

# **Annual Report 2020**

## **First Baptist Church Regina, SK Annual General Meeting March 21, 2021, 12:00 pm**

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**First Baptist Church  
Annual General Meeting Agenda  
March 21, 2021**

1. Call to Order - Ron Phillips
2. The Church Covenant & Prayer - Pastor Joel
3. Consent Agenda: MOTION:
  - a. That we approve today's meeting agenda
  - b. That we approve the minutes of the November 22, 2020 congregational meeting
4. Board Chair Report
5. Treasurer's Report
  - a. Motion: That we receive the 2020 audited church financial statements
6. Mission Commission
7. Associate Pastors Report
  - a. Richard Hovey
  - b. Kayely Rich
  - c. Chris Senger
8. Lead Pastor's Report
9. Other Business
10. Adjournment

## A covenant of Fellowship of First Baptist Church Regina, Saskatchewan

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**We**, members of First Baptist Church, Regina, covenant together to walk with Christ and each other in fellowship of holy love, to gather together regularly for united worship, to look to God daily for grace and guidance, to search the scriptures for understanding of the Christian way of life, to serve God and each other in love and humility.

We will recognize the worth of each individual within our community, regardless of age or circumstances, recognizing that we are all precious in God's sight.

We will uphold each other in prayer and will offer kindness, forgiveness and mercy to each other as Christ has offered to us.

We will give cheerfully of our time, talents and finances so that God's work would prosper in this place.

We will recognize Christ's presence in every aspect of our lives and will seek to honour Him in all that we say and do – at church, in our homes, and at our places of employment. With the help of the Holy Spirit, we will seek to follow Christ throughout our lives.

“What does the Lord require of you, but to seek justice, to love mercy, and to walk humbly with your God.” Micah 6:8

**First Baptist Church**  
 Congregational Meeting Minutes  
 Via Zoom and in-person in the FBC Sanctuary  
 November 22, 2020 12:15 - 1:00 pm

1. Call to Order - 12:06 pm Ron Phillips
2. Scripture and Prayer Joel Russell-MacLean
3. **MOTION** Consent Agenda: Ron Phillips
  - a. to approve today's meeting agenda
  - b. to approve the 2020 AGM Meeting Minutes
  - c. to approve WSO Accounting as our auditor

Moved: Brenda Ziolkowski; Seconded: Barb Ellemers; Carried.
4. Report from the Lead Pastor Joel Russell-MacLean
  - Joel expressed support for John Nelson in his announcement, today, of his retirement in late spring of 2021.
  - Esther Gurnsey has been hired on a contract basis to be the Communications Lead. You can contact her by using the [main\\_fbcregina@sasktel.net](mailto:main_fbcregina@sasktel.net) or calling the church.
  - COVID is here for a while longer. Keep safe and healthy, not only for yourself but so that you can serve and help others.
5. Budget Kevin Rich
  - a. Financial Report
 

**MOTION:** to approve the 2021 budget

Moved: Kevin Rich; Seconded: Hilary Ryan. Carried.
6. Nominations to the board Ron Phillips
  - a. **MOTION** to approve our continuing Board Members: *Chair:* Ron Phillips, *Treasurer:* Kevin Rich, Adijah Pusi, Barry Lyons, Collin Carbone, Brenda Ziolkowski and Tiffany Stafford-Lai.
 

Moved: Barb Ziolkowski; Seconded: Klaus Link. Carried.
7. Richard's licensing Ron Phillips
  - a. **MOTION** to recommend to the Ministerial Credentials Committee of the Canadian Baptists of Western Canada that Richard Hovey be considered for licensing.
 

Moved: Jim Ellemers; Seconded: Annabel Robinson. Carried.
8. Adjournment
  - a. Motion: to adjourn the meeting at 12:59 pm.
 

Moved: Jim Ellemers; Carried.

## Chair of the Diaconate Report

As we are all too aware, 2020 has been a year like no other in our lifetimes. The Covid-19 pandemic has dramatically changed the way we have been able to be a church. Things we have taken for granted – meeting together for worship and study and service, eating together, embracing one another without fear – are no more. The unthinkable has become our normal – masks, physical distancing, working from home, meeting via Zoom on the internet, spending much time alone. And yet we remain a church, committed to making new disciples of Jesus, discipling those new disciples, and learning together the life of the Kingdom of God.

I am deeply grateful for Pastor Joel and the leadership he has given over this challenging year. He, along with all the pastoral staff, has met the challenge. From a first, 'rough' service on Zoom where Joel played his guitar for the congregational singing, to wonderful services now involving all of our staff and musicians plus people participating from their homes via Zoom, we have learned to worship anew. Kevin and a host of others have learned the technical side. John has organized phone visits with the congregation, kept Achievers going via virtual lunches, posted a number of videos online and found ways to keep the music ministry alive. Richard has done a great deal of teaching, live via Zoom, and via YouTube and Facebook videos. Small groups have grown. Chris has met with and cared for the youth, and Kayely (and now Julie) have met with the children, usually via Zoom, but on a few occasions in person, within the health rules. Esther came on staff at the end of the year to help with communications such as the weekly newsletter. Norma is adapting pastoral care at First Baptist Place. We're still learning, and it's not ideal, but ministry goes on. Prayer goes on. We are a church, worshiping and serving Jesus.

I am deeply grateful for each and every one in our congregation. Finances have remained steady, meeting our needs. Participation online has been good. In fact, shut-ins have been able to worship, because of Zoom, where before Covid, they were unable to. And some wonderful caring has gone on, in spite of being unable to meet in person.

We're still learning how to hold congregational meetings well, involving both people in the sanctuary and people online. We ask for your patience, if we miss your desire to speak.

Our biggest challenge is in knowing how to witness to, and serve our community and city. These were challenges before Covid, but they are even greater now. Our culture, and the place of the church within that culture, have changed so much. How do we point people to Jesus, so that they can see what he can be for them, Saviour and Lord? In what ways might we be the hands and feet of Jesus in a Covid world?

