



CANADIAN BAPTISTS
OF ATLANTIC CANADA

2025 YEARBOOK

ATLANTICBAPTIST.CA



2025 YEARBOOK *of the* **CANADIAN BAPTISTS** *of* **ATLANTIC CANADA**

ORGANIZED AS THE BAPTIST CONVENTION 1846

ORGANIZED AS THE UNITED BAPTIST CONVENTION 1906

RENAMED CANADIAN BAPTISTS OF ATLANTIC CANADA 2016

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OASIS 2025

AUGUST 7-9, 2025

ACADIA UNIVERSITY

EDITOR: REV. RENÉE MACVICAR

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*“Let us hold tightly without wavering to the hope we affirm, for God can be trusted to keep his promise.
Let us think of ways to motivate one another to acts of love and good works.
And let us not neglect our meeting together, as some people do, but encourage one another,
especially now that the day of his return is drawing near.”*

HEBREWS 10:23-25 (NLT)

As you look through this year’s yearbook, I invite you to reflect with me on the deep well of hope we share as a family of churches. Our CBAC strategic vision, rooted in Romans 15:13, calls us to be overflowing with hope, not from ourselves, but from the God of hope, who fills us with joy and peace as we trust in Him. God is our source of overflowing hope. This is our foundation and our future.

Over the past year, I’ve seen that hope alive across Atlantic Canada—in pastors persevering in their call, churches faithfully serving outside their walls in their communities, leaders mentoring the next generation, new ministries emerging and a fresh, deeper desire for God and prayer. Despite challenges, God is not finished with us. In fact, I believe God is just getting started. Hope is rising.

Hope is not passive. Hebrews 10 urges us to “think of ways to motivate one another to acts of love and good works.” We are called to meet, encourage, and spur one another on—not as a luxury, but as a necessity in these times. This yearbook is a glimpse of that shared journey in our CBAC family. In these reports, you’ll see evidence of our shared prayers, our deepening partnerships, our united mission and vision, and the powerful ways God is working through His people and churches across Atlantic Canada.

Thank you for being part of this movement of hope. As we step forward together in our strategic priorities—calling hope-filled leaders, building hope-filled connections for coaching and care, enabling hope-filled conversations for the future, and fostering organizational renewal—may we do so with confidence in the One who keeps His promises.

I continue to be grateful for each of you. Let us press on, filled to overflowing with the hope of Christ, for our churches, our neighbours, and the Atlantic region we love.

Hope-filled,

Rev. Renée MacVicar
Executive Minister
Canadian Baptists of Atlantic Canada



**Please submit your Church Life Report every year to give us a better picture of God's work through you in Atlantic Canada*

116 CHURCHES TOOK PART IN
CBAC SUNDAY

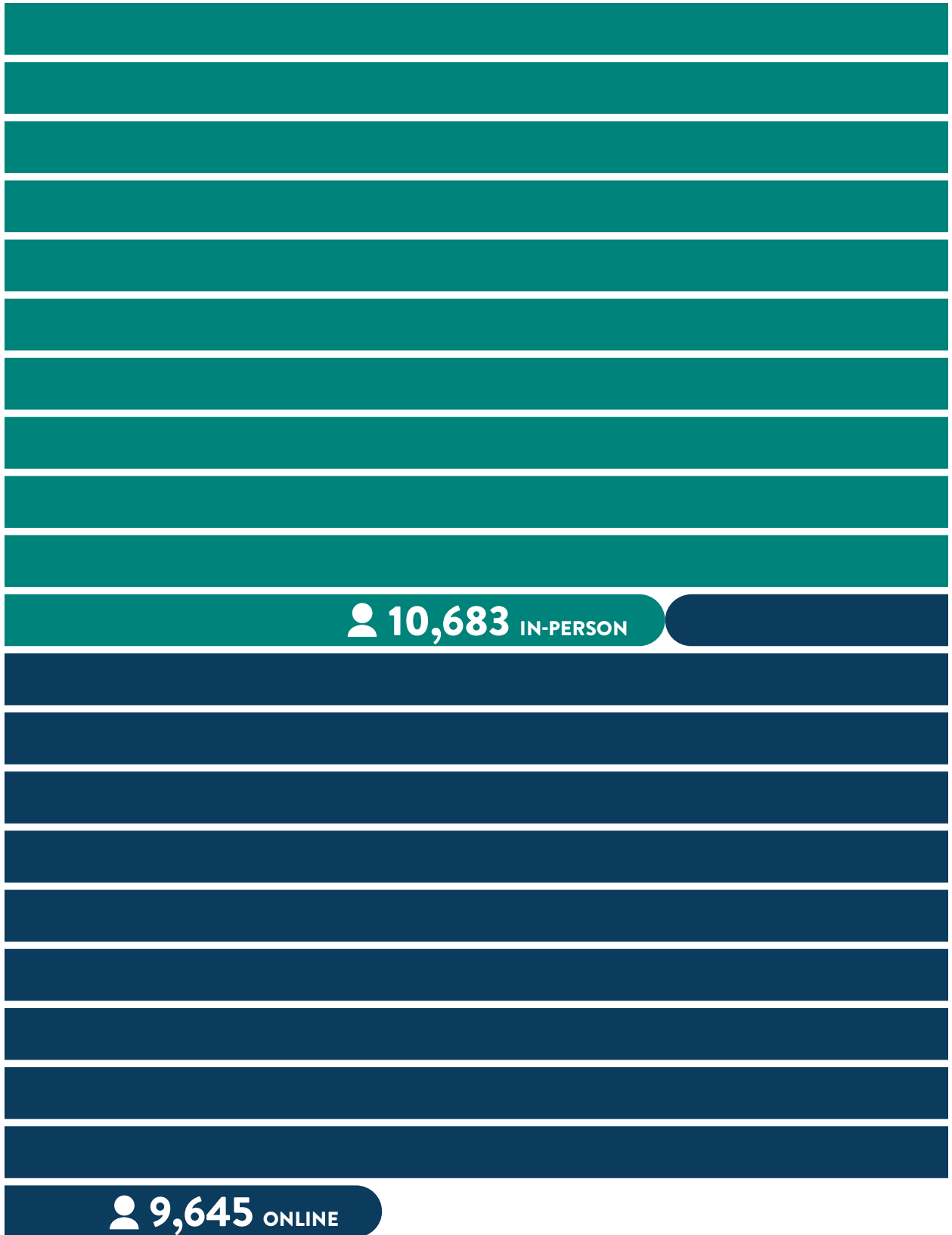


425 BAPTISMS REPORTED
IN CHURCH LIFE REPORTS



PEOPLE ATTENDING A CBAC CHURCH

(REPORTED AVERAGE SUNDAY ATTENDANCE)



NEXT GENERATION REACH (REPORTED)

