Missional Initiatives

Grant	Church or Ministry Location	Purpose	Amount
1	Ambassador Baptist Church, Windsor	Community Outreach	\$2,500.00
2	Avenue Road Baptist Church, Cambridge	Children and Youth Ministry	\$6,250.00
3	Banwell Community Church, Windsor	Ministry Development	\$1,500.00
4	Beckwith Baptist Church, Carleton Place	Children and Youth Ministry	\$500.00
5	Belfountain Village Church	Community Outreach	\$1,500.00
6	Bethany Baptist Church Toronto	Community Outreach	\$5,500.00
7	Bilberry Creek Baptist Church, Orleans	First Nations Ministry	\$3,000.00
8	Calvary Baptist Church, Gravenhurst	Children and Youth Ministry	\$6,000.00
9	Calvary Baptist Church, Toronto	Children and Youth Ministry	\$6,000.00
10	Cristo Para Todos Baptist Church, Cambridge	Community Outreach	\$8,000.00
11	Cambridge St. Baptist Church, Lindsay	Community Outreach	\$2,500.00
12	Central Baptist Church Sarnia	Community Outreach	\$3,000.00
13	Cheltenham Baptist Church, Caledon	Community Outreach	\$6,000.00
14	Church on the Rock, Mount Hope	Children and Youth Ministry	\$5,000.00
15	Dale Ministries, The, Toronto	Community Outreach	\$8,000.00
16	East Toronto Chinese Baptist Church, North York	Community Outreach	\$10,000.00
17	Edmison Heights Baptist Church, Peterborough	Community Outreach	\$2,000.00
18	Eglise Baptiste Salem d'Ottawa	Church Planting	\$4,000.00
19	Eucharist Church, Hamilton	Community Outreach	\$11,000.00
20	Fallingbrook Heights Baptist Church, Toronto	Community Outreach	\$5,000.00
21	First Baptist Church, Amherstburg	Community Outreach	\$1,000.00
22	First Baptist Church, Barrie	Children and Youth Ministry	\$2,500.00
23	First Baptist Church, Brantford	Children and Youth Ministry	\$2,000.00
24	First Baptist Church, Fort Erie	Children and Youth Ministry	\$10,000.00
25	First Baptist Church, Sudbury	Ministry Development	\$5,750.00
26	First Baptist Church, Welland	Community Outreach	\$15,000.00
27	First Lobo Baptist Church, Komoka	Children and Youth Ministry	\$2,500.00
28	Flow Without Bounds Ministries, Markham	Church Planting	\$10,000.00
29	Fourth Avenue Baptist Church, Ottawa	Community Outreach	\$10,000.00
30	Gilmour Memorial Baptist Church, Selwyn	Community Outreach	\$5,500.00
31	Good News Church Cambridge	Church Planting	\$17,500.00
32	Greenhills Christian Fellowship Peel, Brampton	Church Planting	\$5,600.00
33	Heart Lake Baptist Church, Brampton	Ministry Development	\$6,500.00
34	Highland Baptist Church, Kitchener	Community Outreach	\$9,000.00
35	Inniswood Baptist Church, Barrie	Children and Youth Ministry	\$2,000.00
36	Kanata Baptist Church	Community Outreach	\$1,500.00
37	Kincardine Baptist Church	Children and Youth Ministry	\$3,000.00
38	King Street Baptist Church, Cambridge	Church Planting	\$8,000.00
39	King's Community Church, Oakville	Community Outreach	\$7,000.00
40	Kipling Avenue Baptist Church, Etobicoke	Community Outreach	\$3,000.00
41	Kipling Baptist Church, Warren	Community Outreach	\$6,000.00
42	Lakefield Baptist Church	Community Outreach	\$7,000.00
43	Lisle Memorial Baptist Church, Toronto	Community Outreach	\$6,000.00
44	Martin Grove Baptist Church, Etobicoke	Community Outreach	\$12,000.00
45	Milton Missionary Baptist Church	Church Planting	\$8,000.00
46	Murray Street Baptist Church, Peterborough	Community Outreach	\$5,000.00
47	North Dresden Baptist	Community Outreach	\$4,000.00
48	Ohswegen Baptist Church	Community Outreach	\$16,667.00
49	Omeme Baptist Church	Community Outreach	\$4,000.00
50	Queen Street Baptist Church, St. Catharines	Community Outreach	\$5,500.00
51	Sandwich First Baptist Church, Windsor	Community Outreach	\$6,000.00
52	Scotland Baptist Church	Church Planting	\$20,000.00
53	Sidney Baptist Church, Stirling	Ministry Development	\$12,000.00
54	Stouffville Grace Baptist Church	Community Outreach	\$17,000.00
55	Talbot Creek Community Church, Brechin	Children and Youth Ministry	\$700.00
56	Thornhill Baptist Church	Church Planting	\$6,000.00
57	Thornhill Baptist Church	Community Outreach	\$10,000.00
58	Westview Baptist Church of London	Community Outreach	\$5,000.00
59	Wyoming Regular Baptist Church	Community Outreach	\$5,500.00
		Total	\$380,967.00

**HOGG
SHAIN &
SCHECK**

Professional Corporation, CPAs
Tax | Audit | Advisory

INDEPENDENT AUDITOR'S REPORT

To the Members of Canadian Baptists of Ontario and Québec

Opinion

We have audited the financial statements of Canadian Baptists of Ontario and Québec ("CBOQ"), which comprise the statement of financial position as at December 31, 2019, and the statements of operating fund activities, property and restricted fund activities, 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 CBOQ as at December 31, 2019, 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 *Auditor's Responsibilities for the Audit of the Financial Statements* section of our report. We are independent of CBOQ 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.

Other Matter

The financial statements for the year ended December 31, 2018 were audited by another auditor who expressed an unmodified opinion on those financial statements on April 26, 2019.

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

Management is responsible for the preparation and fair presentation of the 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 CBOQ'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 CBOQ or to cease operations, or has no realistic alternative but to do so.

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

(continues)

1

*Independent Auditor's Report to the Members of Canadian Baptists of Ontario and Québec (continued)**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 entity'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 entity'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 entity 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.

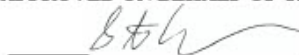
Hogg, Shain & Scheek PC

Toronto, Ontario
April 24, 2020

Authorized to practise public accounting by the
Chartered Professional Accountants of Ontario

CANADIAN BAPTISTS OF ONTARIO AND QUÉBEC
Statement of Financial Position
As at December 31, 2019

	Operating Fund	Property Fund	Restricted Funds	2019 Total	2018 Total
ASSETS					
Current					
Cash	\$ 290,430	\$ -	\$ 808,807	\$ 1,099,237	\$ 920,512
Short-term investments (Note 3)	-	-	211,193	211,193	114,279
Accounts receivable and prepaid expenses	98,930	-	42,357	141,287	271,110
Interfund receivable (payable)	474,477	-	(474,477)	-	-
	863,837	-	587,880	1,451,717	1,305,901
Investments (Note 3)	-	-	21,814,666	21,814,666	21,826,267
Property and equipment (Note 4)	-	3,419,960	230,771	3,650,731	3,768,611
Mortgages receivable (Note 5)	-	-	6,841,482	6,841,482	6,494,797
	-	3,419,960	28,886,919	32,306,879	32,089,675
	\$ 863,837	\$ 3,419,960	\$ 29,474,799	\$ 33,758,596	\$ 33,395,576
LIABILITIES					
Current					
Bank indebtedness (Note 6)	\$ 599,665	\$ -	\$ -	\$ 599,665	\$ 420,000
Accounts payable and accrued liabilities	213,030	-	109,443	322,473	330,023
Current portion of certificate loans for church mortgages (Note 7)	-	-	957,736	957,736	1,238,042
	812,695	-	1,067,179	1,879,874	1,988,065
Certificate loans for church mortgages (Note 7)	-	-	3,682,634	3,682,634	3,748,881
Post-retirement health benefit payable (Note 8)	-	-	886,200	886,200	763,900
	812,695	-	5,636,013	6,448,708	6,500,846
FUND BALANCES					
Invested in property and equipment	-	3,419,960	230,771	3,650,731	3,768,611
Externally restricted (Note 9)	-	-	18,720,225	18,720,225	18,564,108
Internally restricted (Note 9)	-	-	5,773,990	5,773,990	5,274,769
Post-retirement health benefit deficit (Note 8)	-	-	(886,200)	(886,200)	(763,900)
Unrestricted	51,142	-	-	51,142	51,142
	51,142	3,419,960	23,838,786	27,309,888	26,894,730
	\$ 863,837	\$ 3,419,960	\$ 29,474,799	\$ 33,758,596	\$ 33,395,576

COMMITMENTS (Note 10)**APPROVED ON BEHALF OF THE BOARD**


Director



Director

See the accompanying notes to these financial statements

CANADIAN BAPTISTS OF ONTARIO AND QUÉBEC

Statement of Operating Fund Activities

Year Ended December 31, 2019

	2019 Budget (Unaudited - Note 11)	2019	2018
REVENUE			
Donations			
Non-designated	\$ 1,680,000	\$ 1,398,072	\$ 1,426,472
Designated			
Youth ministry	15,000	10,556	10,976
Mission and ministry partners	4,000	3,325	1,725
Local missions	5,000	1,424	1,720
Other	3,000	4,785	4,481
CBOQ Foundation - Youth Ministry (Note 12)	102,500	302,000	34,000
Youth events	240,920	244,914	199,349
Assembly (Schedule 2)	101,000	94,988	97,937
Leadership development events	61,000	55,238	61,151
Bequests	30,000	42,597	7,093
Youth initiatives	157,000	14,295	118,891
Foundation grants	15,000	5,000	5,000
	2,414,420	2,177,194	1,968,795
EXPENDITURES (Schedule 1)			
Church life and leadership	1,648,269	1,391,585	1,416,460
Administration and organizational support	817,926	1,000,611	791,249
Next generation ministry	886,271	689,294	739,671
Communications and member care	471,563	463,945	470,348
Legacy for ministry	17,800	-	-
	3,841,829	3,545,435	3,417,728
Deficiency of revenue over expenditures before budgeted interfund transfer and other items	(1,427,409)	(1,368,241)	(1,448,933)
Budgeted interfund transfer (Note 2)	1,427,409	1,368,241	1,448,933
Unrestricted bequest	-	-	475,000
Interfund transfer to internally restricted funds (Note 2)	-	-	(475,000)
	1,427,409	1,368,241	1,448,933
EXCESS OF REVENUE OVER EXPENDITURES	\$ -	\$ -	\$ -

See the accompanying notes to these financial statements

CANADIAN BAPTISTS OF ONTARIO AND QUÉBEC

Statement of Property and Restricted Fund Activities

Year Ended December 31, 2019

	Property Fund 2019	Property Fund 2018	Restricted Funds 2019	Restricted Funds 2018
INCREASES				
Investment income	\$ -	\$ -	\$ 1,161,345	\$ 1,006,405
Camp Kwasind revenue (Schedule 3)	-	-	851,645	768,110
Designated donations				
Bequests	-	-	104,473	70,000
Contributions	-	-	80,050	81,578
Pastoral resources and other CBOQ Foundation (Note 12)	-	-	8,095	2,666
Grant	-	-	-	255,000
Allowance recovery	-	-	-	500,000
Camp Kwasind capital contribution	-	-	-	500,000
	-	-	2,205,609	3,183,759
DECREASES				
	221,041	172,268	-	-
Camp Kwasind expenditures (Schedule 3)	-	-	714,395	588,043
Funds disbursed in accordance with terms of individual trusts	-	-	328,832	125,347
Interest expense	-	-	110,845	126,099
	221,041	172,268	1,154,072	839,489
Increases (decreases) in fund balances before undernoted item	(221,041)	(172,268)	1,051,537	2,344,270
Unrealized gains (losses) on investments	-	-	1,075,203	(1,048,095)
Increases (decreases) in fund balances before interfund transfers	(221,041)	(172,268)	2,126,740	1,296,175
Interfund transfers (Note 2)	103,161	1,622,755	(1,471,402)	(2,596,678)
NET INCREASES (DECREASES) IN FUND BALANCES AFTER TRANSFERS	\$ (117,880)	\$ 1,450,487	\$ 655,338	\$ (1,300,503)