Kayely is offering the Alpha Marriage Course online, a great boost for any marriage, and a number of couples in the church are participating. How we would love to offer this to those outside the church! And how we would love to support people in their isolation and depression and anxiety, through the pandemic. Please pray and reflect on how this time might offer opportunities to be salt and light in our city.

I'm very grateful for those who have served on the church board/deacons board this year: Collin Carbno, Laureen Snook, Eleanor Russell, Rosemary Ward, Barry Lyons, Adija Pusi, Tiffany Stafford-Lai, Brenda Ziolkowski, Esther Gurnsey, and Kevin Rich as treasurer. Laureen, Eleanor, and Rosemary have completed 6 years terms; we will miss them! Esther needed to resign because she has taken a staff position, leading Communications. We will need new board members next year.

And John announced his pending retirement, June 30, 2021. How grateful we are for him; words fail. So music will be much on our minds as we continue to feel our way toward being a faithful church through the pandemic, and through the years to come.

Above all, I'm grateful to serve a wonderful Saviour, who is sovereign over Covid, and over everything else in this world. He is building his kingdom, he will put all things to rights, he will see us through to the end.

Ron Phillips, Board Chair

## **Treasurer's Report**

First Baptist Church is active in a great many ministries, and has finances that may be more complicated than many other churches. In addition to financing the normal day-to-day activities necessary for our church life (operating expenses), we have a number of restricted reserves that are dedicated to specific purposes.

Although the COVID pandemic could have seriously affected offerings during 2020, the FBC community was very diligent in maintaining a healthy giving effort, as our general offerings dropped by only 4%. Our overall revenue again exceeded our yearly expenses, which provided us with an excellent beginning to 2021.

In June, we paid off the loan that we had with the Canadian Baptists of Western Canada (CBWC) because we were able to initiate a loan from our own Organ Fund. We continue to make monthly payments against both principle and interest for this new internal loan. This loan was supplemented with the Canada Emergency Business Account (CEBA) interest-free loan, a program provided by the government for COVID relief. The CEBA loan will be paid back by the end of 2022, and the Organ Fund loan is expected to be paid off in 2028.

Detailed financial information follows in the audited statements, but highlights are presented below.

### **Operations**

Church staff and leadership manage the operating expenses of the various operations and ministries. Personnel accounted for 57% of the operating budget in 2020. Property, Administration and Missions also have significant budgets. Due to the COVID pandemic and expected reduction in revenue, the church staff and leadership have been carefully monitoring expenses. This resulted in less spending than was budgeted and a reduction in expenses of nearly 5% over the previous year.

### **Restricted Reserves**

Four separate Restricted Reserve fund accounts were established in 2017 for special long-term financial items. The expenses and revenue related to these funds were managed separately from the operating budget.

The Benevolent Fund is for special financial aid to individuals and families. It is administered by the pastoral staff with accountability to the Board. This is part of our approved budget and donations are requested when the fund is low. During 2020, this fund provided about \$3,600 in support. This fund had about \$2,800 at year-end.

The Building Fund is for larger capital expenses related to building repair. During 2020 we had no projects that were funded. This fund had just over \$27,000 at year-end.

The Organ Fund is for expenses related to the maintenance and use of the pipe organ. This fund has had significant donations through estate bequests over the years. The fund had a total of about \$70,000 at year-end. However, in 2020, the Organ Fund provided the church with a loan of \$215,000, which we used to pay off the CBWC loan. This allowed the church to reduce the interest paid on debt from 5.65% to 2% and reduced the amortization period by three years.

The Legacy Fund was created a number of years ago to hold funds to support special outreach projects from our church that were not part of the annual budget. The main source of money to this fund is intended to be from estates and special gifts. The fund had about \$17,000 at year-end.

## General

About 10% of our revenue came from property use, rather than donations. The largest is the facility agreement with Regina Youth for Christ who pay market value rent of the Youth Center. We do return about 38% of that rent as part of our missions support to their ministry. We also received reduced payments from the Christ's Commission Fellowship for the use of storage areas for their equipment, as they have not been meeting in the sanctuary for services.

Through 2020, the Shelly Pippin CPA Professional Corporation continued to provide bookkeeping services. We are very appreciative of the work and assistance that Shelly and Jenn are providing. The Finance Committee continued with the same membership of Derrick Bellows, Marv Fuller, Gloria Toews and Murray Wolfe who assisted me in ensuring that our financials were properly managed through the year. I thank them for their commitment and hard work. I also thank the Board and staff for their diligence in managing the financial resources entrusted to them.

This was my third year as Treasurer, and I thank you, the family of First Baptist, who continue to provide the finances for the work of our church.

Respectfully submitted,

Kevin Rich

## Church Clerk Report

The record of church membership is one snapshot of our community, but the whole story is much larger!

2020 was a challenging year in many ways, but it brought home to us the importance of keeping in touch and keeping track of each other. We had many people volunteer to maintain phone contact with others, many stepped up to learn new technologies so that our congregation could take part in weekly worship services using computers, tablets and smartphones.

Our official membership role shows the following information for 2020:

Baptisms:	Karlee Mock
Deceased:	Rod Eliason
	Jeanne Buyze
	Susan Cowen

We grieve with the family and friends of these members of our congregation who have passed away and also with Hilary Ryan in the passing of her husband, Bill Silver.

During the continuing pandemic, as we are unable to gather the entire community together, we ask that you make an even greater effort to find ways for personal contact, while respecting concern for social distancing. If anyone knows of a person or persons who are in need, please call the church office, or one of the pastors. If anyone knows of a change in contact information or address for one of our congregation, please contact the church office or the church clerk (Rosemary Ward: 306-501-6672). First Baptist has been known as a place to belong! Belonging is all the more important when we are physically apart.