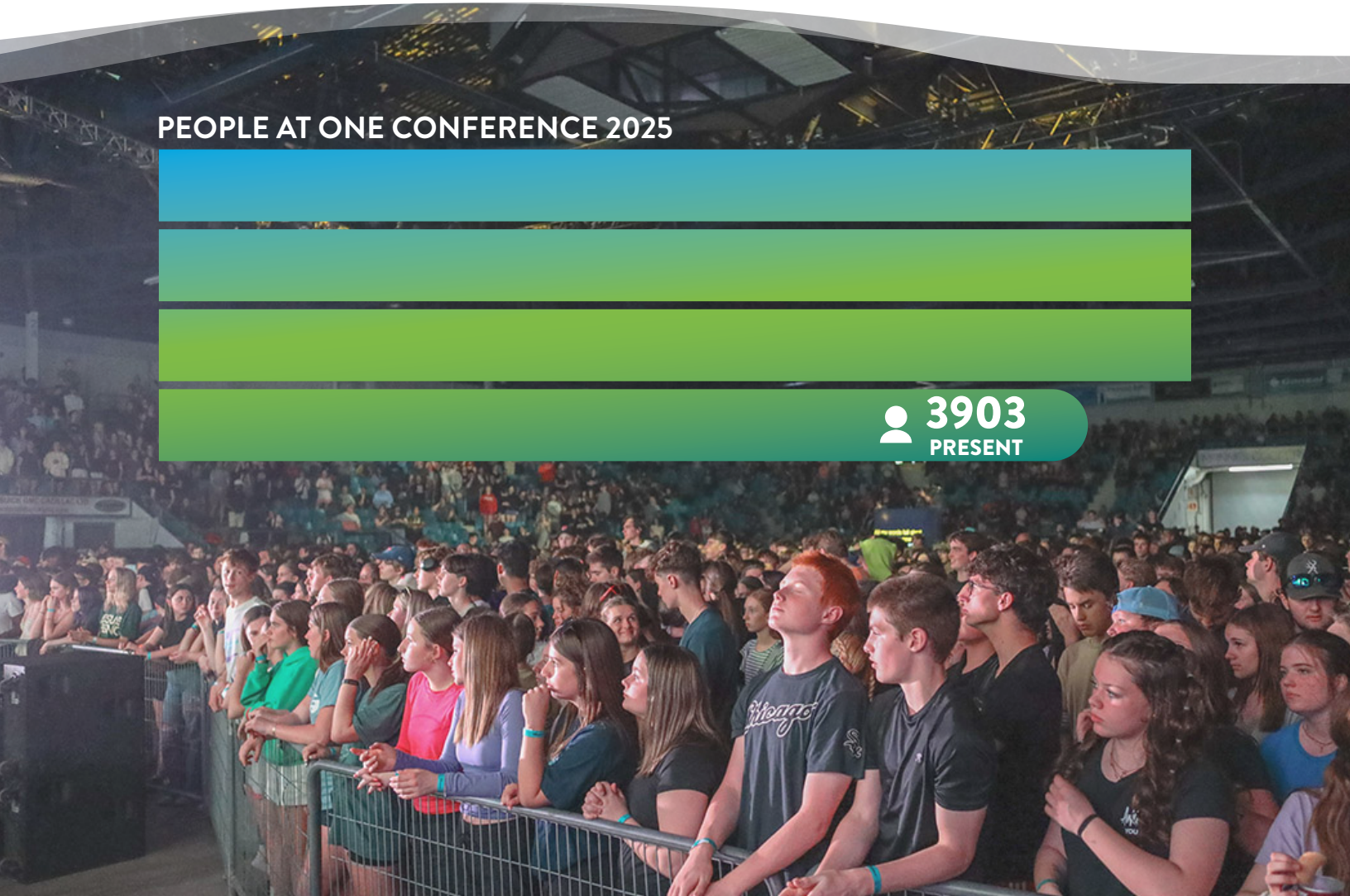
 **3470**
CHILDREN

 **2286**
YOUTH

 **785**
YOUNG ADULTS

PEOPLE AT ONE CONFERENCE 2025

 **3903**
PRESENT



NATIONALITIES AND LANGUAGES INVOLVED AT CBAC CHURCHES

Acadian French	Cuban	Israeli	Scottish
Afghan	Danish	Italian	Sierra Leonean
African Canadian	Dutch	Ivorian	Sign Language
Afrikaans	Ecuadorian	Jamaican	Singaporean
Albanian	Egyptian	Japanese	South African
American	El Salvadoran	Jordanian	South Sudanese
Angolan	Emirati	Kazakhstani	Spanish
Antiguan	English	Kenyan	Sri Lankan
Arabic	Eritrean	Korean	Sudanese
Aruban	Farsi (Persian)	Lebanese	Surinamese
Australian	Filipino	Liberian	Swahili
Austrian	First Nations	Lithuanian	Swedish
Bahamian	French	Malawian	Swiss
Barbadian	German	Malaysian	Syrian
Belgian	Ghanaian	Mandarin	Tagalog
Bermudian	Guadeloupean	Mexican	Tamil
Bolivian	Guatemalan	Mi'kmaq	Telugu
Botswanan	Guyanese	Moroccan	Togolese
Brazilian	Haitian	Nepali	Trinidadian and Tobagonian
British	Hindi	Nigerian	Ugandan
Burmese	Honduran	Norwegian	Ukrainian
Burundian	Hong Konger	Pakistani	Uruguayan
Cameroonian	Hungarian	Peruvian	Venezuelan
Canadian	Igbo	Polish	Vietnamese
Cantonese	Indian	Portuguese	Welsh
Chilean	Unspecified	Punjabi	Yoruba
Chinese	Indigenous	Quebec French	Zambian
Colombian	(Canada)	Romanian	
Congolese (DRC)	Inuit	Russian	
Creole	Iranian	Rwandan	
Croatian	Irish	Saint Lucian	

159

PEOPLE
WELCOMED
THROUGH
**REFUGEE
SPONSORSHIP**

NEIGHBOURHOOD MINISTRIES

Accessibility Services
Addictions Support
Alpha Program
Benevolence / Financial Assistance
Children & Youth Programs (School-based)
Christmas Outreach
Church Planting / Site Expansion
Clothing Bank
Community Education / Workshops
Community Food Programs
Community Organization Partnership
Community Support for Seniors
Couples / Marriage Ministry
Creative Arts
Daycare / Early Learning Centre
Deaf / Accessibility Ministry
Divorce Care
Fellowship
Grief Support
Homeless Support
Hospital Ministry
Inter-Church Partnership
International Student Ministry
Local Mission Partnerships
Meals Ministry
Media / Tech Ministry
Men's Ministry
Music Ministry
Neighbourhood Welcome / Care
New Parent Support
Newcomer / ESL Support
Ukrainian Relief
Prison Ministry
Refugee Sponsorship
Seniors / Nursing Home Ministry
Special Services (e.g., First Responders, Anniversary, Remembrance Day)
Strategic Outreach Services
Support for Care Homes
Trauma Support Ministry
Women's Ministry
Youth & Young Adult Ministry



TABLE OF CONTENTS

SECTION A

MINUTES FROM OASIS 2024	12
-------------------------------	----

SECTION B

CBAC FINANCIAL STATEMENT	43
--------------------------------	----

SECTION C

CBAC COUNCIL	61
EXECUTIVE MINISTER	63
CANADIAN BAPTISTS OF ATLANTIC CANADA 2025 – 2026 PROPOSED BUDGET	67
CONNECTIONS	68
LEADERSHIP DEVELOPMENT	70
FUTURE CHURCH	73
SOZO CENTRE FOR SOUL CARE	75
YOUTH & FAMILY MINISTRIES	77
JUSTICE & ADVOCACY	79
REFUGEE SPONSORSHIP AND INTERCULTURAL RESOURCING	80
ATLANTIC BAPTIST MISSION BOARD	82
PENSION & BENEFITS BOARD	84

SECTION D

BOARD OF MINISTERIAL STANDARDS AND EDUCATION	101
EXAMINING COUNCIL FOR ORDINATION	103
REPORT OF THE NOMINATING COMMITTEE	104
BAPTIST HISTORICAL COMMITTEE	108
ATLANTIC BAPTIST SENIOR CITIZENS' HOMES INC (ATLANTIC BAPTIST HOUSING) ..	110
ATLANTIC BAPTIST FOUNDATION	130
CRANDALL UNIVERSITY	132
ACADIA DIVINITY COLLEGE	134

SECTION E

CANADIAN BAPTIST MINISTRIES	139
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SECTION F

ATLANTIC BAPTIST WOMEN	143
HOPE-FILLED PRAYERS FOR CHURCH NEIGHBOURHOODS	144
CHURCH NEIGHBOURHOOD STORIES	146
CHURCH STATISTICS FROM THE 2024 CHURCH LIFE REPORTS	159

SECTION A
**MINUTES FROM
OASIS 2024**

MINUTES FROM OASIS 2024

*Crandall University, Moncton, NB
August 8-10, 2024*

Q & A WITH MARK BUCHANAN

Hosted by Rev. Dr. Cheryl Ann Beals
Gymnasium, August 8, 2:00 p.m.

DINNER – OASIS FAMILY BBQ

Soccer Field, August 8, 4:00 p.m.

RALLY #1

Gymnasium, August 8, 6:30 p.m.

The evening session began with worship singing led by Jeff Somers and the Lewisville Baptist worship team. There followed a Welcome by host Rev. Andrea Anderson and a Land Acknowledgement:

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

The gathering was welcomed to Crandall University by President Dr. Bruce Fawcett. There followed a Partner Spotlight by various university staff. Rev. Dr. Greg Jones offered a prayer for Crandall.

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

The Examining Council for Ordination met on August 6 & 7, 2023, at Crandall University, Moncton, NB. The following candidates were examined on their statements of faith and Christian commitment and were commended to their churches for ordination at their hands:

- Nigel Butterfield, Senior Pastor, Second Chipman Baptist Church (Chipman, NB).
- Benjamin MacMichael, Associate Pastor of Connections and Community Engagement, New Hope Community Church (Moncton, NB).
- MacKenzie Hiltz, Associate Pastor, Petitcodiac Baptist Church (Petitcodiac, NB).
- Stephen Page, Associate Pastor, Jacksonville Baptist Church (Jacksonville, NB).
- Sarah Cogswell, Associate Pastor of Children & Families, The Journey Church (Moncton, NB).

- John Bartlett, Associate Pastor and Director of Ministry, Cornerstone Baptist Church – Stratford Site (Cornwall, PE).
- Chris Wickens, Senior Pastor, Wilmot Baptist Church (Wilmot, NS).
- Sheila Cummings, Lay Pastor, Perth-Andover Baptist Church (Perth-Andover, NB).
- Derek Melanson, Senior Pastor, Temple Baptist Church (Greenfield, NS).