See the accompanying notes to these financial statements

CANADIAN BAPTISTS OF ONTARIO AND QUÉBEC
Statement of Changes in Fund Balances
Year Ended December 31, 2019

	Operating Fund 2019	Operating Fund 2018	Property Fund 2019	Property Fund 2018	Restricted Funds 2019	Restricted Funds 2018	Total 2019	Total 2018
BALANCES - BEGINNING OF YEAR	\$ 51,142	\$ 51,142	\$ 3,537,840	\$ 2,087,363	\$ 23,305,748	\$ 24,704,951	\$ 26,894,730	\$ 26,843,456
Excess (deficiency) of revenue over expenditures before interfund transfers	(1,368,241)	(973,933)	(221,041)	(172,268)	2,126,740	1,296,175	537,458	149,974
Re-measurements and other items (Note 8)	-	-	-	-	(122,300)	(98,700)	(122,300)	(98,700)
Interfund transfers (Note 2)	(1,317,099)	(922,791)	3,316,799	1,915,095	25,310,188	25,902,426	27,309,888	26,894,730
Local missions program	461,308	460,852	-	-	(461,308)	(460,852)	-	-
Leadership development program	135,000	95,000	-	-	(135,000)	(95,000)	-	-
Non-designated	455,268	157,910	-	-	(455,268)	(157,910)	-	-
Lay education program	7,200	7,200	-	-	(7,200)	(7,200)	-	-
Capital purchases	(16,354)	(24,260)	103,161	1,622,745	(86,807)	(1,598,485)	-	-
Legacy and property reserve funds	325,819	752,231	-	-	(325,819)	(752,231)	-	-
Legacy received	-	(475,000)	-	-	-	475,000	-	-
	1,368,241	973,933	103,161	1,622,745	(1,471,402)	(2,596,678)	-	-
BALANCES - END OF YEAR	\$ 51,142	\$ 51,142	\$ 3,419,960	\$ 3,537,840	\$ 23,838,786	\$ 23,305,748	\$ 27,309,888	\$ 26,894,730

See the accompanying notes to these financial statements

CANADIAN BAPTISTS OF ONTARIO AND QUÉBEC

Statement of Cash Flows

Year Ended December 31, 2019

	2019	2018
OPERATING ACTIVITIES		
Excess (deficiency) of revenue over expenditures		
Operating Fund	\$ -	\$ -
Property Fund	(117,880)	1,450,487
Restricted Funds	655,338	(1,300,503)
Items not affecting cash:		
Amortization of property and equipment	221,041	172,268
Re-measurement of post-retirement health benefit accrual	(122,300)	(98,700)
Unrealized losses (gains) on investments	(1,075,203)	1,048,095
Allowance recovery on loan receivable (Note 12)	-	(500,000)
	(439,004)	771,647
Changes in non-cash working capital:		
Accounts receivable and prepaid expenses	129,823	(132,335)
Accounts payable and accrued liabilities	(7,550)	219,857
Post-retirement health benefit payable	122,300	98,700
	244,573	186,222
Cash flows from (used by) operating activities	(194,431)	957,869
FINANCING ACTIVITIES		
Bank indebtedness	179,665	(60,000)
Certificate loans for church mortgages (net)	(346,553)	(41,208)
Cash flows used by financing activities	(166,888)	(101,208)
INVESTING ACTIVITIES		
Change in investments (net)	989,890	(5,498,279)
Purchase of property and equipment	(103,161)	(1,622,745)
Mortgages receivable collected (advanced)	(346,685)	397,472
Funds received from related parties	-	6,060,236
Cash flows from (used by) investing activities	540,044	(663,316)
NET INCREASE IN CASH FLOWS	178,725	193,345
CASH - BEGINNING OF YEAR	920,512	727,167
CASH - END OF YEAR	\$ 1,099,237	\$ 920,512

See the accompanying notes to these financial statements

CANADIAN BAPTISTS OF ONTARIO AND QUÉBEC

Notes to Financial Statements

Year Ended December 31, 2019

1. PURPOSE AND GOVERNING STATUTES

The Canadian Baptists of Ontario and Québec ("CBOQ") is a religious body which assists its member churches to carry on mission, ministry and Christian education throughout Canada and around the world. CBOQ is incorporated under the Canada Not-for-profit Corporations Act. CBOQ is a registered charity under the Income Tax Act.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

(a) Basis of presentation

The financial statements are the representation of management and have been prepared in accordance with Canadian accounting standards for not-for-profit organizations ("ASNPO") in Part III of the CPA Canada Handbook and include the following significant accounting policies.

(b) Fund accounting

In order to ensure observance of the limitations and restrictions placed on the use of resources available to CBOQ, the accounts of CBOQ are maintained in accordance with the principles of fund accounting. These funds are held in accordance with the objectives specified by donors or in accordance with directives issued by the Board of Directors. .

Operating Fund

The operating fund includes the day-to-day operating transactions of CBOQ and amounts received by CBOQ that are designated by the Board to be an operating nature.

Property Fund

The property fund includes expenditures and assets related to CBOQ's unrestricted long-term assets.

Restricted Funds

Loan funds - This includes externally and internally restricted funds available for loans and grants to churches.

Unencroachable funds - This includes funds for which only the income earned thereon is available for both operating and restricted purposes.

Encroachable funds - This includes funds for which the income and principal are available for restricted purposes.

(c) Interfund transfers

Transfers between the various funds are made when resources of one fund have been authorized to finance activities and acquisitions in another fund.

The statement of operating fund activities includes a budgeted transfer from encroachable funds to fund planned operating deficiencies.

In 2018, two bequests were transferred to internally restricted funds.

(continues)

CANADIAN BAPTISTS OF ONTARIO AND QUÉBEC

Notes to Financial Statements

Year Ended December 31, 2019

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

(d) Revenue recognition

CBOQ follows the restricted fund method of accounting for contributions.

Externally restricted contributions are recognized as revenue of the appropriate restricted fund in the fiscal year in which they are received. Unrestricted contributions are recognized as revenue in the fiscal year received or receivable if the amount to be received can be estimated and collection is reasonably assured. Designated (excluding restricted) revenue related to general operations are recognized as revenue of the operating fund in the year in which the related expenditures are incurred.

Investment income is allocated to each individual fund based on the actual return earned by the assets allocated to or held by the fund. Depending on the terms of the individual funds, this income is retained by the funds or transferred to either the operating fund or other restricted funds. The operating fund receives a fee for managing the investments of the restricted fund.

(e) Contributed services

Because of the difficulty in determining their fair value, contributed services are not recognized in the financial statements.

(f) Financial instruments

CBOQ's financial instruments are measured at fair value when issued or acquired.

At each reporting date, CBOQ measures its financial assets and liabilities at amortized cost (less impairment in the case of the financial assets) except for investments. The financial instruments measured at amortized cost are cash, accounts receivable, mortgages receivable, loans to related parties, bank indebtedness, accounts payable, and certificate loans for church mortgages. For financial assets measured at amortized cost, CBOQ regularly assesses whether there are any indications of impairment. Any impairment loss is recognized in the statements of activities.

Investments are recorded and carried at fair value.

(g) Property and equipment

Purchased property and equipment, together with major additions, renovations and leasehold improvements, are recorded in the property fund at cost. Amortization is provided over the estimated useful life of property and equipment at the following annual rates:

Buildings	30 years	straight-line method
Computer and equipment	4 years	sum of the years' digits
Office furniture and equipment	20 years	straight-line method
Computer software	3 years	straight-line method

Leasehold improvements are amortized over the life of the related lease. Church properties are not amortized as they consist of land only. Property and equipment acquired during the year but not placed into use are not amortized until they are placed into use.

The CBOQ regularly reviews its property and equipment to eliminate obsolete items.

(continues)

CANADIAN BAPTISTS OF ONTARIO AND QUÉBEC

Notes to Financial Statements

Year Ended December 31, 2019

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES *(continued)***(h) Post-retirement health benefit plan**

The actuarial determination of the accrued retiree benefit obligation for CBOQ's health benefit plan is determined using an actuarial valuation for accounting purposes based on the projected benefit method prorated on service. Under this method, the projected benefit is deemed to be earned on a pro-rata basis over the years of service to date of full eligibility. This method incorporates management's best estimates of health cost escalations, retirement ages of employees and other actuarial factors. The expected return on plan assets is based on the fair value of plan assets.

Actuarial gains or losses arise from the difference between the actual and expected long-term rate of return on plan assets for a period or from changes in actuarial assumptions used to determine the accrued benefit obligations. Actuarial gains or losses are immediately recognized in the statement of changes in fund balances. CBOQ recognizes the plan's funded deficit, which is the net amount of the defined benefit obligation and the fair value of the plan assets on the statement of financial position.

(i) Measurement uncertainty

The preparation of financial statements in conformity with ASNPO requires management to make estimates and assumptions that affect the amounts reported in the financial statements and accompanying notes. The most significant estimates include the collectability of accounts receivable, mortgages receivable, the useful life of property and equipment and intangible assets, and the assumptions made to calculate the post-retirement health benefit obligation. Actual results could differ from these estimates.

3. INVESTMENTS

	2019	2018
Corporate bonds	\$ 12,502,381	\$ 12,884,140
Canadian equities	3,984,285	4,058,211
Government bonds	3,035,481	2,568,868
US and foreign equities	2,292,519	2,085,979
Short-term bonds	211,193	114,279
Municipal bonds	-	229,069
	22,025,859	21,940,546
Less: short-term investments	(211,193)	(114,279)
	\$ 21,814,666	\$ 21,826,267

Fixed income investments earn interest at rates between 1.5% and 5.5% (2018 - 1.5% and 5.5%) and mature at various dates between February 2020 and June 2027 (2018 - March 2019 and December 2026).

CANADIAN BAPTISTS OF ONTARIO AND QUÉBEC

Notes to Financial Statements

Year Ended December 31, 2019

4. PROPERTY AND EQUIPMENT

	Cost	Accumulated amortization	2019 Net book value	2018 Net book value
Land	\$ 1,387,600	\$ -	\$ 1,387,600	\$ 1,387,600
Church properties	230,771	-	230,771	230,771
Buildings	2,773,105	1,041,529	1,731,576	1,768,992
Leasehold improvements	512,670	331,155	181,515	265,353
Office furniture and equipment	201,884	139,426	62,458	61,319
Computers and equipment	616,992	578,394	38,598	33,838
Computer software	45,369	27,158	18,211	20,736
Other real properties	2	-	2	2
	<u>\$ 5,768,393</u>	<u>\$ 2,117,662</u>	<u>\$ 3,650,731</u>	<u>\$ 3,768,611</u>

Other real properties consist of land and buildings throughout Ontario and Québec to which CBOQ holds title. These properties have been acquired over the years as donations, on the disbanding of churches, or under other circumstances. As a result of the nature of these acquisitions and their negligible cost, CBOQ has recorded these properties at a nominal amount of two dollars in the accounts.