Rosemary Ward, Church Clerk

## Lead Pastor Report

In late December, 2019, we began to hear stories of a virus spreading aggressively in China. In that moment, few predicted the impact it would have globally. When the virus arrived in Canada and Regina, the changes in our lives were sudden and dramatic. Schools, businesses, and churches were closed down entirely for months. Some of these reopened but with significant restrictions in activities. We have limited our personal contact with one another, worn masks outside our homes, washed and washed, and we've waited. Since March, the majority of our time together has been over internet video.

The pandemic has taken a toll, especially on health care workers, people living in care homes, teens and college students, but also, in general, on all of us. Many in Canada and around the world have lost loved ones. The financial impact will take years to calculate and recover from. Common too, have been increased levels of anxiousness or agitation.

Against this background, our congregation has worked together to care for one another and others, and to continue to disciple and be disciplined. Our friendships at church and our ministry in Regina and Lebanon, have reminded us that we are not suffering alone. Some of our brothers and sisters in Christ are facing even greater challenges.

Facing this pandemic together has also been the means of recognizing God's faithfulness. God has answered prayer. We have witnessed healing, reconciliation, the homeless sheltered, and the hungry fed.

I am grateful for many things in 2020:

- For all the volunteers who have worked on the sound and video board, on Zoom, as ushers, and property care.
- For Marilyn and the Missions Commission who have continued to connect us to ministries in Lebanon and in Regina.
- That activities have continued for teens, children and families, small groups, and Learning for Life.
- For everyone who called or wrote to someone, dropped off groceries or gifts, shovelled walks, prayed.

Thanks to Ron Phillips, our board chair, to Rob Stafford-Lai our property manager, and to Kevin Rich our Treasurer. Kevin and Rob have spent countless hours working and providing leadership in many ways.

Thanks to all the staff: John Nelson, Kayely Rich, Richard Hovey, Norma Holtslander, Chris Senger, and Esther Gurnsey for sharing in the work and prayer of ministry. Thanks as well to Karen Martin, Rob Nelson, Mark Anderson and Christa Walsh for sharing their considerable musical gifts through this difficult year.

Respectfully submitted,

Rev. Joel Russell-MacLean, Lead Pastor



## Music Ministry and Achievers' Luncheon Report

### Memorable Highlights of 2020:

1. Christmas Glory
2. Visitation (learning to create a spreadsheet!)
3. Pastoral colleagues and friends
4. Sanctuary Choir support

### Areas of Responsibility

My areas of responsibility in 2020 included coordinating the music ministry, pastoral liaison and leader of the Achievers' Luncheon ministry, organizing the church visitation connection committee, arranging worship participants, preaching, performing weddings and funerals, visitation, administrative duties, scheduling and organizing concerts and gifts of music, providing leadership for the Organ Scholarship Program, and community outreach (High School workshops and church ministry lecture at the University of Regina).

I end my 35th and last Music Ministry report with this wonderful quote: My hopes and prayers always are "that members of the FBC music family will become engaged in one another's lives through prayer, encouragement, attentiveness to needs, celebration of joy and compassion in sorrow. It is within this environment of Christian love that the commitment to excellence in musical expression week after week takes deep root. This gracious and redemptive character of the Christian musician pours out to the congregation, drawing those who hear, to Jesus Christ."

"May we continually be reawakened by the SONG and MELODY that beckons and begs us to PLAY or SING it. May we keep straining to HEAR the rhapsody that still PLAYS among the stars because the player or singer who first heard it consented to play or sing it to us. Because HE did, we need never again be without THE SONG." Gloria Gaither

I love this Gloria Gaither quote even more so now during this pandemic period, where pastoral norms and routines have changed and each of us has had to be willing to adapt, be open to challenge, and be willing to think outside of our comfort zone. When it came to the Music Ministry of FBC and its existence to enhance the worship, Christian Education and spiritual experiences of our church family and beyond, "community and connection" searched for creative ways of building community and making connections.

The ministry of our volunteer church choirs is the sum total of the skills and efforts that each member brings. The quality of voices vary, the music skills are not the same, the energy level is dynamic, and the expectation of each musician is personal; thankfully, the combination of all these provides an engaging opportunity to make music in a community of faith (choirs, bells, etc.) that translates into effective ministry and brings honor and glory to God. This is a high calling, beckoning choir members, vocal and instrumental soloists, to do their best. This is a personal responsibility. Our church music family has reflected this high calling, especially during this pandemic.

In place of choir rehearsals, LIVE presentations for worship and Christmas and Easter concerts, our church music family has adapted by presenting music ministry both in-person and online, using both archival recordings of past music groups and individuals, as well as presenting LIVE Music Gifts on Sunday morning. As a church family, we have much to be thankful for in terms of our

gifted musicians who continue to present offerings of worship and service. (His Kids, Energize, Exaltation, JuBELLation, Sanctuary Choir, etc.)

I wish to give special recognition and thanks to the Sanctuary Choir for their faithfulness and dedication. It is the longest serving FBC small group for over 111 years. I have had the privilege and honour of ministering together with this group for 35 years. These “ministers of music” have become more than friends. They have become a treasured extension of my own family. Thank you for your ministry and friendships.

Over the past many years, I have been very fortunate to work with many fine keyboardists. However, my life and ministry have been especially enriched working with two very gifted and committed Christians. I express my thanks to my colleagues and friends, Christa Walsh (14 years) and Mark Anderson (31 years), both of whom I deeply respect, appreciate, and love. Thank you for the wonderful privilege of working with you in a truly glorious TEAM ministry.

### **Achievers’ Luncheons**

This enthusiastic and thriving small group has been meeting for over 32 years, and has averaged 30 or more people during our transition from in-person luncheon attendance at the church, to reconnecting online over Zoom.

Although our group has grown smaller over the years due to age, health, lack of transportation and deaths, I am most appreciative of all those who have continued to support the ACHIEVERS’ LUNCHEONS. I especially thank those who volunteered to phone contact lists, provide table decorations, and occasionally present a devotional.

Thank you, ACHIEVERS, for your friendships, encouragement and faithfulness over these past many years as your pastoral liaison and coordinator. A special thank you to Kevin Rich for acting as Zoom host on occasion and keeping me on my toes when it came to updating the ACHIEVERS’ website.