Since Oasis 2023, the following pastor has completed the process with the Board of Ministerial Standards and Education toward recognition of prior ordination:

- Rev. Dwight Ingersoll, Long Creek Baptist Church (Long Creek, PE)

Since Oasis 2023, the following individuals have transferred from other Canadian Baptist denominations:

- Rev. Timothy McCoy
- Rev. Paul Stevens
- Rev. Sheila Stevens

Jeff Somers and the Lewisville Baptist team returned to lead in worship singing.

Host Rev. Andrea Anderson introduced and prayed for Rev. Renée MacVicar, speaker for the evening.

Speaking on the theme “Overflowing with Hope”, Renée asked, “How full is your hope tank?” Romans 15:13 is the theme verse for a new strategic vision for the CBAC: “May the God of hope fill you with all joy and peace as you trust in him, so that you may overflow with hope by the power of the Holy Spirit.” God’s role is to “fill with joy and peace.” Our role is to “trust in him.” The result is that we “overflow with hope.” The challenge was issued:

“CBAC, an ocean of hope is rising – are you ready?”

Referring to the early church following the Day of Pentecost, found in Acts 2:42-47, we find this pattern emerging:

1. A hope-filled gospel message.
2. A hope-filled discipling community.
3. A hope-filled care for neighbours near and far.
4. A hope-filled prayer life.

The result was that many came to believe, trust, and follow Jesus.

What is the function of the CBAC team in this ocean of hope that is rising? They are the plumbers ...:

1. Calling hope-filled leaders – some possible avenues include a calling event to encourage individuals to consider ministry as a vocation, an apprenticeship program, and leadership pathways.
2. Hope-filled connections for coaching and care – pastor clusters (perhaps 6 to 12 pastors), a return to new pastor orientation, volunteer leader connections, and the ongoing work of the Sozo Centre for Soul Care.

3. Hope-filled conversations for the future – disproportionately investing in next generations, church partnerships, and sharing resources.
4. Hope-filled organizational renewal – donor development, HR guidance, a new score card (in place of Church Life Reports).

“We (the CBAC team) need your help”: volunteering, prayer and finances.

A service of Communion followed, led by Rev. Renée MacVicar and the CBAC team. At the close of the evening, all were invited by host Rev. Andrea Anderson to the After Party in Stultz Commons.

AFTER PARTY

Stultz Hall, August 8, 8:30 p.m.

WALK WITH MARK BUCHANAN

Meeting at Stultz Hall parking lot doors, August 9, 7:30 a.m.

EARLY MORNING PRAYER

MacArthur Chapel, August 9, 8:00 a.m.

MORNING DEVOTIONAL

Rev. Dr. Bruce Fawcett, President of Crandall University
Gymnasium, August 9, 9:00 a.m.

Host Rev. Andrea Anderson welcomed attendees. She introduced Dr. Bruce Fawcett and then prayed as he prepared to speak.

Speaking on “Revisiting Your Ministry’s Purpose,” Dr. Fawcett reflected on how the Lord has taught him to broaden his thinking about discovering and implementing the purpose of our churches and ministries. It was an enlightening and also encouraging thought to be told, upon picking up his groceries, “Everyone in there knows you!”

In Genesis 12, Abram is promised that “all peoples on earth will be blessed through you.” This may have been in the apostle’s mind when Paul wrote in Romans 11 that “you, though a wild olive shoot, have been grafted in among the others.” Through Crandall, we are a blessing to two kinds of people: (1) the students themselves and (2) the province of New Brunswick.

Fawcett noted that the purpose of the Evangelical Fellowship of Canada is “to bless Canada in the name of Jesus.” So then, how can we bless our neighbourhoods in the name of Jesus? Here are some ideas to stimulate our thinking:

1. Welcoming the stranger.
2. Daycare for working families.
3. Shuttle service for groceries and medical appointments for seniors.

4. Diapers for new moms.
5. Back-to-school clothes for children and teenagers.

Let's ask (and answer), "What do people in my community need? How can we bless them?"

Rev. Renée MacVicar thanked Dr. Fawcett and prayed as the meeting prepared to transition to the Family Business Session.

FAMILY BUSINESS SESSION #1

Gymnasium, August 9, 9:30 a.m.

Call to Order and Prayer

Dr. Lois P. Mitchell, President, called the meeting to order at 9:32 a.m. and declared the business session of the 178th Annual Assembly of the Canadian Baptists of Atlantic Canada to be open. She then invited Rev. V. Brent MacDonald, Past President, to open the meeting with prayer. Brent offered an opening prayer.

Rules of Order

Dr. Lois P. Mitchell, President, called on the Executive Minister to read the Rules of Order. Rev. Renée MacVicar read the General Operating Bylaw, APPENDIX B, RULES OF ORDER.

Rev. Renée MacVicar, Executive Minister, announced that cameras and recording devices were not permitted in the business sessions and that the Vice-President, Rev. Mitchell Foley, would be the timekeeper.

The Executive Minister thanked Rev. Dr. Mark Reece and Rev. David DuBois for being the minute recorders for Oasis 2024.

Appointment of Parliamentarian

Dr. Lois P. Mitchell, President, called for a recommendation from the Executive Minister regarding the Parliamentarian.

It was moved by Rev. Renée MacVicar and seconded by Lic. Sarah Merrick that Candace L. Thomas, KC be appointed by the Assembly as the Parliamentarian for the business sessions of Oasis 2024. Motion carried.

The President welcomed Ms. Thomas to the panel.

Adoption of Agenda

Dr. Lois P. Mitchell, President, informed the Assembly that she was prepared to entertain a motion to adopt the agenda with one minor change in order during the Treasurer's Report:

- a. 2023 Audited Financial Statements
- b. Year-to-Date Update
- c. Motion Re: Changing Fiscal Year
- d. Appointment of Auditors
- e. Proposed 2024-25 Budget Presentation

It was moved by Mrs. E. Ann Taylor and seconded by Mrs. Rebecca Moore that the agenda be adopted as presented with the minor change in order. Motion Carried.

Reading of Minutes

Dr. Lois P. Mitchell, President, requested direction from the Assembly regarding the reading of the minutes on two points:

1. "In recent years, we have referred all Oasis minutes to the CBAC Council for approval. The minutes for Oasis 2023 have been available online since the 2024 Yearbook was posted on July 15, 2024. These minutes have been reviewed and approved by the CBAC Council. Therefore, are we in agreement that we do not need to read the minutes or action items from the Oasis 2023 minutes?"

The Assembly agreed that the minutes or action items from the Oasis 2023 minutes need not be read.

2. "Also, when our Business Session was two days (rather than one), we read the action items from day one at the beginning of the Business Session on day two. With the Business now being conducted in one day, is there agreement that reading action items from the morning business session is not necessary at the beginning of the afternoon business session?"

The Assembly agreed that the action items from the morning business session need not be read at the beginning of the afternoon business session.

Announcement Re: Chief Scrutineer

Dr. Lois P. Mitchell, President, invited the Executive Minister to speak regarding the Chief Scrutineer.

Rev. Renée MacVicar reminded the Assembly that the CBAC Council was empowered during the business session at Oasis 2023 to identify a Chief Scrutineer for the business session at Oasis 2024. Rev. MacVicar announced that Rev. Craig Woodcock accepted an invitation from the CBAC Council to serve as Chief

Scrutineer for Oasis 2024. In turn, Rev. Woodcock assembled a team of scrutineers to serve with him. Renée expressed appreciation to Craig and his team on behalf of the Assembly.

Tabling of Reports

Dr. Lois P. Mitchell, President, invited the Executive Minister to comment on the Yearbook Reports.

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

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

Welcome to First-Time Attendees and Visitors

Dr. Lois P. Mitchell, President, extended a special welcome to First-Time Attendees and Visitors and requested that they stand. They were welcomed by applause.

Recognition of Denominational Representatives

Dr. Lois P. Mitchell, President, welcomed the following official representatives from other denominations and asked them to stand when their names were read:

The Anglican Diocese of Fredericton

Observer: Rev. Shawn Branch, Director of Mission and Ministry

Christian Church (Disciples of Christ)

Observer: Mike Poworoznyk, Maritime Area Board

Canadian Bible Society

Observer: Dr. Tiffany McGraw, Regional Director, Atlantic Canada

The Atlantic District of the Wesleyan Church

Observer: Rev. Peter Moore, District Superintendent

The Presbyterian Church in Canada

Observer: John Barrett, Clerk, Synod of the Atlantic Provinces

Recognition of CBAC Organizational Leaders (Key Partners)

Dr. Lois P. Mitchell, President, welcomed the following official representatives from bodies affiliated with the Canadian Baptists of Atlantic Canada and asked them to stand when their names were read:

Jennifer Lau, Executive Director, Canadian Baptist Ministries

Rev. Dr. Bruce Fawcett, President, Crandall University

Rev. Dr. Anna Robbins, President, Acadia Divinity College

Jeff MacArthur, CEO, Atlantic Baptist Foundation

Victor Shea, CEO, Atlantic Baptist Senior Housing

Danny Deslongchamps, Lydia Veilleux (CFO) and Maxime Cauchon (Maritime Project Lead), French Baptist Union

Rev. Sylvia Hagerman, Interim Executive Director, Atlantic Baptist Women

Recognition of CBAC Council Members

Dr. Lois P. Mitchell, President, asked current CBAC Council Members to stand and thanked them for their service, particularly during a time of transition and new leadership.

