



2020 Annual General Meeting (online)
Sunday September 27th at 12:30pm

Zoom Link for AGM:

<https://us02web.zoom.us/j/82056934282?pwd=TUhGck94VmRnWVZQcFJ6T3RPMWo4UT09>

Meeting ID: 820 5693 4282

Password: 473125

Agenda

12:30pm Annual General Meeting

1. Welcome, Agenda and Prayer
2. Updates
3. Motions:
 - a) Approve Minutes of 2019 AGM
 - b) Approve New Elders for 2020 / 2021
 - c) Approve Audited Financial Statement for 2018 / 2019
 - d) Approve Budget for 2020 / 2021
 - e) Appointing Auditors for 2019 / 2020
5. Prayer

Chartwell Baptist Church (Clarkson Village)
2019 Annual General Meeting Minutes

Sunday June 2, 2019
1880 Lakeshore Road West
Mississauga, Ontario

Chair: **Jim Carrie**

Secretary: **Peggy Tyers**

Quorum: declared by Chair, at 11:49 AM

Agenda

1. Welcome : Jim Carrie

a. Agenda & Prayer

2. Updates

a. Survey Feedback: **Jim Carrie**

Will use the survey to support our four priorities:

1. Prayer
2. Mission
3. Fellowship
4. Equipping
5. With discernment and prayer, we hope to develop a strategy document by June 2020 AGM

b. Staffing: **Jamie Bay**, Children's Director: Thank you to Joanne Eng and Jana Anderson for the continued commitment to their roles until such time as we hire a full time person.

The search for the full time director continues and we pray for the right candidate.

c. Property Report: **Jamie Bay** -Lots of work going on behind the scenes on the use of this property.

-We have a proposed sign for our front lawn. Working with the City and Meadow Green for proper content, and location

-In addition, funds have been donated for a sign

Question: Dave M. requested an update on the church denominational association discussion.

Jamie responded that alternatives are being researched and that there is no immediate push by any stakeholders to move this along.

Question: Dino M. What are we doing for our young adults? What resources are we going to direct to this area? It is a concern.

Ryan responded that is a wider concern than just Clarkson. It will be looked into more deeply over the coming months. Jamie responded that it will be one of the areas of concern in the strategic planning.

Louise J. added that she too is concerned about this age group and is in prayer for direction.

Jim C. added that an aging congregation is a concern. How is God shaping us and using our resources to continue the congregation's work in the community?

Paul T. suggested that we use the sign to promote our other services.

d. Jamie's sabbatical: Jim read an update. See appendix "A".

3. Motions

A. Approve Minutes of 2018 AGM: Jim Carrie

Motion: The members of Chartwell Baptist Church (Clarkson Village) approve the minutes of the June 10, 2018 AGM as presented.

Motioned: Dave Warner

Seconded: Dave McKeown

Approved: All approved

B. Approve Elders team for 2019/2020: Jim Carrie

Motion: The Members of Chartwell Baptist Church (Clarkson Village) approve the appointment of Peggy Tyers, Jim Carrie, Mary Lafleur, Maureen Barr and Milne Breakwell to the Elders Team (Board) of Chartwell Baptist Church (Clarkson Village)

Motioned: Linda Robinson

Seconded: Dave Kraulis

Approved: All Approved

C. Approve audited financial statement for 2017/2018: Laura O'Neill

Motion: "The Members of Chartwell Baptist Church (Clarkson Village) approve the audited financial statements for the year ended June 30, 2018 as presented."

Motioned: Chris Parsons

Seconded: Dave Kraulis

Approved: All approved

D. Approve Budget for 2019/2020: Laura O'Neill

Motion: "The Members of Chartwell Baptist Church (Clarkson Village) approve the July 2019-June 2020 budget as presented." Appendix B

Motioned: Marlaine Allen

Seconded: Dan Wilson

Approved: All

Question: Dino M. - do we have a budget for a building-related disaster?