### **In Conclusion**

My heart overflows with gratitude for the privilege of having served you as Associate Pastor for these past 35 years. Thank you for your love and support of my family as well. It is my hope that our ministry journey together has created many moments of “transformation and wonder.” May our ministries continue to reveal new and exciting truths to enrich both your Christian lives and the life of First Baptist Church. May you “passionately strive for every generation that follows ours to believe that this church will be more than worth their time, and that it truly will be compelling, relevant, authentic, creative, and reflect excellence.” Excellence in all things and in all things, to the glory of God!

Submitted with love and appreciation,

Rev. John Nelson, Jr, Associate Pastor

## Learning for Life, Small Groups, Spiritual Disciplines Report

This past year has been anything but usual when it comes to pastoral ministry and what is typical of the life and ministry of the church. Yet it has not been a year without its own insights, with moments to pause and reflect what it is to be the church and what our Lord is doing in our midst. I've been challenged this past year by a close friend to ponder the purpose and place of "doing church" and what it means for the lives of those who "attend" and those in our community. The challenge included the question of what it ought to look like when COVID restrictions begin to lift. Our default may be to return to some semblance of normalcy in "doing church," but the caution is to not do so without thought and reflection – something I invite you to join with me in prayer. While pondering this, ministry has continued (mostly on an online format) this past ministry year.

In regards to Learning for Life (L4L), we started the year with our study of Job (January through March), which provided us with time to reflect on suffering (and more specifically the idea of innocent suffering), our interaction with God and others in our suffering, and the response of God to our suffering. By April we moved L4L online (via Zoom) in light of COVID, and began a study of another book from the wisdom literature of the Old Testament, Ecclesiastes. With the ongoing COVID situation and travel not being recommended over the summer, we continued L4L through July and August. The Ecclesiastes study took us through July, followed by a study of 1 Peter (led by Bryan Orthner) that took us through August and into September. By mid-September we moved into the Book of Romans (led by Annabel Robinson) which carried us through until early December.

Another area of ministry which increased in 2020 was small groups through the addition of the following: Two groups (each meeting twice a month) which worked through the Gospel of Mark over the summer and then started the Gospel of John in the fall, and an online Old Testament Reading Group which started in September. These groups, meeting via Zoom, have proved to be a great place to not only learn together, but also to connect with one another.

A new resource which was made available online this past ministry year was a series on spiritual disciplines. This series was broken down into four sections: reasoning, reflecting, relating and restoring. To reason is to intentionally think about something, understanding that what we intentionally think about, impacts how we feel, how we view the world, and how we live in the world. Upon reasoning upon God, our next step in our spiritual formation is to reflect on what this means to us and how we apply our understanding of God to our lives and then, secondly, how this calls us to live in relation to others. In the final section, restoring, having looked at how we reason about God through disciplines such as study, meditation, and guidance, how we reflect on what we have learned through such things as prayer and solitude, and how the insights we have gleaned are then lived out in our relationships with others through such things as service, fellowship and spiritual friendship, we turned our attention to how all of this shapes us to be a people living authentically in the Kingdom of God. Moving forward, my hope is to utilize this resource in some practical ways corporately.

A thank you to each one who has worked with me in the above areas and to each one who has taken part. One area which has not received the attention I was hoping this past ministry year is that of outreach in our local community. Although this area of ministry has been dealt an added challenge due to COVID restrictions, it is an area which I feel needs to be brought more centrally into focus as we move forward as a church. We are not to exist simply for ourselves. This is a second item that I would ask you to join with me in prayer for in this current ministry year.

In Christ,

Rev. Dr. Richard Hovey

## **First Baptist Place Chaplaincy Report**

The chaplain for First Baptist Place (FBP) is currently a member of FBC, affirmed by the FBP executive and the FBC Diaconate. I am responsible for the Wednesday evening chapel service and for finding accompanists for the hymn sing before the message.

The year 2020 was a year with a big difference, with the pandemic and its quarantines. Chapel was cancelled for several months. During that time, I wrote letters and put notices up with suggestions of what we could do (e.g, meet with neighbours on our floor with masks and 2 metres apart for a few minutes each day, bang pots outside to encourage and thank essential workers, etc.)

We began holding chapel again in the summer, seated 2 metres apart, with masks on, and only 18 could fit into the room. We had a lovely farewell chapel for John and Jean Hilmer before they left for Trinity Manor. They were so loved. Then in October we were reduced to a maximum of 10 for our chapel services.

We have had a tradition for several years of having a carolling service the last Wednesday of the year. It falls between Christmas and New Year's. I went ahead with it this year even though only 10, including me and the pianist, could attend. A new tenant in the building said she played by ear and would play for that service. We had a full house...and three extras sat in the lobby. (Not sure it was 'legal' but I considered it another room!) The singing, even with masks, was great. I got many positive calls and notes. They love to sing.

Please pray for us in this year, 2021. The residents find it hard to hear me through the mask, and many are very apprehensive about COVID. What is God calling me to do for chapel at this time? What would best serve the people here? Pray that I might have discernment and wisdom for this time.

Submitted by Rev. Norma Holtslander

## Property Report

This year was a challenge for us all with the downturn due to Covid-19. There were some difficult decisions in March of 2020 with cutting back on operating costs, but we got this far with the great support of the First Baptist family. Following our last AGM, we had the lower hall, washrooms and cloakroom painted by Rob Sentis, and a water irrigation system installed by Rosemary and Derrick (2019 -2020).

We have taken a close look at our expenditures and see savings across the property accounts. Even though the church is not being used as much as it was before, there are additional expenditures for Covid, like face masks, hand sanitizer, and screens. However, we are still within budget. We have also reduced the hours of the contract cleaning and located leaks in our washrooms that will reduce our costs.

Despite the pandemic, we have continued working and, with the help of Marvin, Len, and Glen, a number of job were addressed.