Recognition of Staff/Board Members of Partner Agencies

Dr. Lois P. Mitchell, President, also asked the staff and board members of CBAC partner agencies to stand and thanked them for their service.

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

Dr. Lois P. Mitchell, President, called on Rev. V. Brent MacDonald, Past President, and Nominating Committee chairperson, to present the Report of the Nominating Committee 2024.

Rev. MacDonald stated that there was only one name presented on the ballot for VicePresident of the Canadian Baptists of Atlantic Canada, a layperson from either Nova Scotia or Newfoundland and Labrador.

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

Dr. Lois P. Mitchell, President, declared that with no other nominations having been received, Dr. Crystal F. Todd is the incumbent Vice-President by Acclamation.

The President prayed for Dr. Todd. Lois then invited Crystal to address those in attendance. Crystal closed her address with prayer.

Atlantic Baptist Mission Board - to retire 2027 - one nominee

Rev. Brandon S. C. Thompson

Hampton, NB

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

Mrs. Joy Cook

Moncton, NB

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

Rev. Gordon Cook

Fredericton, NB

Rev. Wayne Murphy

Saint John, NB

Rev. Gail Whelan-Dunn

Falmouth, NS

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

Ms. Kim Adair-MacPherson

Fredericton, NB

Mrs. Sheila E. Cummings

Perth-Andover, NB

Rev. Dr. Stephen McMullin

Saint John, NB

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

Mr. Dave McComiskey

Moncton, NB

Board of Governors, Crandall University - Appointments to be ratified by CBAC (annually) - for 2024-2025

Rev. Rob Nylen

Alumni Representative (selected by Alumni)

Ms. Robyn Howe

Student Representative (selected by Student Association)

Mr. Graeme Ching

Faculty Representative (selected by Faculty)

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

Rev. Andrea Anderson

Dartmouth, NS

Rev. Emmanuel Batumbya

Centreville, NS

Rev. Dr. Chi Wan Helen Chan

Wolfville, NS

Rev. Scott Kohler

Lower Sackville, NS

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

Dr. Susan Crouse-Crompton

St. Phillipe, NB

To retire 2025 - one nominee (to replace Dr. Andrew Nurse who has resigned)

One vacancy at time of printing

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

Mr. Edward (Ed) Barrett

Woodstock, NB

Ms. Melinda L. Daye

Halifax, NS

Ms. Shelley E. Fleckenstein

Wolfville, NS

Rev. Dr. Daniel J. Green

Kentville, NS

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

Ms. Gale Ann Colpitts

Wolfville, NS

Atlantic Baptist Foundation - to retire 2027 - three nominees

Mr. George Doak

Whites Cove, NB

Rev. Craig Minard

Richmond, NS

Mr. Jeff Waddell

Quispamsis, NB

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

Ms. Sheila Lucas-Cole

Halifax, NS

To retire 2025 - one nominee (appointed by Council to replace Dr. Dannie L. Brown who has resigned - to be ratified by 2024 Assembly)

Mr. Rick Kirkbride

Oromocto, NB

Atlantic Baptist Housing - to retire 2027 - five nominees

Ms. Margo Hall

Saint John, NB

Rev. Gordon E. Horsman

Moncton, NB

Rev. Gordon James

Lower Cape, NB

Rev. Wayne Johnson

Hillsborough, NB

Mrs. Judy A. Parsons

Charlottetown, PE

Baptist Historical Committee - to retire 2027 - four nominees

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

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

Rev. Ruth Tonn	Wolfville, NS
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Nominating Committee Regional Representatives

Region 1: Southwestern, Saint John-Kings Associations - to retire 2027

Rev. Dan Sentner, Saint John NB

Region 2: Northwestern, York, Queens-Sunbury Associations - to retire 2025

Rev. Linda Perrin, Clarendon NB

Region 3: Miramichi-North Shore, Westmorland-Kent, Albert Associations - to retire 2027

Rev. Brock Symonds, Moncton NB

Region 4: Prince Edward Island Association - to retire 2027

Rev. Dr. Alexander Scott, Kingsboro PE

Region 5: Newfoundland and Labrador, Cape Breton Association - to retire 2027

Mr. Paul House, St. John's NL

Region 6: Cumberland, Northeast Nova, Halifax Associations - to retire 2025

Rev. John Dunnett, New Glasgow NS

Region 7: African United Baptist Association - to retire 2025

Rev. Dr. Elias M. Mutale, Dartmouth NS

Region 8: Eastern Valley, Annapolis-Digby Associations - to retire 2026

Rev. Andrew Conrad, Berwick NS

Region 9: Yarmouth, Shelburne, Lunenburg-Queens Associations - to retire 2026

Mr. Sandford (Sandy) Q. Hood, Shelburne NS

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

Ms. Elizabeth Crouchman
Rev. Dr. Lorne Freake
Rev. Kevin Richardson

Bloomfield, NB
Grand Falls, NB
Nasonworth, NB

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

Ms. Lindsay Fairweather

Cumberland Bay, NB

It was moved by Rev. Dr. Perry Hanley and seconded by Mrs. Marjorie Matthews that the Report of the Nominating Committee 2024 be accepted as presented.

During the discussion, delegates identified some typographical inconsistencies in the report. Rev. MacDonald stated that these would be addressed in the final printing of the report.

Motion Carried.

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

Dr. Lois P. Mitchell, President, introduced and invited Rev. Mitchell Foley, President-Elect, to the podium to be recognized by the Assembly. Rev. Foley shared his greetings and creative words of encouragement and challenge with the Assembly.

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

Memorial Moment

Dr. Lois P. Mitchell, President, invited the Assembly to honour recently deceased clergy. Dr. Mitchell recognized the passing of Rev. Dr. Gary Nelson, past General Secretary of Canadian Baptist Ministries, in January 2024. She then directed the Assembly's attention to the screen for a video honouring the following deceased clergy:

Rev. Lloyd Mackay Stewart
September 9, 1936 - August 10, 2023

Rev. James David Hirtle
October 18, 1947 - August 29, 2023

Rev. Wallace Smith Sr.
July 29, 1941 - October 3, 2023

Rev. Kenneth Layton Thompson
May 1, 1928 - October 7, 2023

Rev. Jack W. Palmer
1928 - October 26, 2023

Rev. Donald J. Burke
July 28, 1931 - January 4, 2024

Rev. June L. Keddy
1947 - February 13, 2024

Rev. John Eric Boyd
1950 - May 23, 2024

Prayer Circles and Break

Dr. Lois P. Mitchell, President, requested that the Assembly gather in groups of three or four persons to pray and then have a break and return for further business at 10:50 a.m.

The Assembly resumed meeting at 10:52 a.m.

Update from Executive Minister and CBAC Team

Dr. Lois P. Mitchell, President, invited Rev. Renée MacVicar to the podium to give an update on her first year as Executive Minister. Renée and her team gave a hope-filled presentation.

Treasurer's Report: 2023 Audited Financial Statements

Dr. Lois P. Mitchell, President, called on Ms. Linda Matthews, CPA, CBAC Audit & Finance Committee chairperson, and Mrs. Debbie Barriault, CBAC Director of Finance, to present the Treasurer's Report, beginning with the 2023 audited financial statements.

It was moved by Ms. Linda Matthews and seconded by Mrs. Wendy DuBois that the audited Canadian Baptists of Atlantic Canada Financial Statements, December 31, 2023, be adopted as presented. Motion Carried.

Treasurer's Report: Year-to-Date Update

Mrs. Debbie Barriault, CBAC Director of Finance, updated the Assembly on CBAC finances to June 30, 2024, and future projections.

Treasurer's Report: Motion Re: Changing Fiscal Year

Dr. Lois P. Mitchell, President, invited Ms. Linda Matthews to present the Rationale and Motion re: Changing Fiscal Year.

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

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

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

Due to the fact that this year is a shortened period (January 1st to August 31st, 2024) without the benefit of including the highest giving months of the year in our revenue, we are expecting to end this 8-month year-end with a deficit.

Despite the expected deficit, there are many expected benefits to this change, some of which are as follows:

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

The following motion is to be voted on at Oasis 2024:

I (Linda Matthews) move that the fiscal year end of the Canadian Baptists of Atlantic Canada be changed to August 31st, beginning August 2024.