Laura responded that there was a contingency fund of \$8,000 in the budget; in addition, there is an opportunity for designated giving with a donor willing to match 1:1 up to \$10,000.

E. Appointing Auditors for 2018/2019: Laura O'Neill

Motion: "The Members of Chartwell Baptist Church (Clarkson Village) approve the Elder's team recommendation of the appointment of Norton McMullen and Co. LLP Chartered Professional Accountants for the audit of the fiscal year ending June 30, 2019."

Motioned: Dave McEwan

Seconded: Dino Morrison

Approved: All approved

4. Prayer: Jamie

2019 AGM Minutes: Appendix A

Sabbatical Update – Jamie Bay

In early March we announced, on behalf of the church elders, that our lead pastor, Jamie, will be taking a sabbatical. That sabbatical starts August 1 and will last for four months.

The intent today is to remind us that this sabbatical is happening, and that, thanks largely to Jamie, we have a plan in place. Following the plan, of course, will be up to us.

Reminder - What is a sabbatical? A true Sabbatical is a season of Sabbath for prolonged rest. It's an extended time in which a pastor does not do formal church work. He or she does not do pastoring, leading, ministering, visioning the future of the church, sermon planning, or writing the ultimate book of pastoral reflections.

During a sabbatical we put the words of Psalm 23 to the test. "The Lord is my shepherd," we say with David. "I shall not want. He makes me lie down in green pastures; he leads me beside still waters. He restores my soul." He restores my soul. This soul restoration comes as we submit to the Lord as our Shepherd, lying down and being still in his presence.

- Karen and Ryan will be our co-lead pastors. Karen will focus on leading church ministry, including Sunday mornings, and Ryan will lead the Saga summer camp, church staff, and community events.
- Tammy will take on additional responsibilities re: support for benevolence, Walden Circle ministry, and community relations.
- Elders have been asked to support key ministries of the church.
- A preaching plan and schedule is in place - pastors known to this community have been invited to supplement teaching by Karen.
- And the Elders' chair will work with Karen and Ryan in support of their interim leadership responsibilities.

And we are looking forward to having Jamie back in December to lead us into the coming years for our church.

2019 AGM Minutes: Appendix B

Clarkson Community Church Proposed 2019-20 Budget

The following is a condensed version of the 2018/2019 forecast and the budget for the 2019-20 fiscal year as recommended by the Elders Board for presentation to members at the upcoming Annual General Meeting on Sunday June 2, 2019.

Explanatory notes are provided for certain elements of our income and expenses, including the latest forecast of 2018-19 actuals, the recommended 2019-20 budget and comparisons of the recommended budget to last year's budget and forecast.

As in other years, the budget has been prepared by looking back at our financial performance in the previous year and looking ahead to what God is calling us to in the coming year. It is an expression of our trust in God - that he will equip and provide - as we pursue our calling to be a people who live by faith, who are known by love, and who are a voice of hope to our neighbours, co-workers, friends and families.

		July 2018 - June 2019			19/20	Comparison to 18/19	
		Forecast	Budget	vs. Budget	Budget	vs. Forecast	vs. Budget
Income							
	4001 · Ministry Funds	481,255	516,000	(34,745)	486,000	4,745	(30,000)
	4002 · Rental	9,733	5,000	4,733	12,000	2,267	7,000
	4004 · Interest Received	2,178	1,000	1,178	2,000	(178)	1,000
Total Income		493,167	522,000	(28,833)	500,000	6,833	(22,000)
Expense							
	Total 5001 · Finance & Administration	26,604	32,400	(5,796)	23,900	(2,704)	(8,500)
	Total 5040 · Property & Maintenance	68,393	76,900	(8,507)	60,650	(7,743)	(16,250)
	Total 5050 · Christian Education	1,948	5,100	(3,152)	4,250	2,302	(850)
	Total 5055 · Youth Ministry Expenses	3,284	3,000	284	3,000	(284)	0
	Total 5065 · Communication & Fellowship	5,298	6,550	(1,252)	4,800	(498)	(1,750)
	Total 5075 · Ministry	4,185	4,300	(115)	6,000	1,815	1,700
	Total 5085 · Ministry Personnel	336,690	347,457	(10,767)	354,329	17,638	6,872
	Total 5110 · Missions & Outreach	17,988	18,000	(12)	18,000	12	0
	Total 5170 · Community Outreach	21,603	28,500	(6,897)	25,100	3,497	(3,400)
Total 5000 · Expense		485,994	522,207	(36,213)	500,029	14,034	(22,178)
Total Expense		485,994	522,207	(36,213)	500,029	14,034	(22,178)
Net Income		7,172	(207)	7,379	(29)	(7,201)	178