5. MORTGAGES RECEIVABLE

Church mortgages are advanced for five-year terms and bear interest at rates varying from 0% to 5.75% (2018 - 0% to 5.75%) per annum, calculated semi-annually.

All mortgages are secured by a reversal clause, whereby, should a church default on repayment, CBOQ would take ownership of the property. Furthermore, should the church be sold, proceeds must first go to CBOQ to cover the mortgage receivable.

6. BANK INDEBTEDNESS

CBOQ has an available revolving demand credit facility of \$600,000 which bears interest at the prime rate plus 0.5% (2018 - prime rate plus 0.5%).

7. CERTIFICATE LOANS FOR CHURCH MORTGAGES

	2019	2018
Certificate loans for church mortgages	\$ 4,640,370	\$ 4,986,923
Less: Current portion	(957,736)	(1,238,042)
	<u>\$ 3,682,634</u>	<u>\$ 3,748,881</u>

Certificate loans are payable to individuals and churches and interest is paid to them over the term of the loan, which is normally from one year to five years. On maturity, the amounts are reinvested with CBOQ, donated to CBOQ, or paid back to the lender.

(continues)

CANADIAN BAPTISTS OF ONTARIO AND QUÉBEC

Notes to Financial Statements

Year Ended December 31, 2019

7. CERTIFICATE LOANS FOR CHURCH MORTGAGES (continued)

The unsecured loans, with interest rates of approximately 3%, are repayable as follows:

On demand	\$ 117,626
2020	840,110
2021	977,427
2022	1,108,468
2023	1,096,239
2024	500,500
	<u>\$ 4,640,370</u>

8. POST-RETIREMENT HEALTH BENEFIT PLAN

CBOQ maintains a defined benefit health plan for 110 eligible retirees. Since this plan was curtailed in 2003, no subsequent employees were eligible for benefits funded by CBOQ on retirement.

CBOQ holds investments to fund future benefit obligations which are reflected below at fair value of plan assets. The accrued retiree benefit obligation is computed by an actuary employing a number of assumptions. The most recent actuarial valuation of the post-retirement health benefit plan was as of December 31, 2019. CBOQ updates its accrued benefit obligation and the fair value of plan assets for accounting purposes as at December 31 of each year. The funded status of the benefit plan is as follows:

	2019	2018
Fair value of plan assets	\$ 441,100	\$ 578,000
Accrued retiree benefit obligation	(1,327,300)	(1,341,900)
Benefit plan funded status (deficit)	<u>\$ (886,200)</u>	<u>\$ (763,900)</u>

Continuity of the employee future benefits liability is as follows:

Balance, beginning of year	\$ (763,900)	\$ (665,200)
Benefit expense	(30,600)	(23,300)
Re-measurement and other items	(91,700)	(75,400)
Balance, end of year	<u>\$ (886,200)</u>	<u>\$ (763,900)</u>

(continues)

CANADIAN BAPTISTS OF ONTARIO AND QUÉBEC

Notes to Financial Statements

Year Ended December 31, 2019

8. POST-RETIREMENT HEALTH BENEFIT PLAN (continued)

The significant actuarial assumptions adopted in measuring the accrued retiree benefit obligation are as follows:

	2019	2018
Discount rate	3.25%	4.00%
Expected long-term rate of return on plan assets	3.25%	5.00%
Assumed health care trend rates		
Initial health care cost trend rate	5.12% in 2019	5.33% in 2018
Ultimate health care trend rate	4.50%	4.50%
Year that ultimate rate is reached	2023	2023

Portfolio investments held exclusively to fund the accrued retiree benefit plan are invested under the direction of professional managers over the long-term to meet both current and long-term benefit obligations. The managers incorporate an asset mix strategy which considers a number of factors intended to achieve the overall expected rate of return on plan assets of 3.25% (2018 - 5.00%).

The expense recognized for 2019 of \$30,600 (2018 - \$23,300) represents actuarially determined current service costs and interest, and is included in group benefit program subsidies under church life and leadership expenditures reported by the operating fund.

During the year, benefits paid were \$190,000 (2018 - \$190,000).

9. RESTRICTED FUNDS

	Balances, January 1, 2019	Revenues	Expenditures	Transfers	Balances, December 31, 2019
Externally restricted					
Loan funds	\$ 9,672,726	\$ 560,856	\$ 110,845	\$ (432,010)	\$ 9,690,727
Unencroachable funds	3,525,389	286,936	3,684	(34,893)	3,773,748
Encroachable funds	5,365,993	319,312	71,647	(357,908)	5,255,750
	18,564,108	1,167,104	186,176	(824,811)	18,720,225
Internally restricted					
Invested in property and equipment	230,771	-	-	-	230,771
Encroachable funds	5,274,769	2,113,708	967,896	(646,591)	5,773,990
	5,505,540	2,113,708	967,896	(646,591)	6,004,761
	\$ 24,069,648	\$ 3,280,812	\$ 1,154,072	\$ (1,471,402)	\$ 24,724,986

CANADIAN BAPTISTS OF ONTARIO AND QUÉBEC

Notes to Financial Statements

Year Ended December 31, 2019

10. COMMITMENTS

CBOQ is committed under operating leases for rental of premises and equipment extending for various periods to 2022. Future minimum annual payments for the next three years for premises (before taxes and maintenance costs) and for equipment are as follows:

2020	\$	161,000
2021		150,000
2022		45,000

11. BUDGET AMOUNTS

The budget amounts presented in these financial statements are for information purposes only and were approved by the Board and the Assembly. These amounts are not audited.

12. RELATED PARTY TRANSACTIONS

CBOQ receives contributions from the Canadian Baptists of Ontario and Québec Foundation (the "CBOQ Foundation"). The CBOQ Foundation is a federally incorporated public foundation established to support the mission and ministry of CBOQ.

During 2018, outstanding loans from the CBOQ Foundation and from The Corporation of Convention Baptist Non-Profit Residences of Ontario and Québec (the "Housing Corporation") were fully collected as a result of the sale of Lynde Creek Manor and Lynde Creek Village. The previously recorded provision for potential loss of \$500,000 was reversed. This recovery was recorded in the statement of property and restricted fund activities in 2018.

13. FINANCIAL RISKS

CBOQ's main financial instrument exposure, which remains unchanged from the prior year, is detailed as follows:

Credit risk

CBOQ is exposed to credit risk through accounts receivable and mortgages receivable. Credit risk arises from the potential that churches and members will fail to honour these obligations. CBOQ performs ongoing evaluations of its churches' and members' financial condition and limits the amount of credit extended when considered necessary.

Liquidity risk

CBOQ's liquidity risk represents the risk that CBOQ could encounter difficulty in meeting obligations associated with its financial liabilities. CBOQ is exposed to liquidity risk with respect to bank indebtedness, accounts payable, and certificate loans for church mortgages due on demand and in 2020.

Currency risk

Currency risk is the risk arising from the change in price of one currency against another. CBOQ is exposed to currency risk with respect to a portion of its investments held in US and foreign equities.

(continues)

CANADIAN BAPTISTS OF ONTARIO AND QUÉBEC**Notes to Financial Statements****Year Ended December 31, 2019**

13. FINANCIAL RISKS (continued)*Interest rate risk*

Interest rate risk is the risk that the fair value or future cash flows of a financial instrument will fluctuate because of changes in market interest rates. CBOQ is exposed to interest rate price risk with respect to its interest-bearing investments, mortgages receivable, bank indebtedness, and certificate loans for church mortgages.

Other price risk

CBOQ is exposed to the other price risk on its investment in equities quoted in an active market since changes in market prices could result in changes in the fair value of these instruments.

14. COMPARATIVE FIGURES

Some of the comparative figures have been reclassified to conform to the current year's presentation.

CANADIAN BAPTISTS OF ONTARIO AND QUÉBEC

Schedule of Operating Fund Expenditures

(Schedule 1)

Year Ended December 31, 2019

	2019 Budget (Unaudited - Note 11)	2019	2018
Church life and leadership			
Salaries and benefits	\$ 483,554	\$ 483,509	\$ 459,490
Local mission grants	450,000	461,246	462,573
Partner support	314,710	241,273	261,830
Program and resources	187,500	90,021	85,492
Office, meetings, and travel	67,915	78,266	86,291
Events	76,500	58,108	79,278
Group benefit program subsidies	68,090	(20,838)	(18,494)
	1,648,269	1,391,585	1,416,460
Administration and organizational support			
Salaries and benefits	508,977	518,012	493,345
Professional and audit fees	53,575	256,114	68,402
Office, meetings, and travel	255,374	226,485	229,502
	817,926	1,000,611	791,249
Next generation ministry			
Salaries and benefits	334,587	342,654	317,439
Events	267,305	229,534	204,453
Office, meetings, and travel	75,279	66,107	66,772
Program and resources	20,400	20,705	18,732
Children and family ministries	16,700	15,999	13,384
Initiatives	172,000	14,295	118,891
	886,271	689,294	739,671
Communications and member care			
Salaries and benefits	283,807	286,728	295,156
Assembly(Schedule 2)	101,000	99,072	96,681
Office, meetings, and travel	38,256	39,357	32,791
Program and resource	45,500	38,626	43,089
Fundraising resources	3,000	162	2,631
	471,563	463,945	470,348
Legacy for ministry	17,800	-	-
	\$ 3,841,829	\$ 3,545,435	\$ 3,417,728

See the accompanying notes to these financial statements

CANADIAN BAPTISTS OF ONTARIO AND QUÉBEC**Schedule of Assembly Revenue and Expenditures****(Schedule 2)****Year Ended December 31, 2019**

The following activity pertaining to the annual Assembly is included in operating fund revenue and expenditures:

	2019	2018
Revenue		
Registration fees	\$ 77,601	\$ 83,254
Donations	14,590	11,601
Exhibits	2,797	3,082
	<u>94,988</u>	<u>97,937</u>
Expenditures		
Committee and staff costs	58,156	60,299
Printing and equipment rental	25,770	22,320
Room rental	9,230	8,705
Accommodation and meals	5,916	5,357
	<u>99,072</u>	<u>96,681</u>
Net CBOQ revenue (expenditures)	<u>\$ (4,084)</u>	<u>\$ 1,256</u>

See the accompanying notes to these financial statements

CANADIAN BAPTISTS OF ONTARIO AND QUÉBEC**Schedule of Camp Kwasind Operations***(Schedule 3)***Year Ended December 31, 2019**

The following activity pertaining to the Camp Kwasind operations is included in restricted fund revenue and expenditures:

	2019	2018
Revenue		
Program fees		
Summer	\$ 453,829	\$ 396,313
Extended	96,853	105,144
Donations from camp services	249,492	144,746
Miscellaneous	51,471	121,907
	<u>851,645</u>	<u>768,110</u>
Expenditures		
Salaries and benefits	218,438	174,590
Food services	200,809	163,554
Programs	174,666	148,721
Promotion	46,555	23,052
Office and administration	39,604	39,103
Maintenance and repairs	34,323	39,023
	<u>714,395</u>	<u>588,043</u>
Excess of revenue over expenditures before undernoted items	<u>137,250</u>	<u>180,067</u>
Transfer of net funds to internally restricted fund maintained for Camp Kwasind	(137,250)	(180,067)
Net CBOQ revenue	<u>\$ -</u>	<u>\$ -</u>