We have a number of projects for the new year. The first is the repointing and repair to brick work around the church to prevent damage to the interior. We have received a quote for this and it will be sent to the Board. The dome inspection will be carried out later in the spring and a detailed inspection of the fascia and downspouts will be carried out.

The painting of the remainder of the church interior is still a requirement, but we feel there are a number of other projects that should be carried out before we start these.

### 2021 Projects

Revamp of the sound board to allow better access and seating for the operators.

Outside garden

Cleaning of windows

Cleaning of pews and timber floor

Repair basement floor

Deep clean of kitchen, nursery, Godly play area, and library

### Property Projects

- Painting project #1: Lower hall, cloakroom and washrooms (2019) – Done
- Painting project #2: Lorne St. entrance, disability lobby, office reception, and stairwell (on hold)
- Painting project #3: Front entrance including reception east/west (on hold)
- Painting project #4: Offices (including meeting rooms), library, and kitchen (Projected for June 2022)
- Painting project #5: Sanctuary (Projected for May/June/July 2023)

### Miscellaneous Projects

- Lower hall floor repair/renewal
- Bird prevention (front of the church)
- Brick repointing (east, south, and west)
- Window cleaning
- Dome engineer's report and refurbishment (on hold)
- Pendulum lights upgrade
- Repair to stained glass windows (west side)
- Installing outdoor sockets (Victoria Avenue side) – Done
- Cleaning sanctuary ceiling, lights, fans, and walls
- Leaking toilets (nursery and ladies' washroom) – Done

Submitted by Rob Stafford-Lai

## Communications Report

After helping with communications as a volunteer from May to October, I joined the staff in November.

One of the things that the Covid-19 pandemic has done is to highlight the need for effective communication within our church community. While it has always been beneficial to have a newsletter, for example, when the pandemic shut down all our in-person services and activities, the weekly newsletter and other means of communication, especially those online, became vital in keeping us connected to one another.

The pandemic has also brought added challenges in the area of outreach to our local community. Here again, online communication tools are key.

The following are some of the areas of responsibility that I have been covering:

1. Creating and distributing a weekly newsletter in three formats: Hard copies for folks with no computer/internet access, a digital version for those on the church email list, and a digital version for our website.
2. Sending out the "First this week" email.
3. Posting announcements and events on our Facebook page.
4. Assisting in ensuring that the information on all media is up to date.
5. Proofing and editing various communication pieces.
6. A portion of weekly administrative duties shared between staff.
7. Managing the main church email: Responding to questions, forwarding emails to the appropriate parties, etc.

Submitted by Esther Gurnsey

## Missions Commission Report

Commission Members: Anne Bellows, Barb Ziolkowski, Bryan Orthner, Marilyn Phillips (Chair until resignation September 2020). Pastoral liaison: Joel Russell-MacLean

### Our mandate:

- Provide vision, direction and management for our “missions” ministry, including: financial, relational and practical involvement in missions
- Involvement in local AND global missions

### Highlights of 2020:

#### 1. The 2020 budget:

	2020	2019	2018	2017
Canadian Baptist Ministries (CBM)	8,500	7,500	7,500	3,000
Local Missions	5,000	5,000	5,000	5,500
Katepwa Lake Camp (KLC)	6,500	6,000	6,000	4,100
InterVarsity Christian Fellowship(IVCF)	5,000	6,000	6,000	4,150
Youth for Christ (YFC)	<u>15,684</u>	<u>15,684</u>	<u>15,684</u>	<u>17,374</u>
Total	40,684	40,184	40,184	34,575

#### 2. We finished the 3rd year of our 3-year CBM Partnership with the Lebanese Society for Education and Social Development (LSESD) – specifically for:

- Botros Team Support
- Middle East Consultation Bursaries
- Syrian Refugee Support – primarily camp ministry
- We also held a “Lebanon Live” Virtual Fundraiser on May 24, which raised \$ 9,633 (including donations up to mid-July). This was in addition to our \$8,500 CBM project budget, for a total of \$ 18,133 to our Lebanon Partnership this year, the highest total of our 3-year partnership.

#### 3. A committee met early in April to discuss the possible establishment of a refugee fund. However, this was put on hold, due to Covid-19. An application has been submitted to CBWC to sponsor a Syrian refugee family, the Alhusains. A community group was seeking administrative help in 2019 to sponsor their son’s family, now in a refugee camp in Lebanon. They have committed the funds, but needed a Sponsorship Agreement Holder through which to apply. (The CBWC is a Sponsorship Agreement Holder.)

#### 4. A baking project, coordinated by Barb Ziolkowski, was undertaken for 5 weeks in April/ May to provide muffins for two inner-city lunch programs: Trinity Lutheran and Good News Chapel.

### Challenges/Looking Forward in 2021:

- Continue and further develop our CBM Lebanese partnership
- Increase awareness and involvement in all our regular mission partnerships: CBM, IVCF, Katepwa Lake Camp, Youth for Christ

Respectfully submitted,

Marilyn Phillips, 2020 Missions Commission chair

## Children's Ministries Report

Although 2020 was a strange year for children's ministry since so much of what we do is very hands on, yet there is still much to celebrate! A big thanks to Pastor Joel and the many volunteers who were running the nursery, Godly Play and Oasis at the beginning of the year while I was on maternity leave.

When the pandemic began in March, Pastor Joel did a great job of leading our kids through online classes throughout the spring while we were all in lockdown. We were grateful that Julie Hovey jumped in and volunteered to help run online classes as well. In the summer, kids and adults alike took a much needed break from screens while enjoying the wonderful warm weather.

In September, I returned from maternity leave and we happily welcomed Julie as an intern for children's ministry in order to meet her degree requirements at Briercrest Seminary. While following the health authority guidelines, we offered a modified curriculum of socially-distanced in-person kids programming for Godly Play and Oasis. Julie and I were so glad to see some of our kids in person for a couple of months before restrictions for gathering increased again.