Respectfully Submitted,

Linda Matthews, CPA
CBAC Finance Committee Chair, 2024

It was moved by Ms. Linda Matthews and seconded by Rev. Larry Pardy that the fiscal year end of the Canadian Baptists of Atlantic Canada be changed to August 31st, beginning August 2024. Motion Carried.

Treasurer's Report: Appointment of Auditors

Dr. Lois P. Mitchell, President, called on Ms. Linda Matthews to make a recommendation regarding Auditors for the coming year.

It was moved by Ms. Linda Matthews and seconded by Mrs. Jan McGuire that Teed Saunders Doyle be appointed and engaged as the Auditors for the August 2024 fiscal year end. Motion Carried.

Treasurer's Report: Proposed 2024-2025 Budget Presentation

Dr. Lois P. Mitchell, President, invited Ms. Linda Matthews and Mrs. Debbie Barriault to present the 2024-2025 proposed budget, along with the rationale for it.

2024-2025 PROPOSED BUDGET RATIONALE

In our joint ministry and mission together as the Canadian Baptists of Atlantic Canada (CBAC), we have begun realigning the budget around our strategic vision and priorities. You can see this reflected in the budget and department names as we focus together on the following:

- Calling hope-filled leaders
- Hope-filled connections for coaching and care
- Hope-filled conversations for the future
- Hope-filled Organizational Renewal

Notice the changes in department names, specifically to "Connections" and "Future Church," to align with the strategic vision and updated job descriptions on the CBAC team.

In the years ahead, our budget and giving will increasingly align with our agreed-upon strategic vision priorities.

As we consider this draft budget, it is important to note that we ended 2023 with a small surplus. We are incredibly thankful to God and to the churches and individuals who gave to the CBAC in 2023. In addition, our CBAC Team was careful with spending. The CBAC Team's aim with the 2024-2025 budget was to set a realistic budget based on known and conservatively projected revenue and a clear spending plan for each department.

As noted by the budget lines, each department carefully plans its budget to achieve our vision together. Each department line includes numerous items, such as salaries, benefits, travel, administrative costs, event costs, etc.

A few things of note as you look over the budget:

While the Atlantic Baptist Mission Board (ABMB) is incorporated on its own, it does receive funding from the CBAC Fund. CBAC Team members (Kevin Vincent, Cathy Parks and Debbie Barriault) are key to the oversight and practical work of the ABMB. The ABMB gives grants to various CBAC churches and ministries seeking to further our joint mission of offering the hope of Jesus in our neighbourhoods. Each year, the ABMB gives out Ministry Initiative Grants to support new ministry opportunities in our churches. In addition, it gives New Congregation Grants to churches that are starting a new type of congregation in order to reach new people in their community. We encourage churches to explore using these grants.

The Union of French Baptist Churches has been removed as a separate budget line. However, we continue to generously support their work through the ABMB, specifically their work reaching French speakers in Atlantic Canada.

You will notice the overall proposed budget is less than last year. This is mainly due to the decrease in our overall salary costs. In our planned revenue this year, we included known interest income from designated investments at the Atlantic Baptist Foundation.

Given the change in our fiscal year, pending the Oasis 2024 vote, we fully expect to end this one-time eight-month budget period (January 2024 to August 2024) with a deficit. Not only do these months tend to be some of our highest spending months, but we will also miss the critical times of the year when churches and individuals tend to give to the CBAC. If you or your church are able to consider spreading out your giving to give regularly to the CBAC, either monthly or quarterly, that would greatly benefit the CBAC being able to plan. However, we are always delighted to receive financial support whenever and by whatever means you are able to give. <https://baptist-atlantic.ca/give/> Every little bit helps us do our ministry together so that we may see an ocean of hope, from our God of hope, rising in Atlantic Canada.

A new donor development team, consisting of volunteers and two CBAC team members (Renée MacVicar and Kevin Vincent), began meeting in January 2024. This team is working towards strategically inviting churches and individuals to give to fulfill the new strategic vision in Atlantic Canada.

The CBAC is a charity made up of a family of churches and individuals. We can only help churches and ministries be effective in their mission through your support. The only way the strategic vision will go

forward is through individuals' and churches' prayerful and financial support. We greatly appreciate your consistent support for our shared mission.

As we work towards fulfilling our new strategic vision, if you can start giving or increase your giving as either an individual or church, we would love to talk to you about how this will make a significant difference in Atlantic Canada and to our family of churches, camps and ministries.

Thank you for investing in this CBAC family!

Sincerely,

Rev. Renée MacVicar
Executive Minister

The President then requested a motion to adopt the 2024-2025 proposed budget.

It was moved by Mrs. E. Ann Taylor and seconded by Rev. Dr. Frank Guinta that the proposed 2024-2025 CBAC Budget in the amount of \$1,844,364 be adopted as proposed. Motion Carried.

Request for Membership from God's Army Community Fellowship

Dr. Lois P. Mitchell, President, presented the following background and request for membership:

**God's Army Community Fellowship Request for Membership
with the Canadian Baptists of Atlantic Canada
Ratification Vote by Assembly Delegates**

Background information:

God's Army Community Fellowship (GACF) is a newly planted church in the Halifax Regional Municipality (HRM). It began in 2019 mainly as a Filipino congregation and has grown in diversity and numbers. Pastor Joselito Alba is the founding and lead Pastor. In March 2024, the BMSE recognized Pastor Joselito's prior ordination, and he is on the awaiting accreditation list to be fully confirmed upon God's Army Community Fellowship becoming a CBAC church.

Their mission statement is "Growing in Christ and Sharing the Word", based on 2 Peter 3:18. In their own words they are "creating a congregation of believers in Christ, studying the Bible as God's written Word, upholding and applying Christian doctrine and principles in our daily lives, and sharing the good news of salvation to all people in the power of the Holy Spirit, and all to the glory of God."

God's Army Community Fellowship was voted and affirmed by the Halifax Regional United Baptist Association (HRUBA) on Tuesday, April 20, 2021.

They were then voted and affirmed by the CBAC Council on Friday, April 26, 2024. God's Army Community Fellowship has followed the process as outlined in our bylaws (Section 3.02, Membership process for local churches) to request membership with us, the Canadian Baptists of Atlantic Canada.

The Council of the Canadian Baptists of Atlantic Canada will move or cause to be moved the following motion:

"That God's Army Community Fellowship be accepted as a member Church of the Canadian Baptists of Atlantic Canada with all the rights, responsibilities and expectations of members (Section 3:04)."

The President then requested a motion on the request for membership.

It was moved by Rev. Greg Drummond and seconded by Lic. Sarah Merrick that God's Army Community Fellowship be accepted as a member Church of the Canadian Baptists of Atlantic Canada with all of the rights, responsibilities, and expectations of members (Section 3:04). Motion Carried.

Dr. Mitchell invited Pastor Joselito and Mennie Alba to the platform to be welcomed by the Executive Minister into the CBAC family. Rev. MacVicar presented them with a CBAC Church certificate and Pastor Joselito with his Ordination certificate. Renée prayed for God's Army Community Fellowship and Pastor Joselito.

Call for Motions under the 24-Hour Rule

Dr. Lois P. Mitchell, President, reminded the body of the 24-Hour Rule and asked whether any additional motions would be presented to the Assembly. The President noted that the deadline was August 8, 2024, at 1:45 p.m.

Rev. Renée MacVicar, Executive Minister, indicated that there were no additional motions to be presented to the Assembly.

Close of Morning Business Session and Prayer

Dr. Lois P. Mitchell, President, announced that the business session would resume at 1:45 p.m. on Friday, August 9, 2024.

The President invited Rev. Dr. Harry Gardner to close the morning business session in prayer. Harry offered a closing prayer.

The morning session concluded at 11:54 a.m.

LUNCH BREAK

August 9, 12:00 noon

FAMILY BUSINESS SESSION #2

Gymnasium, August 9, 1:30 p.m.

Call to Order

Dr. Lois P. Mitchell, President, called the afternoon business session to order at 1:46 p.m.

She then invited Ms. Anne Johnson-McDonald to open the meeting with prayer. Anne offered an opening prayer.

Information Update: CBAC Council Working Group Re: Sexual Orientation and Gender Identity

Dr. Lois P. Mitchell, President, invited Rev. Renée MacVicar, Executive Minister and Sexual Orientation and Gender Identity (SOGI) working group member, to the platform to present the information update. This was done.

Discussion and Vote on Senior Staff Reappointments

Dr. Lois P. Mitchell, President, referred the Assembly to the following CBAC Council recommendations:

COUNCIL RECOMMENDATIONS TO ASSEMBLY RE: REAPPOINTMENT OF SENIOR STAFF

Reappoint Rev. Dr. Cheryl Ann Beals, as the Director for the Sozo Centre for Soul Care, for the Canadian Baptists of Atlantic Canada beginning September 1, 2024, full-time, 5-year term.