See the accompanying notes to these financial statements

B. 2020 Revised Budget and 2021 Draft Budget

	2019 Actual	2020 Draft Budget	2020 Revised Budget	2021 Draft Budget
Revenue				
Contributions				
Non-designated (Churches & individuals)	1,398,072	1,780,000	1,470,000	1,470,000
Designated				
Local missions	1,424	5,000	5,000	5,000
Youth & Children ministry	10,556	15,000	15,000	15,000
Others & Misc revenue	4,785	3,000	3,000	3,000
Mission & ministry partners	3,325	4,000	4,000	4,000
Bequests	42,597	30,000	30,000	30,000
Foundations	0	15,000	15,000	15,000
CBOQ Foundation	5,000		225,000	
CBOQ Foundation - Youth Ministry	302,000	0	102,500	102,500
	1,767,759	1,852,000	1,869,500	1,644,500
Expenditures				
Church Life and Leadership				
Partner support	241,273	314,709	291,183	232,000
Local Mission Grants	461,246	450,000	450,000	450,000
Group benefit program subsidies	(20,838)	134,090	68,090	68,090
Events	2,870	7,500	15,500	14,500
Program & Resources	90,021	172,500	158,500	131,750
Office, meetings & travel	78,266	83,241	90,741	87,841
Salary & benefits	483,509	474,571	468,423	435,214
	1,336,348	1,636,612	1,542,437	1,419,395
Next Generation Ministry				
Initiatives	0	14,000	9,000	9,000
Events	(15,381)	32,500	15,500	0
Program & Resources	20,705	21,300	20,750	20,750
Children & Family Program	15,999	14,250	11,650	11,650
Office, meetings & travel	66,107	75,961	83,861	83,861
Salary & benefits	342,654	336,234	347,833	351,017
	430,084	494,245	488,594	476,278
Program & Resources				
Office, meetings & travel	0	0	0	0
Salary & benefits	0	0	0	0
Legacy for Ministry	0	17,800	17,800	17,800
	0	17,800	17,800	17,800
Communications and Member Care				
Assembly	4,084		-	
Fundraising	162	3,000	3,000	2,000
Program & resources	38,626	46,500	44,500	44,000
Office, meetings & travel	39,357	38,427	39,427	38,696
Salary & benefits	286,727	297,930	328,428	327,428
	368,956	385,857	415,355	412,124
Administration & organizational support				
Professional & audit	256,114	59,634	41,750	51,859
Office, meetings & travel	226,485	247,256	242,805	236,005
Salary & benefits	518,011	533,253	520,560	480,831
	1,000,611	840,143	805,115	768,695
	3,135,999	3,374,657	3,269,301	3,094,292
Excess (deficiency) of revenue over expenditures before transfers	(1,368,240)	(1,522,657)	(1,399,801)	(1,449,792)
Interfund transfers				
Capital purchases	(16,354)	(15,000)	(28,500)	(28,500)
Local missions & Congregational program	461,308	440,683	450,683	465,683
Leadership development program	135,000	135,000	135,000	135,000
Non-Designated	455,268	464,770	464,770	464,770
Lay education program	7,200	7,200	7,200	7,200
Legacy & property reserve funds	325,819	490,004	370,648	405,639
	1,368,240	1,522,657	1,399,801	1,449,792
Excess (deficiency) of revenues over expenditures after transfers	-	-	-	-
Operating fund balance, beginning of year	51,142	51,142	51,142	51,142
Operating fund balance, end of year	51,142	51,142	51,142	51,142

Notes to 2020 Revised Budget

The 2020 budget was approved by the Board of Directors on February 4th, 2020 and the Draft 2021 budget was approved on May 22nd, 2020. We have all experienced the effects of the COVID-19 pandemic. During these times it is particularly difficult to accurately predict both revenues and expenditures as we all adjust to the new realities of a post pandemic environment. The Board and leadership commit to stewarding the resources entrusted to us during these uncertain times. As resources become more clear budget adjustments may need to be considered while maintaining ministry priorities.

The revised 2020 budget and the draft 2021 budget reflect our best estimates based on historical revenue, ministry priorities, investment market returns and fund balances.

2020 Revenue

- Contributions from Churches and individuals adjusted to trend
- CBOQ Foundation Grant increased by \$225K for additional youth ministry support
- Other revenue at normal historical levels

2020 Expenditures

- Salary and statutory obligations adjusted to 2020 levels
- Benefit subsidy and support adjusted to known levels
- Total benefit cost adjusted to reflect actual increase of 0%

Notes to Draft Budget 2021

2021 Revenue – (12%)

- Contributions from Churches and individuals maintained at adjusted trend levels
- CBOQ Foundation Grant decrease by \$225K to reflect reduction in one-time grant
- Other revenue at normal historical levels

2021 Expenditures - (5.35%)

- No benefit cost adjustment
- 2020 FTE (Full Time Equivalent) adjusted down to reflect full annual amount
- Indirect (partner support) reduced to reflect adjusted revenue

Capital

- Postponed 2019 capital purchases for server upgrade, CRM upgrade moved to 2020
- 2021 ERP software and hardware upgrade

Funds

- Designated funds adjusted up slightly to reflect to ensure fund balance levels
- Non-designated and reserve funds increased to reflect fund balances and program support

C. Group Benefits Insurance and Pension Plan Report

Canadian Baptists Group Benefits Plan

The Canadian Baptists Group Benefits Plan is a national plan providing group benefits coverage for pastors and staff of member churches of all Canadian Baptist Regions, Conventions and Unions. The flexible benefits program options are Green Leaf plan, Orange Leaf plan, and Blue Leaf plan and has a two-year term. The program renews on January 1, 2020 and will be in effect until December 31, 2021. The current program includes the following group benefits:

Group Basic Life Insurance coverage varies among plans. Coverage of member reduces starting on the earlier of retirement or age 65, then on age 70 until death. Coverage of spouse reduces on the earlier of retirement or member age of 65 and terminates at age 70. Coverage for each dependent child is up to age 21 (or age 25 if a full-time student). At December 31, 2019, there were 487 active members and 175 retirees, including surviving spouses, covered by the plan. 106 of the total retirees were funded by CBOQ.

We enhanced the Dependent Life coverage in all three benefits options (Green Leaf, Orange Leaf and Blue Leaf) to now have Dependent Life coverage of \$20,000 for a spouse and \$8,000 for a child.

Optional Life Insurance allows all members to apply for and purchase additional insurance for themselves and/or their spouse to a maximum of \$500,000 each, and for their dependent children to a maximum of \$20,000 each. This coverage terminates upon the earlier of the retirement or age 65. Premium is paid by the employee.

Accidental Death and Dismemberment (AD and D) insurance is \$25,000 and reduces to \$5,000 upon retirement or age 65 and terminates at age 70.

Optional Critical Illness Insurance is available to cover plan members and/or their dependents in the event of a diagnosed critical illness. This coverage reduces by 50% when the member reaches age 65.

Long Term Disability Insurance makes it possible for all members to be covered for 67% of their monthly salary (including clergy residence).. Four members received benefit from this coverage in 2019.

Employee Assistance Program is a confidential counseling program to aid pastors, staff and their immediate families when faced with a personal, family or work-related problem. All members of the group plan are automatically eligible to

seek out assistance through Morneau Shepell, our service provider. In 2019, approximately 128 individuals/families accessed this program for assistance.

Medical (Healthcare and Drug): The benefits program includes a National Drug Formulary Plan. Reimbursement of drug costs varies by plans, and the type of drugs. There is a dispensing reimbursement fee cap of \$5 on all three plans. As of July 1, 2019, coverage for flash glucose monitors and continuous glucose monitors (CGMs) for active members was added. Vaccine coverage is also slated to be added effective January 1st, 2020.

Dental: Dental coverage varies according to each Choice benefit plan.

Healthcare Spending Account (HCSA) is included for two plans (Green and Orange). The annual deposit of the HCSA's varies by plan and the number of dependents covered.

Canadian Baptist Pension Plan (CBPP)

The Canadian Baptist Pension Plan (CBPP) is a national defined contribution pension plan offered to assist CBOQ church staff to save for retirement. The Pension Plan currently has a total of 1,350 active members in the plan. The Pension fund held assets of \$250 million for the period ending December 31, 2019. Pension fund investment is managed by Canada Life, monitored by the National Pension and Insurance Committee. The CBPP has its own annual audited financial statements reviewed by the National Pension and Insurance Committee and the Audit Committee of CBM each year. The contribution rate for 2019 was 6% by the member, matched by 6% from the church/employer.

Plan members, who are within six months of retirement, have access to the READY TO RETIRE program. This program is designed to ensure that every CBPP member who is transitioning into retirement gets the financial guidance needed to make informed, sound decisions on how to convert their pension assets into retirement income.

The five-year rates of return ending December 31, 2019 were (please note that returns for periods greater than 1 year are annualized):

Conservative Fund	4.20%
Moderate Fund	5.40%
Balanced Fund	5.90%
Aggressive Fund	7.00%
Retirement Fund	5.20%

Ministry Partners Report

CBOQ Foundation

Don Hallman - President

The Foundation's Mission

The Foundation is committed to acquiring and managing resources to provide long-term support for the ministries of Canadian Baptists of Ontario and Quebec.

Summary of Board Activities

The April 2018 sale of the Lynde Creek Village retirement community, the major asset of the Foundation, has resulted in a sustainable funding resource of approximately \$7 million to support CBOQ ministries. The Foundation manages these assets through the following funds:

The Cullen Next Generation Leadership Fund provides sustained funding supporting Next Generation ministries. This fund is now providing a monthly payment of \$8,500 in support of Next Generation initiatives.

The Canadian Baptist Archives Endowment Fund Income from this trust fund is paid out annually to support the archives of the CBOQ, its member churches and McMaster Divinity College. Archives are housed at the Divinity College. A payment was made in 2019.

The Endowment Fund Income from this fund is used to support CBOQ ministries and initiatives and the operations of the Foundation.

We express our deep gratitude for the vision and generosity of the Cullen family who donated the land and many in our constituency who contributed to the former Baptist Leadership Education Centre and to the development of Lynde Creek Village. This legacy will continue to sustain our CBOQ family as the proceeds from the sale will support current and future ministries of the CBOQ.

Planning for the Future

CBOQ Foundation and CBOQ have initiated a review of CBOQ financing and fundraising needs and responsibilities. An Advisory Committee on Improving CBOQ Financing

and Fundraising has been established with members from CBOQ Foundation, CBOQ and our constituency. Its mandate is to provide observations and recommendations on ways to effectively enhance the generation of funding and provision of financing in support of identified CBOQ funding needs. It is anticipated that this Committee will complete its work and report to our respective organizations in fall 2020.

We welcome this initiative as an opportunity to review the needs and identify ways of improving our work together. It will help determine direction and focus to our future work.

CBOQ Foundation Directors

Elected by the Members:

Nancy Bell – Lorne Park Baptist Church, Mississauga
 Ralph Jones – First Baptist Church, Barrie
 Alana Walker Carpenter – Yorkminster Park Baptist Church, Toronto
 Heather Rumball – Kingsway Baptist Church, Toronto
 Don Hallman – Lorne Park Baptist Church, Mississauga

Additional Directors appointed in consultation with CBOQ:

Tim McCoy, CBOQ Executive Minister
 Evelin Wharram, CBOQ Board member

Officers

President: Don Hallman
 Secretary Treasurer: Nancy Bell
 Chair, Investment Committee: Fred Beattie

I greatly appreciate the contributions and dedicated service of our Directors and Officers, our CBOQ staff and Board, and the support of our CBOQ constituency during this past year. We pray for God's continued guidance in our work for our CBOQ constituency!

Canadian Baptist Women of Ontario and Quebec

Diane McBeth – Executive Director



Thanks to all of you who have helped enlarge God's kingdom through Baptist Women.