For Advent, we prepared packages for the families of the church that were delivered to their homes. Following the tradition of the Jesse Tree, families were invited to complete daily readings from December 1st to the 25th and make an ornament that related to the story. It was great to have our kids reading Bible stories that trace a path from creation to the birth of Christ, showing how God's plan leads to Jesus!

While we eagerly look forward to one day being able to gather with all of our kids in person again, we are grateful for the moments of connection that we have had and ask for your continued prayers for the children of First Baptist (and their parents too) during these uncertain times.

With gratitude and hope,

Rev. Kayely Rich



## Youth Group Report

Our Youth ministry continues to adapt and change to meet the needs of our youth during the pandemic. Looking back over the past year, I have a lot of different emotions and thoughts about what we have been doing, and it's difficult to put everything into words. There is a deep sense of gratitude that we can still meet over Zoom to laugh, pray, and hear how each other is doing. But there is also a sense of mourning, or loss, in the reality that this "new normal" is so different from the ways most of us want to interact together face to face.

In the fall, we were able to gather together outside and be socially distant. While we had met on and off over the summer, we officially "kicked-off" our year with a fire and Bible study in my backyard. We talked about what it means to be light in the darkness, and we discussed how this idea can continue to shape our attitudes and actions throughout the coming year. We have continued to come back to this idea every time we meet, while also focusing a lot on prayer. Being light in the darkness means continuing to see that our hope, Christ, is still with us in the midst of the pandemic. We have a choice in how we can approach the things that we cannot control, and to remind ourselves, and those who are part of our community, that we can still find the goodness, grace, and mercy of God in each day that has been given to us. I think that the youth have done an incredible job of both balancing the reality of life right now, while still describing what it means to grow in their relationship with Christ.

Much of our youth events have looked very similar since late October. We meet together over Zoom, share how we are doing, play a game, have a devotional, spend time alone reflecting on the topic we have discussed and then end the night praying together. I have been very encouraged each time we have met and enjoy being able to laugh and have fun with the youth. They have brought light into my life this year. While we do not know what things will look like in the coming months, I am hopeful that our meetings have helped to anchor one another, and be a space and place where we encourage and love one another.

For those of you who have reached out through cards, emails, or texts, and told me that you were praying for us, thank you. Your encouragement matters and makes a difference, and so do your prayers.

Yours In Christ,

Chris Senger

**First Baptist Church, Regina Inc.**

**Financial Statements**

*December 31, 2020*

## **INDEPENDENT AUDITOR'S REPORT**

To the Members:

### **Opinion**

We have audited the financial statements of First Baptist Church, Regina Inc. (The Church), which comprise of the statement of financial position as at December 31, 2020, and the statements of operations and changes in net assets, and the statement of cash flows for the year then ended, and a summary of significant accounting policies and explanatory information.

In our opinion, except for the effects of the matters described below in the Basis for Qualified Opinion section, the accompanying financial statements present fairly, in all material respects the financial position of The Church as at December 31, 2020, and its financial performance and its consolidated cash flows for the year then ended in accordance with Canadian accounting standards for not-for-profit organizations.

### **Basis for Qualified Opinion**

As is common with many not-for-profit organizations, The Church derives revenue from contributions, the completeness of which is not susceptible to satisfactory audit verification. Accordingly, our verification of these revenues was limited to a comparison of recorded revenue with bank deposits, and we were unable to determine whether any adjustments might be necessary to revenue, excess of revenue over expenses and net assets.

Additionally, the Church has significant balances in Property, Plant and Equipment. Due to the age of some assets, documentation of the cost or value of these assets is not readily available and is therefore not subject to audit verification. This limitation only affects the balances in capital assets and the corresponding annual amortization expense recorded and therefore is not pervasive to the financial statements as a whole.

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

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

Management is responsible for the preparation and fair presentation of 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 The Church's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate The Church or to cease operations, or has no realistic alternative but to do so.

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

### **Auditor's Responsibilities for the Audit of the Financial Statements**

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with Canadian generally accepted auditing standards will always detect a

material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

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

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of The Church'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 Church'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 Church 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.

*WSO Acc.*


WSO Chartered Professional Accountant P.C. Ltd.  
Regina, SK  
February 28, 2021

**First Baptist Church, Regina Inc.**  
**Statement of Financial Position**

*As at December 31*

<b>Assets</b>	<b>2020</b>	2019
<i>Current Assets</i>		
Operating Account	177,118	138,024
Benevolent Fund Account	2,844	3,290
Building Fund Account	27,342	19,073
Organ Fund - Cash (Note 4)	69,823	167,768
Organ Fund – GIC (Note 4)	-	90,000
Accounts Receivable (Note 6)	10,356	-
GST Receivable	689	4,570
Prepaid Expenses	4,964	4,568
Inventory	1,041	1,041
Total Current Assets	294,177	428,334
<i>Capital Assets</i>		
Property, Plant and Equipment (Note 3)	3,326,938	3,339,404
<b>Total Assets</b>	<b>3,621,115</b>	<b>3,767,738</b>
<b>Liabilities and Net Assets</b>		
Accounts Payable	9,359	13,242
Unearned Revenue	3,415	-
CBWC Foundation Loan (Note 4)	-	251,616
CEBA Loan (Note 5)	30,000	-
Deferred Revenue (Note 7):		
Building Fund	30,086	19,065
Double Up Legacy Fund	17,169	17,169
Organ Fund (Note 4)	257,436	257,559
Benevolent Fund	1,655	2,157
<b>Total Liabilities</b>	<b>349,120</b>	<b>560,808</b>
Net Assets	<b>3,271,995</b>	<b>3,206,930</b>
<b>Total Liabilities and Net Assets</b>	<b>3,621,115</b>	<b>3,767,738</b>