Reappoint Rev. Dan Pyke, as the Director for Youth and Family Ministries, for the Canadian Baptists of Atlantic Canada beginning September 1, 2024, full-time, 5-year term.

BIOGRAPHY: REV. DR. CHERYL ANN BEALS

Director, Sozo Centre for Soul Care (Formerly Director of Clergy Formation & Wellness)

Dr. Beals is the Director of **The Sozo Centre for Soul Care** for the **Canadian Baptists of Atlantic Canada** (2013-). She is also the former pastor of **Victoria Road United Baptist Church**, Dartmouth, NS, which is part of the historic African United Baptist Association of Nova Scotia. (2008-13). She has been in ministry since 1987 including: a teacher of missionary children in Carolina, Brazil (1987-89), Christian Counsellor in private practice (1991-2001), minister offering Pastoral Support to churches (1995-2000), and Canadian Ministries Manager with **Canadian Baptist Ministries** (2000-2007).

Dr. Beals is a graduate of **Acadia University**, Wolfville, NS, with a **Bachelor of Science Honours** (1985) in Psychology and a **Bachelor of Education** (1986) in Special Education. She also has a **Master of Education** (1991) degree in Counselling from the **University of Western Ontario**, London, ON, and a **Master of Divinity** (1995) degree from McMaster University, Hamilton, ON. She was a recipient of the American Benjamin E. Mays scholarship (1993-1995). She is also a graduate of **Arrow Leadership** (2005), Vancouver, BC.

In May 2016, Dr. Beals graduated with a **Doctor of Ministry** degree from **Acadia University**. Her thesis entitled, "**The Art of Belonging: Clergy Formation and Wellness**" explored burnout, well-being, and resilience among Canadian Baptist clergy in Atlantic Canada. She is also a spiritual director (2019), she completed her training with **CenterQuest School of Spiritual Direction**, California, USA.

Her passion is to live in growing freedom in Jesus Christ while assisting others to do the same, especially Christian leaders. She has a desire to see well-formed resilient spiritual leaders and spiritual communities, where people experience healing and transformation, are empowered & equipped to be faithful and resilient, even amid trauma & adversity.

She takes great pleasure in nurturing people and plants. Spiritual conversations about how God is at work thrill her. She enjoys spending time with friends and family; gardening, especially veggies & herbs; thrift shopping, and getting away with God on retreat.

Sozo Centre for Soul Care

We cultivate hope by investing in the spiritual formation, soul care, and resilience of our pastors, church staff, leaders, and congregations. Creating and facilitating soul care pathways and communities that foster deeper spiritual resilience through greater spiritual awareness-- deepening their relationship with God, their own souls and with others. And by facilitating healing and transformation in individuals and spiritual communities. So, they can be fountains of resilient hope for others around them.

The role of the director of the Sozo Centre for soul care has been assess the needs of CBAC leaders, to develop the centre vision and its pathways, recruit and manage the awesome Sozo team, teach, preach, spiritual direction, counsel, coach and mentor. All programs have been especially designed to meet the needs of CBAC leaders.

The Sozo team consists of three part time spiritual directors: Rev. Mark Harris, Rev. Sandy Sutherland, Kelly Carline, and the director Dr. Cheryl Ann Beals, who is also a spiritual director. We meet monthly for team meetings, and we have a yearly retreat to listen for God's leading. The Sozo team are committed to the kingdom of God and to cultivating soul care, hope and resilience in the CBAC.

Our activities in 2023-2024 include:

- **Sozo Journey (SJ2023) successful completion.** SJ is a formation journey for pastors, began in 2021. The second cohort of **14 pastors** began September 2023. They finished in May and will graduate at Oasis 2024. It included 3 phases with the themes of God's Compassion, Self-compassion, and compassion for others. SJ also explored themes of trauma and shame. We met usually three times per month for 3 hrs. It included 20+ online sessions, spiritual direction and two 4-day retreats. It was facilitated by Dr. Cheryl Ann Beals.
- **Sozo Learning Community.** Sozo learning began September 2022. It consists of 9 Sozo Journey alumni who are working together to explore a soul care theme and ways to impact their leaders and congregations that will create opportunities for greater soul care, healing, and transformation. They meet bi-weekly for 90 minutes. It is facilitated by Rev. Sandy Sutherland.
- **FreshStart Community.** It is a yearly membership-based community that assists Pastors in their spiritual formation and soul care. It can include monthly spiritual direction and / or a 4day spiritual retreat. It also includes a monthly online gathering for learning and soul care. It is facilitated by Rev. Sandy Sutherland.
- **FreshEncounter Community** is a new community for pastor's spouses which launched in fall 2023. It has eight members so far. It is membership based and is like FreshStart for Pastors. It is facilitated by Kelly Carline.
- **Spiritual Retreats** are held two in the spring after Easter and 2 in November. They are held at Bayside camp. There are usually 7 - 15 pastors at each retreat. We also added a fifth retreat for Pastors spouses held in October 2023 with 7 spouses.
- Other activities of the team include meeting with pastors. Presenting at churches.

Other Activities of the Director CBAC

- **Facilitating RJ or Sozo Journey** 3hrs per week
- **Spiritual Direction & consults one on one.**
- **Consulting with Church Leadership:** 7 churches
- **Preaching:** 6+ churches
- **Soul care** for church staff teams
- **Consulting** with other organizations

Partnerships

- **Acadia Divinity College**
 - Mentored 2 MDiv Students.
 - One was an intern with Sozo Centre.
 - Guest speaker
- **African United Baptist Assn**
 - Co facilitated Sanctuary Mental Health forum & online group
 - North Preston Grief and Trauma Project - Trainer

- **Arrow Leadership 2023-24 Class 63**
 - Taught & facilitated in Vancouver, & Phoenix, AZ
 - Trainer for session on Soul care, ministry partner, facilitator
- **Aaron Ministries**
 - video teaching & interviews on spiritual formation
- **CMDA - Christian Medical Doctors and Dentists Assn**
 - Online presentation
- **North American Baptist Fellowship Scholars Panel**
 - Participated in Video taped discussion on Pastors & Mental health May 2024
- **Youth Unlimited Ontario – Recorded a podcast**

Goals 2024-2025

Continue to maintain the work we are doing while trailblazing in new territories.

- **New Soul Care Community RSJ2024:**
In September 2024 we will launch a new soul care community called Soul Resilience Journey. It is a collaboration with 5 Sozo alumni Pastors. It will be a community of 3-5 staff and lay leaders from each church for a total of 5-20 staff & lay leaders. It will be a spiritual formation experience exploring on the theme of resilience.
- **ADC Teaching 2024-2025:**
Starting in September Cheryl Ann and team will teach Spiritual Formation & Leadership for Masters and bachelor students and Group Spiritual Formation for DMin Students

Goals 5 years

- **Work to foster the vision of the CBAC**
The Sozo Centre will continue to create and facilitate spiritual formation and soul care pathways and communities for pastors and leaders, to deepen their relationship with God, self and others. This process will invite leaders to experience greater spiritual awareness, healing, and transformation.

As a result, pastors and leaders will be equipped and empowered to train their congregations to care for their own souls and the souls of others.

CBAC Leaders and congregations will become wounded healers embracing the fullness of our sozo salvation in the present and bear witness to the kingdom of God in a wounded world.

Specifically, over the next few years through the Sozo centre we will:

- **Greater spiritual formation, soul care and resilience** for our pastors and congregations.
- In the Sozo Centre, ensure invitations and **access for Youth and Children's Pastors**.
- We will offer **grants and scholarships** to help make Sozo accessible to Pastors and Leaders.

The President asked the Executive Minister, Rev. Renée MacVicar, to remind the Assembly of the changes made by the CBAC Council to the definition of “Senior Staff (Directors)” as it relates to position reappointments at the Assembly’s annual meetings. This was done.

The Executive Minister spoke highly of Rev. Dr. Cheryl Ann Beals and her work for the CBAC.

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

Dr. Lois P. Mitchell, President, called for a motion for the reappointment of Rev. Dr. Cheryl Ann Beals.

It was moved by Dr. Crystal Todd and seconded by Rev. Carolyn Steeves that Rev. Dr. Cheryl Ann Beals be reappointed as the Director for the Sozo Centre for Soul Care for the Canadian Baptists of Atlantic Canada beginning September 1, 2024, for a full-time, 5-year term.

Rev. Craig Woodcock, Chief Scrutineer, and his assistants distributed the physical ballots.

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

BIOGRAPHY AND GOALS: REV. DAN PYKE

Director, Youth and Family Ministries

Biography:

Dan is a curious and compassionate leader who strives to see our local churches invest significantly in and learn from our youngest generations.