We are celebrating continued growth in youth and diversity: our 2019 and 2020 conferences both had dedicated Youth Tracks; Uptick (our leadership development program for young women) graduated a second cohort and began a third; and we gave grants to facilitate programs for young women in Lakefield, Oneida, Ohsweken, Toronto, and Welland.

After the great reception of our original Soul Sisters program, we launched Soul Sisters 2 in 2019. This resource offered more sessions to facilitate spiritual practices for authentic experience of God, as well as questions designed to make it easy to share what is truly in our souls. In April 2020 we were happy to launch Soul Sisters 3 and 4. They continue the focus on connecting with God but add reflections and activities to gently become more effective witnesses for Christ. In response to your requests, we are now adapting the program for men, and it is available for free download at baptistwomen.com.

We also feel privileged to support the ministries of others. We gave more than \$50,000 to CBM for things like food security projects in Congo, camp for 40 refugee children in Lebanon, and training workshops for 480 pastors and leaders in Cuba.

Closer to home we supported women in ministry through networking luncheons at Assembly and a conference for

CBOQ female clergy that featured Danielle Strickland. We were encouraged to see so many individuals, groups, and churches begin the practice of Prayer Walking in their own communities. Finally, we've just completed a webinar on how to become part of a prayer network.

We're looking ahead to great new things.

We will host another workshop on prayer walking October 3, 2020.

We are also returning to our roots in terms of international mission. We will help with team support for two single women missionaries working with Chinese and Thai people and have committed to be the exclusive funder of two CBM projects in India, where so many of our female missionaries served years ago.

One of these projects will serve an unreached tribe in northeast India and another project will provide spiritual and practical help for widows of the Soura tribe. In 1920 CBWOQ missionary Anne Munroe first went to the Soura, creating a phonetic script and translating the gospel of John. She advocated fiercely against infanticide and cared for dozens of abandoned infants. In 1952, Joy Ridderhof joined her to record gospel messages in Soura which were widely distributed (Barnes, 68-69). What a privilege to build on that history.

This fall we will begin a leadership development program without age limits. The group will have monthly webinars and periodic one-day retreats. Please apply at baptistwomen.com.

We offer most of our resources and programs without charge, however they are not free to produce. We need your help to fund resources, grants, and mission. Visit us online to learn more about us, our passion for authentic experience of God and intimate connection to mission and join our group of monthly donors.

Evangelical Fellowship of Canada



The EFC (TheEFC.ca) continues to be a national forum for Evangelicals and a constructive voice for biblical principles in life and society. We are grateful for CBOQ's ongoing partnership and prayer support. Please pray for wisdom and for Christian witness reflecting the love and grace of God as we engage in a number of difficult and sensitive issues.

Expanding Access to MAID (www.TheEFC.ca/MAID)

Current legislation limits accessibility only to competent, consenting adults whose deaths are reasonably foreseeable and who are in advanced states of irreversible decline. However, it appears that the federal government will soon be introducing a bill to amend the legislation that would allow consenting adults experiencing unbearable suffering to demand medical assistance in dying (MAID) at a time of their choosing, even when death is not imminent.

The EFC opposes euthanasia and assisted suicide, and shares the deep concern of Canadians with disabilities, chronic illnesses, as well as the elderly, that they may become more vulnerable to pressures to end their lives if critical safeguards are removed. Expanding access to MAID will increase the risk of wrongful deaths and further undermine societal respect for life. We will continue to advocate for the strongest possible safeguards and limited eligibility in any government legislation to minimize the harm and risk to our society's most vulnerable individuals. The EFC is also preparing for the five-year review of the MAID law in June 2020.

Quebec's Bill-21 (www.TheEFC.ca/QuebecBill21)

In June 2019, the Quebec government passed Bill 21, a law that bans many public-sector employees in Quebec from wearing religious symbols while they are at work. This controversial law impacts teachers, judges, police officers, government lawyers and other public workers, as well as anyone who is aspiring towards these careers. Opponents have announced they will challenge the law in court as Bill 21 violates religious freedom. The EFC supports the court challenge and is exploring options for legal involvement.

Conversion Therapy Bans (www.TheEFC.ca/S-202)

The EFC is closely monitoring the development of legislation that would ban conversion therapy. While conversion therapy is usually understood to be any medical or therapeutic effort aimed at trying to change a person's gender identity or sexual orientation, we are concerned

that conversion therapy can be so broadly defined so as to include faith-based teachings on sexuality or guidance that is given to a young person. It is critical to ensure that conversion therapy is defined in a way that does not infringe on expression of religious belief, religious instruction or the provision of pastoral care. Faith communities should not be prohibited from offering spiritual care that is voluntarily sought out or from teaching biblical truths on matters of sexuality.

When a bill is introduced in the House of Commons, we will make resources available to help our constituents engage with their MPs. We want policies that uphold freedom of religion and expression, and respect people's freedom to seek counselling support for struggles related to identity, sexuality, and gender.

National Forum (www.OurCommonCalling.ca)

Our Common Calling: Following Jesus into the World is an upcoming forum that the EFC is co-hosting with Lausanne Canada, in partnership with the Canadian Council of Christian Charities and Future Fit. It will take place October 26–28, 2020 in Toronto. Christian leaders and influencers from various ministry and marketplace sectors – drawn from multiple regions and from across age, gender and ethnic groups – will be meeting to consider the Church's calling in Canada today and in the future. Together, the attendees will consider innovative and creative responses to the challenges of changing demographics, societal pressures and declining church membership. A key emphasis will be on future-focused collaboration, listening prayerfully to God and one another while seeking new and effective ways to follow Jesus.

Refugee Resettlement Resource (www.TheEFC.ca/Refugees)

The EFC, along with all the Christian ministries partnering in the Refugee Resettlement Initiative, will soon publish a free resource that will highlight relevant biblical teachings and provide practical tips and information to help churches welcome and settle individuals and families into a new life in Canada.

The 2019 Church and Faith Trends Survey

For the last 25 years, the EFC has conducted surveys every five years or so to measure church and faith trends. Analyses of the 2019 survey are available at:
www.TheEFC.ca/Communications/Research/2019-Church-Faith-Trends-Survey.

McMaster Divinity College Stanley E. Porter - President and Dean



McMaster Divinity College

We are very pleased to report that our building renovation and expansion project is now complete. We can once again gather our community together to worship in our newly renovated Chapel and enjoy the capacity to host events like our President's Dinner in our own space for the first time. We have equipped the classrooms with updated educational technology to facilitate new paradigms of teaching and learning, and we are confident that these investments in the classrooms and the MDC community will have significant impact. These are exciting days at MDC!

We would like to extend our sincere gratitude to the CBOQ, our partner churches, and the many individual donors whose faithful generosity made this possible.

Amid the renovation upheaval, MDC underwent a vigorous accreditation audit of all aspects of academics, organization, personnel, and systems by the Association of Theological Schools. This was the culmination of two years of writing

reports and preparing for the site visit, which took place in November 2019 – while half of the building was still a restricted-access job site! With no stone left unturned, we were thrilled to receive an unconditional passing grade for the next ten-year term of our accreditation.

The Canadian Baptist Archives, located on our campus, is one of the largest Baptist archives in North America. With the completion of the building renovations, we are pleased to announce that the archives are once again open, by appointment, for those wishing to conduct research. Going forward, we are aware that the archives are beginning to reach a point where they are becoming full, and we have begun to consider what that means for the future.

MDC continues to enjoy robust enrolment, particularly in our newest program, the Doctor of Practical Theology. We are getting ready to see one of our largest graduating classes walk the stage this spring, including our first DPT students. Our graduates will be commissioned to various ministries, to apply the knowledge and experiences learned here to make a difference in Canada and around the world. We would covet your prayers for our students and graduates, faculty and Staff.

Our Future is Clear is what we named our building campaign – and God has indeed been faithful. We are excited to be looking ahead for His guidance as we wrap up the remainder of the building project expenses and move into the next phase of His plans for us. We thank God for his many blessings.

McMaster Divinity College
Knowing...Being...Doing...



Canadian Council of Churches

Peter Noteboom – General Secretary



Introduction

Yorkminster Park Baptist Church in Toronto opened wide their doors on September 26, 2019 to celebrate our 75th anniversary with the family of churches who are members of The Canadian Council of Churches. It was on September 26, 1944 that The Canadian Council of Churches was founded at Yorkminster Park Baptist, and we are so very grateful for the leadership of the Rev. Peter Holmes in helping us to mark the historic event in such a meaningful way. The Rev. Amanda Currie, Moderator of The Presbyterian Church in Canada preached the sermon and “growing up together” noting that we are all ligaments of the body of Christ.

Membership

The breadth of membership in The Canadian Council of Churches continues to grow, with the Community of Christ currently in the process of becoming the 27th member. Baptist churches are founding members of The Canadian Council of Churches, and we are very pleased that Canadian Baptist Ministries is now also in the process of becoming an affiliate.

Programs

The Canadian Council of Churches is in its 2018-21 triennium program year. Separate from this brief report, details on the program priorities can be found on the attached 75th anniversary infographic that highlights, for each body of the Council, their areas of focus, all under the banner of Christ Community Compassion and our mission: **The Canadian Council of Churches responds to**

Christ’s call for unity and peace, seeks Christ’s truth with an affection for diversity, and acts in love through prayer, dialogue and witness to the gospel. Program highlights from 2019 include the Wycliffe College, University of Toronto accreditation of the Deepening Understanding for Intercultural Ministry course, a 75th anniversary cross-Canada conversation on the place of Christianity in Canada today, a new publication on the role of churches in ending poverty in Canada, and public events in Montreal on cutting edge faith and life sciences topics like artificial intelligence, moral bioenhancement, and synthetic biology.

Looking Ahead

In a special way inspired by the testimony of Rev. Tim McCoy regarding the focus of the CBOQ in supporting youth and young adult relationships and ministries, The Canadian Council of Churches is discerning its strategic directions for 2021-24 and will likely also begin with a focus on young adult engagement and participation. Other strategic directions will likely focus on faith sharing, reconnecting with local ecumenical and inter-church networks, becoming a just intercultural community, and investing in communications.

Gratitude

We are deeply grateful for the leadership and participation of members of the CBOQ in the many tables and programs of The Canadian Council of Churches. They consistently bring a depth of commitment, loyalty, and intense participation that we desire from all the members of the Council. May there be many more opportunities to learn from one another and to act in love with one another, in Christ, together.

Union of French Baptist Churches in Canada

David Rowley – General Secretary



Two part-time co-workers were added to the office team: Jennifer Debrecen, for communications, and Jean-Christophe Jasmin, as my administrative assistant. This is an answer to prayer as recruitment a new team has been vital to implement our strategy and new developments.

Our Pastors' Retreat in April centered on the theme: "His last order: Our first priority: Mt 28". Franky Narcisse, who oversees the pastoral care, had to deal with 3 pastors who stepped away from ministry this year. Stress, burnout and tensions are often associated with such situation. Two Christian psychotherapists addressed the theme "Living a Balanced Life" during our October pastors retreat. We are always encouraged when we can bless our pastors with events that resonate with their needs and meet their expectations. The secular environment, where many remain disconnected and ignorant of the Gospel, creates a challenging situation for witness and discipleship.

The youth retreat brought together over 250 young people from our churches spread across the province. A new dynamic team is now coordinating our youth ministries under the leadership of Rici Be, a pastor with our partner, CBOQ.

Two churches were accepted into the Union at the annual business meeting held June 1st. We explored the challenge of what « staying on mission » means for both the Union as

a denomination and for local churches. The Union's role is "to serve local churches to help them become learning communities, where together, they discern the mission God is giving to them in their particular context." In turn, local churches need to intentionally seek to lived out the Gospel in a relevant, credible and concrete way.