Notes:

2019/2020 Budget

Income: Ministry Funds

We are forecasting our income for the fiscal year ending June 30, 2018 to be approximately \$494,483, compared to our budget of \$522,000. We are proposing a revenue budget of \$500,000 for the upcoming year. This includes an increase in rentals, particularly because of the Spanish and Arabic Services.

Expenses: Finance and Admin

Finance and Admin expenses are being decreased by \$8.5k from last year's budget, primarily because of a new photocopier, which has reduced our yearly contract from \$11k to \$4.5k.

Expenses: Property and Maintenance

The recommended budget is \$16.25k lower than last year's budget. The major cost savings has been to reduce the funds available for building repairs. This returns to the previous year's level of \$8k. While much work has been done to our building in the past two years, if our revenue increases, we would look to spend on our aging building as a priority.

Expenses: Christian Education, Youth Ministry, Communications and Fellowship

All of these budgeted expenses have small decreases based on actual spending. The largest reduction is in website and design based on changes we have made to reduce costs. The Discipleship budget has been added in to this expense category.

Expenses: Ministry Personnel

The 2019/2020 personnel budget includes: (i) Lead Pastor, (ii) Family Pastor, (iii) Discipleship Pastor, (iv) Children's Director, (v) Part time Worship Director, (vi) Office Manager, and (vii) Part Time Financial Administrator. There is also some additional funding to provide staff support during Jamie's sabbatical. This has been offset by a small reduction in professional development and travel/expenses for the staff.

Salaries and benefits include a provision for a 2% cost of living adjustment for staff.

Expenses: Missions and Community Outreach

Our Missions budget remains consistent with last year when we increased funding for our primary partners at a global, national and local level.

The Community Outreach forecast includes only half the Saga funding being required, as well as changes to Stephen Ministry.

The decrease in the community outreach budget does not affect external partners, but rather decreases in our internal funding. This is due to the end of our current Stephen Ministry program and moving Discipleship expenses to be included in the Christian Education budget.

Extra-budgetary ministry investments *(not included in the budget)*

Throughout the year gifts are given which are designated for a specific use outside of budget. Any of these funds not spent within the ministry year are listed as deferred funds and are retained to be spent in the area to which they were designated.

Funds outside of Budget	
DEFERRED FUNDS	
	30 Apr 19
BENEVOLENCE	7,711.91
BUILDING & PROPERTY	10,801.26
DOWNTOWN WINDSOR - Camerons	25.00
MENS RETREAT	3,829.84
MISSIONS GENERAL	4,959.70
REFUGEES PROJECT	1,101.67
SPECIAL MINISTRY	0.00
WOMENS RETREAT	5,905.00
YOUTH MISSION TRIPS	4,278.55
TOTAL	38,612.93
DESIGNATED FUNDS	
	30 Apr 19
CLARKSON DESIGNATED FUND	73,198.00
SAGA MINISTRY FUND	44,016.62
TOTAL	117,214.62

DEFERRED FUNDS

The list to the left shows the status of these funds as at the 30th of April, 2019.

- Benevolence is overseen by our benevolence team and is used to support those in need.
- Building & Property is used to support building and property needs. \$10,300 of this has been specifically donated for a new sign at the front of the property.
- Refugees Project includes donations as well as funds from Reconciliation Ministries which we are paying out to the refugee family on a monthly basis.
- Retreats include finances that have been given specifically to support retreats for men and women, both of which are running this spring.