Approved on behalf of the Board

  
\_\_\_\_\_  
Director

  
\_\_\_\_\_  
Director

*The accompanying notes are an integral part of these financial statements*

**First Baptist Church, Regina Inc.**  
**Statement of Operations and Changes in Net Assets**

*For the year ended December 31*

<b>Revenue</b>	<b>2020</b>	2019 (Restated – Note 11)
Operating Offerings	374,441	389,287
Government Wage Subsidies (Note 6)	29,692	-
CEBA Loan Forgiveness (Note 5)	10,000	-
Church Rentals	5,480	16,060
Youth Facility Rentals	40,980	40,980
Chaplaincy Services	7,637	7,637
Benevolent Fund	3,657	2,399
Building Fund	-	16,569
Organ Fund	5,793	9,359
Miscellaneous	76	40
<b>Total Revenue</b>	<b>477,756</b>	<b>482,331</b>
<b>Expenses</b>		
Christian Education	1,669	5,034
Worship	9,572	7,289
Congregational Care	135	949
Missions	33,033	40,926
Personnel	222,368	222,182
Property	48,658	52,041
Admin/Finance	75,340	81,907
Benevolent Fund	3,657	2,399
Building Fund	-	16,569
Organ Fund	5,793	9,359
Amortization	12,466	11,899
<b>Total Expenses</b>	<b>412,691</b>	<b>450,554</b>
<b>Excess (Deficiency) of revenues over expenses</b>	<b>65,065</b>	<b>31,777</b>
<b>Net Assets, Beginning of year</b>	<b>3,206,930</b>	3,175,153
<b>Net Assets, End of year</b>	<b>3,271,995</b>	3,206,930

*The accompanying notes are an integral part of these financial statements*

**First Baptist Church, Regina Inc.**  
**Statement of Cash Flows**  
*For the year ended December 31*

<b>Cash provided by (used for) the following activities</b>	<b>2020</b>	<b>2019</b>
<b>Operating activities</b>		
(Deficiency) excess of revenues over expenses	65,065	31,777
Amortization	12,466	11,899
(Increase) decrease in:		
Accounts Receivable	(10,356)	-
GST Receivable	3,881	(2,443)
Prepaid Expenses	(396)	(1,170)
Increase (decrease) in:		
Accounts Payable	(3,883)	2,488
Unearned Revenue	3,415	-
Deferred Revenue	10,396	121,139
Cash flows from operating activities	<b>80,588</b>	163,690
<b>Investing activities</b>		
Redemption of Investments	90,000	14,791
Cash flows from investing activities	<b>90,000</b>	14,791
<b>Financing activities</b>		
Receipt of unforgivable portion of CEBA Loan	30,000	-
Repayment of CBWC Foundation Loan	(251,616)	(20,390)
Cash flows from financing activities	<b>(221,616)</b>	(20,390)
<b>(Decrease) increase in cash resources</b>	<b>(51,028)</b>	158,091
<b>Cash resources, beginning of year</b>	<b>328,155</b>	170,064
<b>Cash resources, end of year</b>	<b>277,127</b>	328,155
<b>Cash is comprised of:</b>		
Operating Account	177,118	138,024
Benevolent Fund Account	2,844	3,290
Building Fund Account	27,342	19,073
Organ Fund - Cash	69,823	167,768
	<b>277,127</b>	328,155

*The accompanying notes are an integral part of these financial statements*

# First Baptist Church, Regina Inc. Notes to the Financial Statements

For the year ended December 31, 2020

## 1. Nature of Organization

First Baptist Church, Regina Inc. (Church) is incorporated under the laws of Saskatchewan. Its principal activity is to provide spiritual services and to provide a place of worship to the surrounding community.

## 2. Accounting Policies

### Basis of presentation

These financial statements have been prepared in accordance with Canadian accounting standards for not-for-profit organizations. The significant accounting policies are as follows:

### Revenue recognition

The Church follows the deferral method of accounting for contributions.

Restricted contributions are recognized as revenue in the year in which the related expenditures are incurred.

Unrestricted contributions are recognized as revenue in the year received or receivable if the amounts to be received can be reasonably estimated and collection is reasonably assured.

### Amortization

Property, plant and equipment are stated at the following values less accumulated amortization:

Church Building	- estimated value as of 1992
Church Land	- appraised value as of 1996
Youth Centre	- cost plus estimated value of contributed labour and materials
Youth Centre Land	- estimated market value as of 1994
Furniture and Equipment	- estimated value as of 1992 for assets acquired before 1990 and actual cost for those acquired after 1989

The original cost amounts have not been used for these assets as this financial information is not reasonably determinable.

Property, plant and equipment are amortized using the straight-line basis over the assets' estimated useful lives based on the following:

Wood Furniture	100 years
Organ and Pianos	100 years
Computers – Hardware	3 years
Computers – Software	1 year
Furniture and equipment	10 years
Youth Centre	50 years

The Church building, hand bells and painting have not been amortized as they are considered of historical value and a work of art respectively, and therefore do not need to be amortized in accordance with section 4433 of the CPA handbook. Their values are as follows:

Church Building	\$2,300,000
Baptistry Painting	3,745
Hand Bells	22,343

### Income Tax

The Church is exempt from income tax as it is incorporated as a non-profit organization.



# First Baptist Church, Regina Inc.

## Notes to the Financial Statements

For the year ended December 31, 2020

### Funds

Operating Fund – This fund consists of monies received for the general operations and maintenance of the Church.

Designated Funds – These funds consist of monies received which have been designated for use in the management of designated assets of the Church. These funds include the Building, Benevolent, Organ and Double Up Legacy Funds

### Measurement Uncertainty and Use of Estimates

The preparation of financial statements in accordance with Canadian accounting standards for not-for-profit organizations requires the Church's management and directors to make estimates and assumptions that affect the reported amount of assets, liabilities, the disclosure of contingent assets and liabilities at the date of the financial statements and the reported amount of revenue and expenses during the year. These estimates and assumptions are reviewed periodically and adjustments are reported in the year in which they become known.

By nature, asset valuations are subjective and do not necessarily result in precise determinations. Estimates in these financial statements include, but are not limited to, the carrying value of assets. Should underlying assumptions change, the estimated net recoverable value could change by a material amount.