In church-planting there were gains, losses and sadness. We were excited to launch in September a new church plant "The Lighthouse", in the town of Lavaltrie, with a 7-member team trained in our church-planting eco-system, La CRAIE. Attendance has varied between 30-40. With heavy hearts, we had to close-out our church-plant in Verdun, following an unsuccessful 3-month search for a church-planter to continue the project. On a sad note, Gaétan Savoie who is church-planting in Grand Falls, New Brunswick, lost his wife Hélène to cancer, early January 2020.

This fall, the Union celebrated 50 years of ministry! Celebrations began in October with Marie-Claude Rocher, our in-house historian, presenting the five decades of the Union's ministry to our pastors and invited A book written by Marie-Claude and Roland Grimard will be published in May 2020. A "big" celebration was planned for May 30th, 2020, an event that would bring together 290 young people and 200 church delegates and friends in Montreal. With Covid-19, these celebrations have been postponed.

We continue to value our partnership with the CBOQ and the spirit of cooperation on the national level with all our Canadian family.

Canadian Baptist Ministries

Terry G. Smith – Executive Director



In 2019, I visited 29 Canadian Baptist churches on behalf of CBM, to encourage their passion for global discipleship. From Whitehorse to Goose Bay, and from Nanaimo to Yarmouth, NS, I was struck by the incredible richness and diversity of our family.

From a large church such as Scarborough Chinese Baptist Church, to the small Haitian congregation of Église Évangélique Baptiste d'Ottawa, to stately First Baptist Church in Regina or Groundswell, a new church plant in Truro, Nova Scotia, we are blessed to be part of a very engaged and engaging church family. Everywhere I travelled, I could sense both a zeal for outreach into the local community and a deep caution and uncertainty about the changing tides of church-life in our secular society. This is another reason why we need to be vigilant as partners in helping one another.

In October 2019, we completed a 3-year capacity building initiative named the 'Africa Leadership Exchange', or ALE, led by Jonathan Mills. This work brought together senior leaders from across our African partner agencies in South Sudan, Kenya, Rwanda and the D.R. Congo. With a strong focus on good governance, it has led to a renewal on the part of our partners for peer-to-peer (or south to south) learning and the elaboration of a Covenant of Cooperation across national and denominational lines.

We also raised more than \$500,000 to help build student housing for Arab Baptist Theological Seminary (ABTS) in Beirut, Lebanon. This seminary, which is directed by CBM's Team Leaders for Middle East and North Africa, Elie & Mireille Haddad, is shaping the future of the Church in the Middle East. Their students come from some of the most challenging places in the world for the gospel message.

We are also currently supporting relief efforts in the region around Wuhan, China, where the novel coronavirus is wreaking havoc on the population. Please consider standing in solidarity with our Chinese church partners during this horrible crisis.

Would you also pray for CBM as we navigate the creation of a vital shared-systems platform across our national Baptist family? Too often, we are duplicating efforts across the various Baptist organizations and not adequately pooling our resources and skills for greater efficiency and effectiveness. In addition to the existing national Canadian Baptist Pension Plan, there are many other areas where we would do well to consider sharing our expertise. Presently, CBM has seconded Rob Jackett, Senior Director for Finance and Administration, to the CBOQ to assist in its financial management. I believe that this can be model of inter-agency collaboration and unity-building as a national Baptist family.

I must share that 2019 was also a time of grieving and loss at CBM. Our very dear colleague, Lenny Mbogo, who served as the Africa Program Officer, succumbed to a short battle with cancer and died far too young, leaving behind a precious 5-year old son. Brenda Halk, our Senior Associate for Strategic Projects lost her beloved husband, Dennis. Adrian Gardner, Team Lead for Church Engagement, also lost his sister-in-law, Denise, who passed away after struggling with cancer. My wife, Heather, was diagnosed with cancer in September and has begun her treatment. Your prayers for our staff and their families have been greatly appreciated.

Finally, let me just say thank you for the ongoing generosity and commitment to global mission from both the churches in Ontario & Quebec and from the CBOQ. We are happy to report that overall giving to CBM increased from both churches and individuals within the region last year. We are eternally grateful to the churches of the CBOQ, and to your denominational staff and Board, for your generosity and solidarity, as together, we help to heal a broken world through word and deed.

We look forward to another year of partnering with our dear friends and partners within the CBOQ.

Recognitions Report

Ministry Leader's Service

25 Years of Ordained Service

The Ministerial Resources committee is pleased to acknowledge the following ministers who have reached the milestone of completing 25 years of ordained service. Thank you for your dedication and faithfulness.

Rev. D Ross Baxter	Rev. Mary Hunt	Rev. Nathan Nwabuike
Rev. Steven Cox	Rev. Ralph Lepore	Rev. James Parker
Rev. David Gast	Rev. Frederick Leung	Rev. Bob Paterson-Watt
Rev. John Gill	Rev. Randy McCooye	Rev. David Stead
Rev. Lynda Graham	Rev. Tim McCoy	Rev. David Stewart
Rev. Dr. Gordon Heath	Rev. Stephen Neil	Rev. Debbie Tempelmeyer
Rev. Linda Hollingsworth	Rev. Harry Nichols	Rev. Jane Warren

Members of the Over 40 Club

The following ministers have recently completed 40 years of service in ordained ministry. New members of the Over 40 Club are honoured at a special luncheon and presented with special pins and a certificate honouring their achievement.

New Members of Over 40 Club

Rev. Allan Burr	Rev. Stephen Filyer	Rev. Juri Puusaag
Rev. James Cairns	Rev. Arnold Main	Rev. Edwin J Smart
Rev. Dr. Alan Davey	Rev. Dr. Gary Nelson	
Rev. Terence Dempsey	Rev. Malcolm Purdy	

We are blessed by the continuing faithfulness and ministry of the following members of the Over 40 Club.

Rev. Gordon Abraham	Rev. C. Bruce Coombe	Rev. W.N. Bud Hooper
Rev. William Adams	Rev. Dr. Douglas Coombs	Dr. Malcolm Horsnell
Rev. J. Alton Alexander	Rev. Dr. Keith Cooney	Rev. Neil Hunter
Rev. Dr. Pierre Allard	Rev. Donald Corbett	Rev. Dr. Charles Jackson
Rev. Alfredo Arevalo	Rev. Neville Cowan	Rev. Dr. Kenneth Jackson
Rev. Marvin Asis	Rev. Evan Craig	Rev. David Janzen
Rev. Reg Babbey	Rev. James Craig	Rev. Stephen Jones
Rev. Robert Bacle	Rev. Raymond Cross	Rev. Dr. William Jones
Rev. Norman Baird	Rev. Richard Darling	Rev. Allan Jorgensen
Rev. Dr. Laurence Barber	Rev. Fred Demaray	Rev. Dr. John Keidann
Rev. Jack Bart	Rev. Rex Deverell	Rev. Dr. John Keith
Rev. Neil Beattie	Rev. Ian Dixon	Rev. Arthur Kelsie
Rev. Paul Benson	Rev. Kenneth Duncan	Rev. Fred Knutson
Rev. James Beverley	Rev. Dr. Gordon Finlay	Rev. John Lekx
Rev. Robert Brillinger	Rev. Melvin Finlay	Rev. Tai-Ping Li
Rev. Ian Brown	Rev. Geoffrey Fitzpatrick	Rev. Dine Lota
Rev. Philip Brown	Rev. Arthur Fritzke	Rev. Dr. Victor Lujetic
Rev. Norman Bullock	Rev. John Fung	Rev. John MacPhail
Rev. John Bunner	Rev. John Furry	Rev. Dr. Peter Mah
Rev. Weldon Burlock	Rev. Joao Garcia	Rev. James Managhan
Rev. Hugh Burritt	Rev. Roland Glendinning	Rev. Ralph Mann
Rev. Dr. Frank Byrne	Rev. Fred Goliath	Rev. Richard Maxwell
Rev. Robert Campbell	Rev. Frederick Habermehl	Rev. Arthur Maybury
Rev. Vladimir Canji	Rev. Ronald Hawkins	Rev. James McGee
Rev. George Cawfield	Rev. Dr. Melvyn Hillmer	Rev. Murray McKnight
Rev. Dr. William Chapman	Rev. Dwight Holditch	Rev. Timothy Medhurst

Rev. William Metcalf	Rev. David Phillips	Rev. Dr. Das Sydney
Rev. Basil Metz	Rev. Dr. Robert Price	Rev. Gene Tempelmeyer
Rev. Dr. Alex Moir	Rev. Dorman Quinton	Rev. Eugene Thamer
Rev. Franklin Morgan	Rev. Bertrum Radford	Rev. John Torrance
Rev. Dr. Kenneth Morgan	Rev. Jackson Rondini	Rev. Andrew Truter
Dr. Audrey Morikawa	Rev. James Rudd	Rev. William Virgin
Rev. Tamotsu Morikawa	Rev. Dr. David Russell	Rev. Douglas Ward
Rev. John Morris	Rev. Malcolm Rust	Rev. Ronald Ward
Rev. Dr. Bruce Neal	Rev. Dr. Mervin Saunders	Rev. Johnny Washington
Rev. Ralph Neil	Rev. Dr. George Scott	Rev. Ronald Watson
Rev. Pedro Neves	Rev. Dr. David Smith	Rev. Isaac Wilkins
Rev. James Newman	Rev. Dr. Yanis Smits	Rev. Dr. Robert Wilkins
Rev. Dr. William Norman	Rev. Stanley Smurthwaite	Rev. Floyd Wilson
Rev. Joseph Novak	Rev. Dale Soble	Rev. John Woelfle
Rev. Dr. Rosetta O'Neal	Rev. Michael Steeves	
Rev. Dr. Paul Owen	Rev. John Stevenett	Missionaries
Rev. Dwight Patterson	Rev. Gary Stopps	Rev. Dr. Muriel Carder
Rev. Thomas Paul	Rev. David Strain	Miss Muriel Harrington
Rev. Douglas J. Perry	Rev. Dr. William Sturgess	Dr. Audrey Morikawa

Celebrating over 50 years of Ordained Service

50	Rev. Robert Bacle	Rev. Fred Goliath			
	Rev. Neville Cowan	Rev. Ronald Hawkins	61		Rev. Joseph Novak
	Rev. John Gilmartin	Rev. Douglas J. Perry			Rev. Neil Beattie
	Rev. W.N. Bud Hooper	Rev. Hartley Smith			Rev. Dr. Frank Byrne
	Rev. Major (Ret'd) Selwyn Hopkins	Rev. William Adams			Rev. Donald Corbett
51	Rev. J. Alton Alexander	Rev. Dr. Pierre Allard			Rev. Roland Glendinning
	Rev. Jack Hawkins	Rev. Bertrum Radford	62		Rev. Murray McKnight
	Rev. David Janzen	Rev. Michael Steeves			Rev. Ian Brown
	Rev. Barry Yager	Rev. Dr. Keith Cooney			Rev. Dr. Douglas Coombs
52	Rev. John Furry	Rev. John MacPhail			Rev. Richard Darling
	Rev. Dr. Kenneth Jackson	Rev. Reg Babbey			Rev. Arthur Kelsie
	Rev. Arthur Maybury	Rev. Ian Dixon			Rev. Basil Metz
	Rev. Franklin Morgan	Rev. Dr. Mervin Saunders	63		Rev. Tamotsu Morikawa
	Rev. Dr. George Scott	Rev. Ronald Ward			Rev. Arthur Fritzke
	Rev. Dr. Robert Wilkins	Rev. Weldon Burlock			Rev. Dr. William Jones
53	Rev. Jack Bart	Rev. Dr. Robert Price			Rev. Dr. John Keith
	Rev. Hugh Burritt	Rev. Ronald Watson	64		Rev. Dwight Patterson
	Rev. Rex Deverell	Rev. Philip Brown	66		Rev. Stanley Smurthwaite
	Rev. John Lekx	Rev. Geoffrey Fitzpatrick	69		Rev. Dr. Bruce Neal
	Rev. Dr. Yanis Smits	Rev. James Rudd			Rev. Dr. William Sturgess
54	Rev. Marvin Asis	Rev. Malcolm Rust	73		Rev. Frederick Habermehl
	Rev. Norman Baird	Rev. Dr. Melvyn Hillmer	75		Rev. Dr. Muriel Carder
	Rev. Melvin Finlay	Rev. James Managhan			Rev. George Cawfield

Volunteer Service

We want to express our appreciation to the many skilled and dedicated volunteers who served CBOQ in many ways this year.