DESIGNATED FUNDS

In addition to these deferred funds, the church holds two designated funds, separate from our ministry budget. These are the Saga Ministry Fund and the Clarkson Designated Fund.

- Saga Ministry Fund consists of both the donations given for summer camp and the registration fees that were surplus from past years. This fund is budgeted on a calendar year and the budget was approved by the members in a January members meeting.
- Clarkson Designated Fund contains a legacy gift given this by the estate of Gordie Finlayson. It has not been given with any designation attached. At the recommendation of our Auditor this has been made into a separate fund which can be spent at the elders discretion.

If you have any questions regarding the budget or ongoing financial stewardship please contact Laura O'Neill or Jim Carrie.

Elders Team for 2020-2021

Over the past year our Elders board has consisted of ten members. We are grateful for the leadership and service of all of our elders.

Five of the elders are in the midst of their term. Those continuing their terms as elders for the coming year, followed by the number of years remaining in their term, are:

Darrell Smith (1 year)
Laura O'Neill (1 year)
Karen Bentham (1 year)
Mary Lafleur (2 years)
Maureen Barr (2 years)
Milne Breakwell (2 years)
Jim Carrie (2nd term, 2 years)
Peggy Tyers (2nd term, 2 years)

This year Grant Kilpatrick and Wendy machry are completing their first three-year term as elders. Wendy is standing for another term, while Grant is not. We are grateful for the role Grant has played as an elder for the past 3 years.

In January the nominating team recommended candidates who should be considered to serve as elders for an initial three-year term.

The names of those who are being presented at the AGM to either begin their first three-year term or a second three-year term as elders are as follows:

Lisa Hines (1st term)
Wendy Machry (2nd term)

Clarkson Community Church Proposed 2020-21 Budget

The following is a summary of the financial results for 2019-2020 and the proposed budget for the 2020-2021 fiscal year as recommended by the Elders Board for presentation to members at the upcoming Annual General Meeting on Sunday, September 27th, 2020.

Explanatory notes are provided for some elements of our income and expenses, related to the actual 2019-20 results, the recommended 2020-21 budget and comparisons of the recommended budget to last year's budget and actuals.

As we have done in the past, the budget has been prepared by looking back at our financial performance in the previous year and prayerfully looking ahead to what God is calling us to in the coming year. In these unprecedented times of Covid-19, we are so pleased to be able to report that from a financial perspective, Clarkson Community Church has fared well in the fiscal year 2019-2020. It is with gratitude for your ongoing faithful support that we present the budget for 2020-21, trusting that with God's blessing, we can continue to pursue our calling to live by faith, be known by love and to be a voice of hope to our community, friends and families.

	Jul 19 - Jun 20	Jul 19 - Jun 20	% of	20-21
	Actual	Budget	Budget	Budget
Ordinary Income/Expense				
Income				
4001 · Ministry Funds	\$473,798.00	\$486,000.00	97.49%	\$477,500.00
4002 · Rental	\$6,417.00	\$12,000.00	53.48%	\$4,700.00
4004 · Interest Received	\$2,585.00	\$2,000.00	129.25%	\$2,500.00
Total Income	\$482,800.00	\$500,000.00	96.56%	\$484,700.00
Expense				
Total 5001 · Finance & Administration	\$23,332.00	\$23,900.00	97.62%	\$23,250.00
Total 5040 · Property & Maintenance	\$61,638.00	\$60,650.00	101.63%	\$58,950.00
Total 5050 · Christian Education	\$1,842.00	\$4,250.00	43.34%	\$4,750.00
Total 5055 · Youth Ministry Expenses	\$1,678.00	\$3,000.00	55.93%	\$3,000.00
Total 5065 · Communication & Fellowship	\$2,924.00	\$4,800.00	60.92%	\$4,500.00
Total 5075 · Ministry	\$7,621.00	\$6,000.00	127.02%	\$8,500.00
Total 5085 · Ministry Personnel	\$329,821.00	\$354,329.00	93.08%	\$339,961.00
Total 5110 · Missions & Outreach	\$18,000.00	\$18,000.00	100.00%	\$16,000.00
Total 5170 · Community Outreach	\$20,155.00	\$25,100.00	80.30%	\$25,800.00
Total Expense	\$467,011.00	\$500,029.00	93.40%	\$484,711.00
Net Income	\$15,789.00	-\$29.00		-\$11.00