### 3. Property, Plant and Equipment

Property, plant and equipment consist of the following:

	<u>Cost</u>	<u>Accumulated Amortization</u>	<u>Net Book Value 2020</u>	<u>Net Book Value 2019</u>
Church building	\$ 2,300,000	\$ -	\$ 2,300,000	\$ 2,300,000
Church land	470,000	-	470,000	470,000
Youth Centre	355,229	159,476	195,753	202,858
Youth Centre land	71,690	-	71,690	71,690
Furniture and equipment	<u>505,500</u>	<u>216,005</u>	<u>289,495</u>	<u>294,856</u>
	<u>3,702,419</u>	<u>375,481</u>	<u>3,326,938</u>	<u>3,339,404</u>

### 4. CBWC Foundation Loan and Organ Fund Loan

During the year, the Board approved a motion to repay the CBWC Foundation Loan that was bearing interest at 5.45% using internal funds of \$205,000 borrowed from the Church's Organ fund. This internal loan is bearing interest at a rate of 2.0%. The loan is being repaid to the Organ fund in monthly instalments of \$2,500 and at December 31, 2020 the amount owing is \$189,809.

### 5. CEBA LOAN

During the year, the Church applied for and received a \$40,000 loan through the Canada Emergency Business Account (CEBA) program set up in response to COVID-19. \$10,000 of the loan is to be forgiven if the remainder of the principal is repaid by December 31, 2022. This amount has been recorded as revenue in 2020 as the Church intends to repay the balance to meet the forgiveness criteria.

The unforgivable loan balance at December 31, 2020 is \$30,000 and has an interest rate of 0% until December 31, 2022 before it would increase to 5%.

### 6. Government Wage Subsidies

The Church received government wage subsidies from two programs created in response to COVID-19 during the year.

# First Baptist Church, Regina Inc.

## Notes to the Financial Statements

*For the year ended December 31, 2020*

### 10% Temporary Wage Subsidy

This program provided a 10% wage subsidy to the Church between March 18, 2020 and June 19, 2020. The church received \$3,760 from this program.

### Canada Emergency Wage Subsidy

This program provided the Church with a variable wage subsidy starting on March 15, 2020. This program provided wage subsidies that were calculated based on the Church's percentage drop in revenue in 2020 when compared with a similar period in 2019. The Church received revenue of \$25,932 from this program of which \$10,356 was still receivable at year end.

## 7. Deferred Revenue

Details of contributions recognized and deferred for the Church's designated funds are as follows:

	<b>Building Fund</b>		<b>Double Up Legacy Fund</b>	
	<u>2020</u>	<u>2019</u>	<u>2020</u>	<u>2019</u>
Balance, beginning of year	19,065	20,789	17,169	14,791
Less: Amount recognized as revenue in year	-	(16,569)	-	-
Plus: Amount received in year	11,021	14,845	-	2,378
Balance, end of year	30,086	19,065	17,169	17,169
	<b>Organ Fund</b>		<b>Benevolent Fund</b>	
	<u>2020</u>	<u>2019</u>	<u>2020</u>	<u>2019</u>
Balance, beginning of year	257,559	138,120	2,157	1,111
Less: Amount recognized as revenue in year	(5,793)	(9,359)	(3,657)	(2,399)
Plus: Amount received in year	5,670	128,798	3,155	3,445
Balance, end of year	257,436	257,559	1,655	2,157

## 8. Defined Contribution Pension Plan

The Church contributes monthly to a defined contribution pension plan on behalf of certain employees. The employees remit 6.0% of their gross wage to the plan which is matched by the Church.

Included in personnel expense is the current service portion of the pension plan in the amount of \$8,594 (2019 - \$10,404).

## 9. Financial Instruments - Risk Management

The Church's financial instruments consist of cash, investments, accounts receivable and accounts payable. The fair value of these financial instruments approximates their carrying value, unless otherwise noted. It is management's opinion that the church is not exposed to significant interest rate, currency, liquidity or credit risk arising from these financial instruments.

### Liquidity Risk

Liquidity risk is the risk that the Church will not be able to meet its financial obligations as they come due. The Church manages liquidity by maintaining adequate cash on hand to provide for the ongoing management and operations of the Church. In addition, the Church continuously monitors and reviews both actual and forecasted cash flows.

## 10. First Baptist Place Inc. Transactions

The relationship between the Church and First Baptist Place Inc. (FBP) is such that the board of directors of the Church are also members of FBP. In the event that FBP is wound up or dissolved the remaining assets, after

# First Baptist Church, Regina Inc.

## Notes to the Financial Statements

*For the year ended December 31, 2020*

payment of all debts and liabilities, shall be distributed to another recognized charitable or non-profit organization having similar objectives in Saskatchewan or Canada. By way of a resolution, FBP may designate the Church as the receiving organization.

During the year, \$7,637 (2019 – \$7,637) was received in chaplaincy revenue from FBP.

### 11. Prior Period Adjustment

Subsequent to the year ended December 31, 2019, it was determined that the classification of certain revenue accounts were incorrect. The Board budgets amounts to be transferred from general Operating Offerings to designated funds however these amounts were not reflected as revenue of the designated funds. This adjustment does not have any impact on assets, liabilities, net assets or the excess of revenue over expenses for the year ended December 31, 2019.

Below are the impacts of the revenue adjustments:

<u>Account</u>	<u>2019 original</u>	<u>Adjustment</u>	<u>2019 restated</u>
Operating Offerings	401,992	(12,705)	389,287
Benevolent Fund	419	1,980	2,399
Building Fund	5,844	10,725	16,569

### 12. COVID-19 Impacts

The COVID-19 pandemic developed rapidly in 2020. Public health measures taken by governments had an impact on the Church's operations during the year through limitations on in-person services and events. As a result, the Church was eligible for government assistance (see notes 5 and 6). The impact of public health restrictions and government assistance are expected to continue into the Church's 2021 fiscal year although the results remain unknown.