Erika Abele	Gordon Craig	Adam Hall	Lola Mather Dyer
Jim Alford	Alivia Croal	Clemens Hardt	Jon Matthews
Elizabeth Allaby	Luis Cruz	Will Hawk	Aiden McAdams
John Anderson	John Cullen	Katherine Hawley	Diane McBeth
Mike Andress	Sonya Currier	Jess Hilton	James McBeth
Janalyn Arnold	Justin Curtis	Edward Ho	Robert McCarty
Carson Atkinson	Johnny Dalisay	Brian Horrobin	David McCleary
Kevin Babbey	Bob Davies	Blayne Hoskins	Kathleen McIntosh
Jim Bagley	Esther Dawson	Verona Huff	Ian McIntosh
Steve Barker	Deborah Dempsey	Victoria Hunking	John McIntyre
Jessica Barker	Angela Dempster	Kylie Hurlburt	Aleria McKay
Luke Bauman	Benjamin Denhoed	Ethan Hurlburt	Cameron McKenzie
Danielle Beal-Dixon	Robert Denhoed	Jon Huys	Janet McKenzie
Margaret Bell	Brenda Dewell	Jeff Hyacinthe	Jolene McKenzie
Andrew Bellous	Wayne Dewhurst	Schello Hyacinthe	Janet McKenzie
Michel Belzile	Clarke Dixon	Erin Jackman	Hannah McNeilly
Valerie Benham	Patrick Duff	Malcolm Jardine	Neil Mcphail
Martin Benham	Bruce Dunk	Catherine Jobin	Ralph Meiszinger
Brian Berry	Benson Duong	Shelby Johnston	Wayne Melnechuk
Marc Bertrand	Sheldon Dyck	Caitlin Joice	Rebecca Meyer
Susan Bickle	Fred Dyke	Justin Joplin	Ethan Miller
Peter Bongers	Eleanor Emmott	Cole Kashahub	Dawna-Mae Mills
Della Bost	Bronwyn Erb	Sydney Klassen	Alex Moir
Lisa Brewitt	Zoe Espinoza	Meagan Knight	Megan Molenaar
Sandy Broadus	Paul Evans	Christy Laing	Gabby Montoya
Eric Brown	Cece Evans	Jamie Laitar	Joanna Moon
Kathy Brown	Justin Evans	Albert Lambkin	Julie-Ann Morton
Julien Busse	Ruth Farrow	Nolan Lee	Freda Lai Fong Ng
Philip Butler	Isabel Federgreen	Sam Lee	Gord Nichols
Andrea Cambridge	Brenda Filyer	Nikki Leftley	Emily Nichols
Karla Campbell	Jim Fink	Koon Wah Leung	Rachael Nichols
Dillon Campbell	Kenneth Foo	Conrad Levesque	Becky Nichols
Carolyn Carkner	Maggie Ford	Kevin Long	Lizz Nichols
Edward Carruthers	Phil Fraser	Emily Lorimer	Pete Nojd
Paul Carter	Leanne Friesen	Birgid MacCallum	Tim Nuttall
Chris Caughill	Janine Fuchs	Bruce MacCallum	Patty O'Hara
Janice Charko	Dennis Funk	George Mah	Steve Olmstead
Abby Clarry	Rodney Gauthier	Peter Mah	Erinn Oxford
MJ Clarry	Nora Gordon	Eva Mak	Ken Park
Toni Coleman	Meaghan Graham	Brandon Manuel	Ryan Parr
Glenn Cordery	Stan Grummett	Jane Manuel	Kim Petteplace
Kenneth Craig	Alison Hale	Linda Marek	Sara Pite

Andrew Plumridge	Laura Sellakandu	Carolyn Vandeheide	David B. Williams
Carolynne Pollard	Caleb Smith	Jeremy Vincent	Linda Wilson
Lew Pollard	Dale Soble	William Virgin	Sheryl Wilson
Gladis Prabakaran	Jasper Stahmer	Rod Vis	David Wilson
Deane Proctor	Heather Stanley	Tyler Vis	Gordon Wilson
Brandon Quek	David Stead	Carl Walters	Karen Wong
Brennan Rabbets	Christopher Stefanidis	Will Walters	Winston Woo
Tina Rae	Alexander Stevens	Averi Walters	Morgan Wood
Juan Reyes	Jennifer Surtees	Tobias Waltz	Brian Yu
Hannah Riley	Tim Tang	Graham Ware	Doug Yungblut
Richard Root	David Taylor	Nicholas Wensink	Wilbert Zavitz
Dale Rose	Tim Teakle	Cassi Werkman	Stephanie Zavitz
Christopher Rosevear	David Thomas	Evelin Wharram	
Sommer Roy	Sarah Thomson	John Wilderspin	
Andrew Rutledge	Molly Thomson	Paul Wilkes	
Michael Sealy	Robert Van Middelkoop	David A. Williams	

Donors

We want to express thanks to our donors whose generous gifts have enabled us to complete significant ministry this year. In 2019 we received gifts from the following estates, foundations and partner organizations:

- Bluesea Foundation
- CBOQ Foundation
- Centre Street Baptist Church (Sharratt Estate)
- Douglas Gow Foundation
- Estate of Darrell B Phillips
- Estate of Erla Wilson
- Estate of Gwyneth Bennson
- Estate of Harold Newns
- J. A. McPhail Estate Charities
- Maranatha Foundation
- Mariann Trust
- Markham Baptist Church (Collin Chan Memorial)
- Windsor Bay Foundation

Minutes from the 131st CBOQ Annual Assembly

Proceedings of the 131th
Canadian Baptists of Ontario and Quebec

Annual Assembly
Toronto, Ontario

Hilton Meadowvale, Mississauga
June 13-15, 2019

THEME:
Planted to Flourish

SCRIPTURE:

"The righteous will flourish like a palm tree, they will grow like a cedar of Lebanon; planted in the house of the Lord, they will flourish in the courts of our God."

Psalm 92:12-13

"Very truly I tell you, unless a kernel of wheat falls to the ground and dies, it remains only a single seed. But if it dies, it produces many seeds."

John 12:24

REGISTRANTS:
389 delegates and 180 other registrants; 194 churches

(For full reports from our last Assembly, see the 2018 Annual Report book.)

Thursday, June 13

Thursday Morning Session

Tim McCoy, Executive Minister gave a welcome and introduced Drew Brown. Drew then led in a time of worship. Bob McCarty, President, led in a devotional and prayer.

Business Session #1

Bob McCarty, President, presided

1. Opening of the Assembly

Bob McCarty, President, welcomed delegates and visitors to the 131th annual Assembly of the Canadian Baptists of Ontario and Quebec and declared Assembly to be in session.

2. Organizing Motions

Bob McCarty drew attention to the Procedures for Delegates outlined in the Assembly Program book. He then introduced Rob Denhoed, Second Vice-President, to read and proceed through all the organizing motions.

MCS 061319 – 01 that the minutes of the 2018 Assembly, as recorded in the 2018 Annual Report Book, be approved.

MCS 061319 – 02 that the Assembly Program, as printed in the Assembly Handbook, with the necessary amendments, constitute the agenda for this session.

MCS 061319 – 03 that the following persons constitute the Committee on Enrolment: Kristi Pollard, Paola Alvarez and Ashleigh Bailey.

MCS 061319 – 04 to recognize those who have been chosen to serve as scrutineers during this Assembly: Andrew Bellous, Michel Belzile, Martin Benham, Andrea Cambridge, Wayne Dewhurst, Bruce Dunk, Ruth Farrow, Janine Fuchs, Rod Gauthier, Will Hawk, Malcolm Jardine, Nikki Leftley, Conrad Levesque, Linda Marek, David McCleary, Ralph Meiszing, Dawna-Mae Mills, Andrew Plumridge, Lew Pollard, Laura Sellakandu, David Stead, William Virgin, Paul Wilkes, Gordon Wilson, Doug Yungblut.

3. Welcoming New Churches

On recommendations from Ottawa Baptist Association, Trent Valley Association and Toronto Baptist Ministries, three new congregations were received into membership: Revive Alexandria Church, Whitby Oshawa Chinese Baptist Church and Nashville Road Community Church, Kleinburg.

MSC 061319 – 05 that Revive Alexandria Church be recognized and that their delegates are welcomed to this and succeeding Assemblies.

MSC 061319 – 06 that Whitby Oshawa Chinese Baptist Church be recognized and that their delegates are welcomed to this and succeeding Assemblies.

MSC 061319 – 07 that Nashville Road Community Church, Kleinburg be recognized and that their delegates are welcomed to this and succeeding Assemblies.

4. Board Report

Bob McCarty presented the Board Report. He thanked the Board members and gave highlights from the written Board Report found in the 2018 Annual Report book. Bob McCarty invited Steve Barker, to give update on Advisory Team on CBOQ Beliefs and Identity. There was then discussion, including questions

regarding churches that have left CBOQ and the communications to ministry leaders on the work of the Advisory Team on CBOQ Identity and Beliefs.

MSC 061319 – 08 that the Board Report, as printed in the 2018 Annual Report book, be adopted.

5. Board Recommendation

MSC 061319 – 09 that Hogg, Shain & Scheck Professional Corporation be appointed as auditors, with fees to be approved by the Board, for the year ending December 31, 2019.

6. Treasurer's Report

Peris Kamotho, Director of Finance and Administration, gave highlights from the written report concerning the 2018 financial results and audited financial statements. After Bob encouraged the motion to accept the report, there was discussion including questions regarding the disbursement of funds from the sale of Lynde Creek Village, increase in staffing, access to restricted funds, contributions to McMaster Divinity College, increase in expenditures and non-contributing churches.

MSC 061319 – 10 to accept the financial results and audited financial statements for the year ended December 31, 2018 as printed in the Treasurer's Report in the 2018 Annual Report book.

MSC 061319– 11 to accept the 2019 Revised Budget as printed in the Treasurer's Report in the 2018 Annual Report book.

MSC 061319 – 12 to accept the 2020 Draft Budget as printed in the Treasurer's Report in the 2018 Annual Report book.

Bob McCarty gave instructions on submitting further nominations to the Nominations Committee and then closed the morning session in prayer.

Bernice Quek Read On Bookstore, gave a presentation.

Thursday Afternoon Session

Partner Presentations:

Canadian Baptist Ministries – Terry Smith, Executive Director, gave a brief presentation on the ministry of CBM, including an interview with Global Field Staff Conrad and Fiona Kwok, a video presentation of Blythwood Road Baptist Church's connection with Bolivian churches and a question and answer time with Terry. Anne Drost was also honoured for her years of service at CBM.

Canadian Baptist Women of Ontario and Quebec – Diane McBeth gave a summary of the events, resources and causes of CBWOQ.