Notes

Income

Total income for the fiscal year ended June 30, 2020 was \$482,800 compared to the budget of \$500,000. Given the unusual start to our fiscal year, with Jamie away on sabbatical and the closure of the church building with the onset of Covid-19 precautions in March, finishing the year at 96.6% of budget from an income perspective is good news. For the 2020-21 fiscal year we are proposing a revenue budget of \$484,700 to more closely align with the giving trend of the previous year and to reflect the continuing economic impact of Covid-19.

Expenses

During the past fiscal year, with revenue running behind budget, great care was taken to ensure expenses were kept in line. In addition, once Covid-19 hit in March, many of our expenses decreased as the building closed. As a result, we finished the fiscal year with total expenses of \$467,011, creating a profit of \$15,789 overall. Thank you to our staff for being conscientious in their spending over the year. In this next fiscal year, the spending budget remains conservative as we seek to steward well the funds that are entrusted to us.

Finance and Admin: Having come in at 97.6% of budget last year, the F&A budget was held essentially flat for the upcoming year.

Property and Maintenance: The 2020-21 budget has decreased slightly from last year, in part because the building was not used for the first two months of the fiscal year, thus reducing maintenance expenses.

Christian Education, Youth Ministry, Communications and Fellowship: Expenses in these categories are budgeted to be very similar to last year.

Ministry: Budgeted Ministry expenses have been increased to reflect the cost of video production of the online services.

Ministry Personnel: The 2020-2021 personnel includes: Lead Pastor, Discipleship Pastor, Family Pastor, Children's Director, Part-time Worship Director, Office Manager and Part-time Financial Administrator. Salaries and benefits include a 1% cost of living adjustment for staff.

Missions and Community Outreach: Budgeted expenses have been held steady, aside from the cessation of support for GRID-David Mensah. One year transitional funding from the Mission Designated Fund will be provided to complete our support of this work.

Extra-budgetary ministry investments *(not included in the budget)*

Throughout the year gifts are given which are designated for a specific use outside of budget. Any of these funds not spent within the ministry year are listed as deferred funds and are retained to be spent in the area to which they were designated.

Clarkson Community Church	
Funds Outside of Budget - 30 June 2020	
DEFERRED FUNDS	30 June 20
BENEVOLENCE	19,381.92
BUILDING & PROPERTY	21,158.67
CLARKSON DESIGNATED FUND	54,682.00
DOWNTOWN WINDSOR - Camerons	50.00
MENS RETREAT	2,087.29
MISSIONS GENERAL	6,279.70
REFUGEES PROJECT	1,101.67
SPECIAL MINISTRY	8,696.44
WOMENS RETREAT	2,843.09
YOUTH MISSION TRIPS	6,693.98
TOTAL	122,974.76
DESIGNATED FUNDS	
CLARKSON DESIGNATED FUND	54,682.03
TOTAL	54,682.00

DEFERRED FUNDS

The list to the left shows the status of these funds as at the 30th of June, 2020.

- Benevolence is overseen by our benevolence team and is used to support those in need.
- Building & Property is used to support building and property needs. The Building team is working toward Washroom and Lobby upgrades this fall.
- Refugees Project includes donations as well as funds from Reconciliation Ministries.
- Retreats include finances that have been given specifically to support retreats for men and women, both of which were scheduled to run this spring and had to be postponed.

DESIGNATED FUNDS

In addition to these deferred funds, the church holds two designated funds, separate from our ministry budget. These are the Saga Ministry Fund and the Clarkson Designated Fund.