With experience as a Youth and Children's Pastor, Dan has also served in camping ministry and post-secondary student development. Prior to leading as Director of Y&F, Dan served as a Youth Pastor in Nova Scotia and New Brunswick at CBAC churches. Dan holds a Bachelor of Arts from Crandall University, a Master of Divinity and a Master of Arts from Acadia Divinity College and has strengthened his leadership by completing the Arrow Leadership Program. He is currently studying towards a DMin degree at Acadia Divinity College as one of the Futuring Hub scholars.

His favourite questions that shape his ministry are "What kind of community are we leaving for our children?" and "Will they still be following Jesus in ten years?"

Dan is married to Lachelle, and they live in Grand Bay-Westfield, NB, with their four children. Dan and his family love reading, camping, and hiking and are active members at RiverCross Church.

Recent Accomplishments

- Students Events:
 - Co-directed the OneConference in 2023 in partnership with Kings Church, which increased to over 3000 participants in 2024. This event serves to gather youth groups from across the Maritime provinces and includes several denominations. Featuring local worship and engaging speakers, this event provides a significant opportunity for youth leaders to invest in their students.
 - Relaunched Tidal Impact 2023 in Saint John, following the pandemic. Working with a team of local leaders, this event saw youth groups from across Atlantic Canada serving the city of Saint John and surrounding communities.
 - Partnered with Crandall University staff to continue leading the Crandall Camping Conference, which brings together staff from several of our camps for a weekend of training
- Opportunities for Leadership Development:
 - Development and launch of Trellis vision and resources
 - We recently completed the first cohort of the Wayfinding Journey, a process of discernment for young adults. Beginning with a retreat in September, participants journeyed with mentors and online modules throughout the academic year.
 - Dan's role is partnered with Acadia Divinity College, where he lectures in Next Generation Ministry. Teaching one course a year provides him with opportunities to connect with emerging leaders.
 - We also relaunched the NEXT Conference in partnership with the Nazarene District, which serves to equip children's ministry volunteers in our churches.

- CBAC Team
 - Supported the Active in Mission campaign and oversaw the distribution of grants that respond to food insecurity programs in local communities
 - Continued working with the SOGI working group

Upcoming Goals

- Hope-Filled Conversations for the Future:
 - Elevate the voice of students in our CBAC family through research initiatives. This will occur through the recently launched Photovoice project where we are inviting students to help us learn how they connect with God.
- Pastor Clusters:
 - Invite newer Next generation pastors into a cluster for shared leadership and encouragement
- Hope-Filled Connections:
 - o Next Conference (an annual training event for children’s ministry leaders)
 - o OneConference (an annual youth conference led in partnership with other denominations)
 - Tidal Impact (a bi-annual mission tour in Atlantic Canada)
- Best Practices Resources
 - Developing a clear process to help churches clarify their child protection policies
 - A Baptism Resource that would be available for our churches preparing youth and children for baptism
- Calling Hope-Filled Leaders:
 - Launching the second cohort of the Wayfinding Project, inviting young adults to discern God’s leading in their life and inviting them to consider a call to ministry

Dr. Lois P. Mitchell, President, called for a motion for the reappointment of Rev. Dan Pyke.

It was moved by Mrs. Shannon Skafte and seconded by Rev. Scott Kohler that Rev. Dan Pyke be reappointed as the Director for Youth and Family Ministries for the Canadian Baptists of Atlantic Canada beginning September 1, 2024, for a full-time, 5-year term.

The Executive Minister spoke highly of Rev. Dan Pyke and his work for the CBAC.

Rev. Craig Woodcock, Chief Scrutineer, and his assistants distributed the physical ballots.

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

Honouring CBAC Staff Milestone

Dr. Lois P. Mitchell, President, invited Rev. Renée MacVicar, Executive Minister, to recognize Mr. Andrew Myers, currently the Assistant to the Director of Leadership Development, for 15 years of service with the CBAC. Mr. Myers joined Rev. MacVicar at the podium to receive a 15-Year Service Award.

Rev. MacVicar then invited the entire CBAC staff team to the podium to be recognized by the Assembly. Rev. Mitchell Foley, President-Elect, offered prayer for the team members.

In addition, Rev. Renée MacVicar and Rev. Mitchell Foley thanked Dr. Lois Mitchell for serving as President of the CBAC Council.

Adoption of Yearbook Reports

Dr. Lois P. Mitchell, President, called on the Executive Minister for direction regarding the remaining reports in the Yearbook.

It was moved by Rev. Renée MacVicar and seconded by Ms. Theresa Burgoyne that all reports not adopted be lifted from the table. Motion Carried.

It was moved by Rev. Renée MacVicar and seconded by Mrs. Wendy DuBois that all remaining reports found in the Yearbook and any that have been distributed be adopted. Motion Carried.

Date and Location of the 2025 Assembly

Dr. Lois P. Mitchell, President, called on the Executive Minister for direction regarding the 2025 Assembly.

Rev. Renée MacVicar announced that Oasis 2025 would be held at Acadia University from August 7-9, 2025.

Appointment of Chief Scrutineer for the 2025 Assembly

Dr. Lois P. Mitchell, President, invited the Executive Minister to address the matter of Chief Scrutineer for the 2025 Annual Assembly.

It was moved by Rev. Renée MacVicar and seconded by Mr. Nathan DeLong that Rev. Craig Woodcock be appointed the Chief Scrutineer for the 2025 CBAC Assembly. Motion Carried.

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

Appreciation of Help

Dr. Lois P. Mitchell, President, expressed appreciation on behalf of the Delegates to the many individuals who assisted with the Oasis 2024 program. By applause, they were thanked.

Report on Voting: Senior Staff Reappointments

Dr. Lois P. Mitchell, President, announced that the two Senior Staff persons were each successfully reappointed.

Motion Carried by secret ballot to reappoint Rev. Dr. Cheryl Ann Beals as the Director for the Sozo Centre for Soul Care for the CBAC.

Motion Carried by secret ballot to reappoint Rev. Dan Pyke as the Director for Youth and Family Ministries for the CBAC.

Attendance Report

At the request of Dr. Lois P. Mitchell, President, the Executive Minister reported that the total number of individuals in attendance at Oasis 2024 was 549.

Adjournment of Business Session and Prayer

Dr. Lois P. Mitchell, President, sought a motion to adjourn the business session of the 178th Annual Assembly of the Canadian Baptists of Atlantic Canada.

It was moved by Mrs. Joan Peacock and seconded by Mrs. Jan McGuire that the business session of the 178th Annual Assembly be adjourned. Motion Carried at 2:42 p.m.

The President then invited Rev. Dr. Elias Mutale to close the business session in prayer.

BREAKOUT WORKSHOPS

Murray Hall / Stulz Hall, August 9, 3:30 p.m.

SUPPER BREAK

August 9, 5:00 p.m.

RALLY #2

Gymnasium, August 9, 6:30 p.m.

Following an opening song led by the Lewisville Baptist worship team, host Rev. Andrea Anderson welcomed those in the gathering.

In a Partner Spotlight, Jennifer Lau, Executive Director, and other CBM staff updated the audience on Canadian Baptist Ministries. This included news from Asia, Africa, Latin America, Europe, the Middle East, and North Africa. Following the video “A Legacy Around the World,” CBAC staff member Laura Bennett prayed for CBM’s work.

After a video on an upcoming Justice Summit, November 1 & 2, at Immanuel Baptist, Truro, NS, Jeff Somers and the Lewisville team led in a time of worship.

Rev. Renée MacVicar welcomed, introduced, and prayed for the speaker, Mark Buchanan.

Entitled “Slowing Down to Catch Up”, Mark began his talk by reading from John 5:1-9. Jesus asked the lame man by the Bethesda Pool, “Do you want to get well?” He then follows up with three rapid-fire commands: “Get up. Pick up your mat. Walk!”

While recognizing that some may not have the ability to do so, walking is a gift from God that can bring several benefits:

1. When you walk, you move at the speed of your soul. Citing Three Mile an Hour God by Kosuke Koyama, walking is moving at the pace of love, which is the pace of God.
2. Walking is a way of embodiment. Most of us don’t know how to be in our bodies. “Forest bathing” celebrates the health benefits of walking in nature.
3. Walking is formation, walking with God and becoming like God. Micah 6:8 urges us “to act justly, to love mercy, and to walk humbly with your God.” One of the missing virtues in Christianity is perseverance; walking stimulates perseverance.

At the close of the message, Mark Buchanan invited people to come forward for prayer. A prayer team was stationed at several points across the front of the platform.

Following a congregational song, closing announcements were given by host Andrea Anderson. All were invited to the CBAC Team Reception immediately following in Stultz Hall.

RECEPTION HOSTED BY THE CBAC TEAM

Stultz Hall, August 9, 8:30 p.m.