McMaster Divinity College - Stanley Porter, President, provided highlights to the 2018/2019 academic year. He gave an update on the building renovation project currently underway at the College. Rev. Lionel Pye was honoured for his twenty-five years of service on the McMaster Divinity College Board. Dr. Porter also expressed thanks for the recent CBOQ contribution of two hundred and fifty thousand dollars given in honour of Lionel Pye toward the renovation project.

Business Session #2

Steve Barker, First Vice-President, Presided

1. Welcoming New Churches

Steve Barker officially welcomed and extended the right hand of fellowship to representatives of three new churches who have joined CBOQ. Tim McCoy prayed for these churches.

Revive Alexandria Church
Nashville Road Community Church, Kleinburg
Whitby Oshawa Chinese Baptist Church

2. Memorial Moment

Rob Denhoed, Second Vice President, conducted a memorial service. Since printing last year's report until this Assembly, a number of faithful servants, serving the Kingdom through Canadian Baptists of Ontario and Quebec, have gone on to be with the Lord. We acknowledge their service with gratitude and pray for God's richest blessings upon the families and friends who remain. Rob read the names and then led in a moment of silence and prayer.

Rev. Jeremy Mahood	Rev. Dr. Max De Wolfe	Ms. Erla Wilson
Rev. Patricia Nowlan	Mrs. Jean Hayes	Mr. Bruce Lively
Rev. Philip Kazek	Ms. Margaret Gray	Mrs. Jean Pierce
Rev. Isobel McGregor	Mary Lynne Cameron	Mrs. Elizabeth Steeper
Rev. Robert Rittenhouse	Mrs. Winnifred Nicholson	Mrs. Margaret Torrance
Rev. M. John Anderson	Mrs. Susan Emery	Mrs. Margaret J Branscombe
Mr. Murray Keeling	Mrs. Faith Parker	

3. Ministry Recognitions

Dale Rose, Chair of the Ministerial Resources Committee, led a time of ministry recognitions. Dale read the names of those recognized and prayed for them.

Twenty-Five Years of Ordained Service

Rev. Peter Chan	Rev. Stephen Leung	Rev. Richard Root
Rev. Daniel Clark	Rev. Greg Macaulay	Rev. Alex Thompson
Rev. Bruce Demitroff	Rev. John McIntyre	Rev. Brian Wheaton
Rev. George Johnston	Rev. Dr. David Overholt	Rev. David Young

Twenty-Five Years of Service at the Same Church

Rev. James Sanderson, Mimico Baptist Church, Etobicoke
Rev. Ralph Lepore, Stoney Creek Baptist Church

Newly Retired Ministry Leaders

Rev. Robert Bacle, Yorkview Heights Baptist Church, Willowdale
Rev. Peter Bongers, First Baptist Church Beamsville
Rev. Richardson Chambers, Chartwell Baptist Church, Oakville
Rev. Stephen Filyer, Bothwell Baptist Church
Rev. Stephen Jones, Brooker Baptist Church
Rev. John McIntyre, Lanark Baptist Church
Rev. Dr. Alexander W. Moir, Banwell Community Church, Windsor
Rev. David Snihur, Egerton Street Baptist Church, London
Rev. James Ming Fong Wong, Scarborough Chinese Baptist Church
Rev. Malcolm Young, Park Street Baptist Church, Peterborough

Newly Ordained Ministry Leaders

Rev. Ben Emery	Rev. David McCleary	Rev. Amy Yu
Rev. Fred Dyke	Rev. Tim Nuttall	
Rev. Ryan Lawrence	Rev. Daisy Pun	

New Transfer of Credentials/Recognition of Prior Ordination

Rev. Robert Bacle	Rev. Dr. Edward Ho	Rev. Ken Wiles
Rev. Scott Bissell	Rev. Julia Howard	Rev. Annie Yu
Rev. Wayne Dewhurst	Rev. Cedrick Latty	
Rev. Will Hawk	Rev. Terry Smith	

Youth Ministry Certificate Program Graduates

Jon Matthews	Marlee Page	Curtis Sheen
Enoch Lau	Jessica Hartwick	
Aaron Harwood	Josh Del Rosario	

New Members of the Over 40 Club

Rev. James Beverley	Rev. Dwight Holditch	Rev. Peter Mah
Rev. Alex Moir	Rev. Kenneth Morgan	Rev. Rosetta O'Neal
Rev. Dorman Quinton	Rev. Douglas Ward	

4. Nominations Committee

Heather Rumball, Chair of the Nominations Committee provided highlights of the Nominations Committee Report.

MSC 061319 – 12 that the nominations be closed.

MSC 061319 – 13 that the persons named in the report of the Nominations Committee be and are hereby elected to the positions so indicated.

Current Officers assuming new officer positions:

President: Steve Barker, Pastor, Hope Community Church, Cumberland Beach

First Vice-President: Rob Denhoed, Pastor, Harmony Road Baptist Church, Oshawa

Past President: Bob McCarty, Pastor, First Baptist Church, New Liskeard

Newly Elected Second Vice-President: Janice Charko, Member, Kipling Avenue Baptist Church, Toronto

CBOQ Board Directors:

Current Members:

Retiring in 2020

Koon Wah Leung, Toronto

Eva Mak, Mississauga

Dale Rose, Toronto

David Taylor, Waterloo

Retiring in 2021

Erika Abele, Mississauga

Evelin Wharram, Kingsville

Michael Sealy, Leamington

Newly Elected Members:

Rob Van Middelkoop, Member, Bothwell Baptist Church

Clarke Dixon, Pastor, Calvary Baptist Church, Cobourg

Karen Wong, English Pastor, Montreal City West Baptist Church

Winston Woo, Member, Markham Chinese Baptist Church

Gordon Craig, Member, Bethany Baptist Church

Nominations Committee

Current Members:

Retiring in 2020

Alex Moir, Windsor

Retiring in 2021

John McIntyre, Lanark

Newly Elected Member:

Richard Root, Pastor, Mississauga City Baptist Church

Credentials Committee

Current Members:

Retiring in 2020

Della Bost, Essex

Ed Carruthers, Montreal

Sam Lee, Toronto

Chris Stefanitis, Grimsby

Retiring in 2021

Peter Bongers, Kitchener

Rod Gauthier, Goderich

Ken Park, Toronto

David Williams, Guelph

Newly Elected Members:

Susan Bickle, Member, Calvary Baptist Church, Cobourg

Kevin Babbey, Pastor, First Baptist Church, Delhi,

Gladis Prabakaran, Member, Renforth Baptist Church, Etobicoke

Katherine Hawley, Pastor, Haileybury and District Baptist Church

Strategic Planning Committee

Current Members:

Retiring in 2020

Vacant

Retiring in 2021

Pamela Fitkin, Toronto

Newly Elected Members:

Mervin Budd, Pastor, North Burlington Baptist Church

Andrea Chang, Pastor, Scotland Baptist Church

Canadian Baptist Ministries Board

Current Members:

Retiring in 2020

Vacant

Retiring in 2021

Alex Moir, Windsor

Newly Elected Members:

Angela Dempster, Member, Mississauga City Baptist Church

George Mah, Pastor, Logos Baptist Church Milliken

McMaster Divinity College Board of Trustees

Current Members:

Retiring in 2020

David Huctwith, Toronto

Lionel Pye, Campbellford

Retiring in 2021

Pat Harvey, Hamilton

Wayne Sollows, Pembroke

Retiring in 2022

Marg Derrah, North Bay

Leslie Makins, Hamilton

Retiring in 2023

Ben Denhoed, Peterborough

John Tabet, Oakville

Newly Elected Members:

Wayne Melnechuk, Pastor, Cheltenham Baptist Church

Bruce McLean, Member, Church on the Rock, Hamilton

Heather offered prayer for these newly elected officers and committee members.

2. Executive Minister's Report

Tim McCoy provided highlights to the written Executive Minister's Report found in the Annual Report Book. There was a time of questions from the floor concerning various portions of the Executive Minister's Report.

MSC 061319 – 14 that the Executive Minister's Report as printed in the 2018 Annual Report book be received.

Steve adjourned the business portion of Assembly 2019 with prayer.

Commissioning and Installation of the Officers

Bob McCarty presented a Bible and gavel to incoming president, Steve Barker. Tim Nuttall, Pastor of Banwell Community Church, led in a commissioning prayer. Steve Barker then gave a brief address.

Thursday Evening Session

The evening session began with a time of worship led by Drew Brown. This was followed by a video introducing two ministries in the CBOQ family that are focused on discipleship.

Paul Lam, Church Life and Leadership Associate then introduced the plenary speaker, Rev. Dr. Soong-Chan Rah. Dr. Rah's message told about the fall of Jerusalem and the subsequent exile of God's people. He explored the ways that we may experience exile in our current contexts and that God calls his people to a place of lament as an appropriate response to the broken world that we live in. The church may be tempted to escape and abandon those around us, but we should instead embrace what God is doing and engage with the communities where we find ourselves.

Friday, June 14

Friday Morning Session

Drew Brown, along with guest Rachelle Luk (Mississauga City Baptist Church) led in worship on Friday morning. CBOQ Directors then gave a presentation entitled "Tools for the Harvest: Equipping our Church Leaders". From the Thrive resource, which was developed as a CBOQ resource for churches, the leaders walked the Assembly using a discernment tool interactively to see how this resource can be effectively used in various contexts. Tim McCoy then shared responses from CBOQ churches regarding their needs and how CBOQ can respond with helpful resources. Dallas Friesen, Melody Currier, Matt Wilkinson and Peris Kamotho each shared about ways that their teams can support small churches. Tim McCoy concluded with words of encouragement and inspiration about God's calling and promises to us as we walk together as a family of churches.

Friday Afternoon Session

The afternoon experience was entitled: "Winter Wheat: Hidden Growth in Hard Times". Participants were able to attend one of four experiences.

"The Blanket Exercise" was an activity to teach about reconciliation through education and understanding. "Do You See This Woman?" was an interactive activity to bring "lessons from Jesus on how to be human". "Every Tribe and Tongue" engaged participants in a conversation around diversity and learning from other cultures. "Inner City Realities" provided a visit on-site to The Dale Ministries for a closer look at providing a safe space for all people, particularly the marginalized, to participate in the body of Christ and to journey together toward deeper wholeness in Christ.

Friday Evening Session

The evening session began with worship led by Drew Brown. An offering was taken to support CBOQ. Soong-Chan Rah spoke on the theme of “Lamentations and the Way Forward”. He addressed issues of racism in the American context, but also noted that the National Inquiry into Missing and Murdered Indigenous Women and Girls highlights issues of racism here in Canada. He exhorted the Assembly to address the broken narrative that colonialism has established that those with white skin more valuable than others.

Communion was celebrated together with eight pastors leading in different languages, highlighting the diversity and unity among our Baptist family.

Saturday, June 15

Saturday Morning Session

Learning Sessions were attended by delegates and visitors under the theme of “Summer Rain: Equipping your Church to Flourish”.

Drew Brown led in a time of worship. Soong-Chan Rah spoke on the theme “What Lament Can Do”. From the book of Lamentations he looked at ways that lamentation can offer us a hope in our complex world to tell a new, more accurate story in order to move forward together as a body of believers in Christ.

Steve Barker declared the 131th annual Assembly of Canadian Baptists of Ontario and Quebec to be adjourned, to reconvene at the Hilton Mississauga/Meadowvale Hotel on June 11-13, 2020. He then asked each church to take home a sapling and plant it in a significant place as a reminder that we are called, not just to survive, but to thrive. Then Steve gave a benediction.