- Clarkson Designated Fund contains legacy gifts given by various people. These gifts have not been given with any designation attached. At the recommendation of our Auditor this has been made into a separate fund which can be spent at the elders discretion. This year we have spent funds on new furnaces and the purchase of the new church sign.
- Saga Ministry Fund consists of both the donations given for summer camp and the registration fees that were surplus from past years. This fund is reported and budgeted on a calendar year and the budget was approved by the members in a January members meeting. An update on the Saga Ministry Fund will be provided at the January members meeting.

If you have any questions regarding the budget or ongoing financial stewardship please contact Laura O'Neill or Jim Carrie.

Clarkson Community Church Proposed 2020-21 Budget (Full Budget)

	Jul 19 - Jun 20	Jul 19 - Jun 20		Jul 20 - Jun 21
	Actual	Budget	% of Budget	Budget
Ordinary Income/Expense				
<u>Income</u>				
4000 · Income				
4001 · Ministry Funds	\$473,798	\$486,000	97.49%	\$477,500
4002 · Rental	\$6,417	\$12,000	53.48%	\$4,700
4004 · Interest Received	\$2,585	\$2,000	129.25%	\$2,500
Total 4000 · Income	\$482,800	\$500,000	96.56%	\$484,700
Total Income	\$482,800	\$500,000	96.56%	\$484,700
<u>Expense</u>				
5000 · Expense				
5001 · Finance & Administration				
5003 · Audit & Acct Fees	\$6,977	\$6,800	102.60%	\$6,950
5010 · Office Expenses				
5011 · Stationery	\$699	\$900	77.67%	\$700
5013 · Other Office Expenses	\$1,759	\$2,800	62.82%	\$2,000
Total 5010 · Office Expenses	\$2,458	\$3,700	66.43%	\$2,700
5016 · Copier Leases	\$4,467	\$4,500	99.27%	\$4,500
5012 · Postage	\$398	\$500	79.60%	\$500
5020 · Telephone	\$7,329	\$6,500	112.75%	\$7,100
5025 · Computer Expenses	\$384	\$250	153.60%	\$250
5030 · Bank Charges & Interest	\$1,319	\$1,650	79.94%	\$1,250
Total 5001 · Finance & Administration	\$23,332	\$23,900	97.62%	\$23,250
5040 · Property & Maintenance				
5042 · Insurance	\$8,809	\$8,000	110.11%	\$9,000
5043 · Maintenance & Services	\$29,200	\$28,000	104.29%	\$24,500
5044 · Major Reps & Bldg Improvements	\$7,520	\$8,000	94.00%	\$8,000
5045 · Supplies	\$1,974	\$2,700	73.11%	\$3,500
5046 · Utilities & Taxes	\$11,817	\$13,000	90.90%	\$12,000
5047 · Furniture & Equipment	\$0	\$250	0.00%	\$1,250
5048 · Audio	\$2,318	\$700	331.14%	\$700
Total 5040 · Property & Maintenance	\$61,638	\$60,650	101.63%	\$58,950

	Jul 19 - Jun 20	Jul 19 - Jun 20		Jul 20 - Jun 21
	Actual	Budget	% of Budget	Budget
5050 · Christian Education				
5051 · Ladies Ministry	\$64	\$250	25.60%	\$250
5052 · Children's Ministry-SagaSunday	\$658	\$1,500	43.87%	\$2,000
5054 · Fellowship Grp Ministry	\$1,120	\$2,500	44.80%	\$2,500
5058 · Library	\$0	\$0	0.00%	\$0
Total 5050 · Christian Education	\$1,842	\$4,250	43.34%	\$4,750
5055 · Youth Ministry Expenses				
5057 · Youth Events	\$1,678	\$3,000	55.93%	\$3,000
5060 · Young Adults	\$0	\$0	0.00%	\$0
Total 5055 · Youth Ministry Expenses	\$1,678	\$3,000	55.93%	\$3,000
5065 · Communication & Fellowship				
5066 · Church Family Fellowship	\$233	\$1,200	19.42%	\$1,200
5067 · Kitchen & Hospitality	\$1,568	\$2,750	57.02%	\$2,250
5068 · Flowers & Presentation	\$620	\$450	137.78%	\$450
5069 · Web-Site & Design	\$503	\$400	125.75%	\$600
Total 5065 · Communication & Fellowship	\$2,924	\$4,800	60.92%	\$4,500
5075 · Ministry				
5078 · Worship & Music	\$4,871	\$2,500	194.84%	\$7,000
5079 · Pulpit Supply	\$2,750	\$3,500	78.57%	\$1,500
Total 5075 · Ministry	\$7,621	\$6,000	127.02%	\$8,500
5085 · Ministry Personnel				
5084 · Wage Subsidy - COVID 19	-\$7,355			
5086 · Payroll Expenses	\$275,128	\$288,382	95.40%	\$273,568
5087 · CPP - ER	\$12,890	\$13,036	98.88%	\$13,366
5088 · EI - ER	\$6,033	\$6,158	97.97%	\$5,975
5089 · RRSP - ER	\$12,563	\$12,606	99.66%	\$12,732
5090 · Health Benefits	\$23,223	\$25,747	90.20%	\$25,920
5091 · Fee for Service	\$488	\$500	97.60%	\$500
5095 · Travel & Expenses	\$4,813	\$6,500	74.05%	\$6,500
5100 · Pastors' Educational Material	\$349	\$400	87.25%	\$400
5105 · Pastors' Professional Dev	\$1,689	\$1,000	168.90%	\$1,000
Total 5085 · Ministry Personnel	\$329,821	\$354,329	93.08%	\$339,961

	Jul 19 - Jun 20	Jul 19 - Jun 20		Jul 20 - Jun 21
	Actual	Budget	% of Budget	Budget
5110 · Missions & Outreach				
5115 · Foreign Missions				
5118 · Partners Int'l - Cahaya Suku	\$0	\$0	0.00%	\$0
5124 · Lighthouse Dominican Republic	\$8,000	\$8,000	100.00%	\$8,000
5125 · GRID - David Mensah	\$2,000	\$2,000	100.00%	\$0
Total 5115 · Foreign Missions	\$10,000	\$10,000	100.00%	\$8,000
5140 · Home Missions				
5145 · Downtown Windsor - Camerons	\$8,000	\$8,000	100.00%	\$8,000
5146 · Young Life - Eager	\$0	\$0	0.00%	\$0
Total 5140 · Home Missions	\$8,000	\$8,000	100.00%	\$8,000
Total 5110 · Missions & Outreach	\$18,000	\$18,000	100.00%	\$16,000
5170 · Community Outreach				
5171 · My Life Centre	\$3,000	\$3,000	100.00%	\$3,000
5173 · The Dam	\$1,000	\$1,000	100.00%	\$1,000
5174 · The Compass	\$8,000	\$8,000	100.00%	\$8,000
5175 · Young Life - Mississauga	\$3,000	\$3,000	100.00%	\$3,000
5176 · Clarkson Training	\$0	\$300	0.00%	\$1,000
5177 · Stephen Ministries	\$0	\$0	0.00%	\$0
5179 · Saga	\$4,000	\$8,000	50.00%	\$8,000
5180 · Celebrate Recovery	\$0	\$0	0.00%	\$0
5181 · Community Events	\$1,155	\$1,800	64.17%	\$1,800
5183 · Alpha/Discipleship	\$0	\$0	0.00%	\$0
Total 5170 · Community Outreach	\$20,155	\$25,100	80.30%	\$25,800
Total 5000 · Expense	\$467,011	\$500,029	93.40%	\$484,711
Total Expense	\$467,011	\$500,029	93.40%	\$484,711
Net Ordinary Income	\$15,789	-\$29		-\$11
Net Income	\$15,789	-\$29		-\$11