EARLY MORNING PRAYER

MacArthur Chapel, Stultz Hall, August 10, 7:30 a.m.

WALK WITH RENEE

Meeting at Stultz Hall parking lot doors, August 10, 8:00 a.m.

BREAKOUT SESSIONS

Murray Hall / Stultz Hall, August 10, 9:00 a.m.

RALLY #3

Gymnasium, August 10, 10:30 a.m.

Host Rev. Andrea Anderson welcomed those attending. Following singing led by the Lewisville team, Dr. Anna Robbins presented a Partner Spotlight on Acadia Divinity College. In seeking to look “over the hill” of the future, ADC is preparing to conduct another listening tour in order to be proactive in planning. Rev. Dan Pyke, Director of Youth and Family Ministry, offered a prayer for ADC.

A promotional video was viewed about Tidal Impact, to be held on Prince Edward Island in the summer of 2025. Jeff Somers and the Lewisville worship team led in singing leading up to Mark Buchanan’s second message.

In introducing the talk, entitled “It Is Solved by Walking,” Mark recalled the scene from Prince Caspian (from C. S. Lewis’ Narnia Chronicles) where Lucy encounters Aslan for the first time after returning from the children’s wartime world to Narnia. “Aslan,” said Lucy, “you’re bigger.” “That is because you are older, little one,” answered he. “Not because you are?” “I am not. But every year you grow, you will find me bigger.” From that scene, Mark concluded, may the CBAC find God bigger as we grow older.

In Genesis 12, Abram is told by God, “Leave ..., go ..., and I will show” Here are some things that get solved or discovered when we walk:

1. We discover the true scale of things.
2. We see the artistry and intricacy of things made by man and God.
3. We notice the brokenness and beauty of things both man-made and God-made.
4. We feel the vitality and frailty of our bodies – it is good to experience our physical limits.
5. We notice the neighbour and the neighbourhood.

In Luke 3:21-22 (Jesus’ baptism) and Luke 4:1-13 (Jesus’ temptation), we see that Jesus had to walk with the voice of God in his ears, not the tempting words of the devil.

Then, in Romans 8:16, we read the words, “The Spirit himself testifies with our spirit that we are God’s children.” Again, in 1 John 3:1, “How great is the love the Father has lavished on us, that we should be called children of God! And that is what we are!” You are God’s beloved child! It’s not based on the “if” of the temptation or our performance.

Finally, in Luke 24, the two down-hearted disciples on the road to Emmaus confessed to the unrecognized Jesus, “We had hoped that he (that is Jesus) was the one who was going to redeem Israel.” (vs. 21) Then “some of our women amazed us” (vs. 22) Faith is often found between hope and rumors of amazement.

Once again, the invitation was given for any who desired prayer to come forward and receive prayer from a team member at the front of the auditorium while the worship team led in singing.

Rev. Renée MacVicar made some closing remarks and invited Dr. Lois Mitchell and Rev. Mitchell Foley to come to the platform, where the gavel was passed to Rev. Foley as the new President of the CBAC.

Rev. Foley closed the 178th Assembly of the Canadian Baptists of Atlantic Canada (Oasis 2024) and pronounced the benediction.

CBAC 2024 Assembly Minutes duly prepared by,

Rev. David DuBois and Rev. Dr. Mark Reece

SECTION B

CBAC FINANCIAL STATEMENT

CBAC FINACIAL STATEMENT

CANADIAN BAPTISTS OF ATLANTIC CANADA

FINANCIAL STATEMENTS

AUGUST 31, 2024

CANADIAN BAPTISTS OF ATLANTIC CANADA

AUGUST 31, 2024

CONTENTS

	Page
INDEPENDENT AUDITORS' REPORT	1 - 2
FINANCIAL STATEMENTS	
Statement of Financial Position	3
Statement of Changes in Net Assets	4
Statement of Operations	5
Statement of Cash Flows	6
Schedule of Unrestricted Fund Operations	7
Schedule of Restricted Fund Operations and Changes in Net Assets	8
Notes to Financial Statements	9 - 15

INDEPENDENT AUDITORS' REPORT

To the Directors of the Canadian Baptists of Atlantic Canada

Qualified Opinion

We have audited the financial statements of Canadian Baptists of Atlantic Canada (the "organization"), which comprise the statement of financial position as at August 31, 2024, and the statements of changes in net assets, operations and cash flows for the eight month period then ended, and notes to the financial statements including a summary of significant accounting policies.

In our opinion, except for the possible effects of the matter described in the Basis for Qualified Opinion section of our report, the accompanying financial statements present fairly, in all material respects, the financial position of the organization as at August 31, 2024, and the results of its operations and its cash flows for the eight month period then ended in accordance with Canadian accounting standards for not-for-profit organizations.

Basis for Qualified Opinion

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

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

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

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

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

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

(continues)

Auditors' Responsibilities for the Audit of the Financial Statements

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

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

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



CHARTERED PROFESSIONAL ACCOUNTANTS

Saint John, New Brunswick
January 21, 2025

CANADIAN BAPTISTS OF ATLANTIC CANADA

STATEMENT OF FINANCIAL POSITION

AS AT AUGUST 31, 2024

	<u>2024</u>	<u>2023</u> (December)
ASSETS		
CURRENT		
Cash	\$ 250,430	\$ 293,615
Accounts receivable (Note 4)	106,652	401,600
Accounts receivable from related organizations (Note 7)	30,652	45,533
Prepaid expenses	<u>7,127</u>	<u>5,631</u>
	<u>394,861</u>	<u>746,379</u>
RESTRICTED CASH	<u>142,821</u>	<u>140,774</u>
INVESTMENTS (Note 5)		
Restricted	1,534,509	1,508,022
Unrestricted	<u>280,325</u>	<u>259,441</u>
	<u>1,814,834</u>	<u>1,767,463</u>
CAPITAL ASSETS (Note 6)		
	<u>62,428</u>	<u>74,085</u>
	<u>\$ 2,414,944</u>	<u>\$ 2,728,701</u>
LIABILITIES		
CURRENT		
Accounts payable and accrued liabilities	\$ 115,035	\$ 89,770
Employee deductions payable	12,049	12,239
Distributions payable to agencies (Note 7)	12,769	46,466
Accounts payable to related organizations (Note 7)	3,307	2,232
Deferred revenue	381,931	374,501
Current portion of future employee benefits	<u>54,656</u>	<u>-</u>
	<u>579,747</u>	<u>525,208</u>
FUTURE EMPLOYEE BENEFITS	<u>44,936</u>	<u>56,963</u>
NET ASSETS		
UNRESTRICTED	112,931	497,734
RESTRICTED (Page 8)	<u>1,677,330</u>	<u>1,648,796</u>
	<u>1,790,261</u>	<u>2,146,530</u>
	<u>\$ 2,414,944</u>	<u>\$ 2,728,701</u>
COMMITMENTS (Note 8)		
APPROVED ON BEHALF OF THE BOARD:		
<u><i>Mitchell Foley</i></u>	Chairperson	
<u>Linda Matthews</u>	Director	

CANADIAN BAPTISTS OF ATLANTIC CANADA

STATEMENT OF CHANGES IN NET ASSETS

FOR EIGHT MONTH PERIOD ENDED AUGUST 31, 2024

	<u>Unrestricted Fund</u>		<u>Restricted Funds</u>		<u>Total</u>	
	<u>2024</u>	<u>2023</u> (December)	<u>2024</u>	<u>2023</u> (December)	<u>2024</u>	<u>2023</u> (December)
NET ASSETS AT BEGINNING OF YEAR	\$ 497,734	\$ 457,672	\$ 1,648,796	\$ 1,610,676	\$ 2,146,530	\$ 2,068,348
Excess (deficiency) of revenue over expenditures	<u>(384,803)</u>	<u>40,062</u>	<u>28,534</u>	<u>38,120</u>	<u>(356,269)</u>	<u>78,182</u>
NET ASSETS AT END OF YEAR	<u>\$ 112,931</u>	<u>\$ 497,734</u>	<u>\$ 1,677,330</u>	<u>\$ 1,648,796</u>	<u>\$ 1,790,261</u>	<u>\$ 2,146,530</u>

CANADIAN BAPTISTS OF ATLANTIC CANADA

STATEMENT OF OPERATIONS

FOR EIGHT MONTH PERIOD ENDED AUGUST 31, 2024

	<u>Unrestricted Fund (Page 7)</u>		<u>Restricted Funds (Page 8)</u>		<u>Total</u>	
	<u>2024</u>	<u>2023</u> (12 months)	<u>2024</u>	<u>2023</u> (12 months)	<u>2024</u>	<u>2023</u> (12 months)
REVENUE						
Administration fees	\$ 12,719	\$ 18,170	\$ -	\$ -	\$ 12,719	\$ 18,170
Church and CBAC offerings (Note 7)	870,613	1,729,401	25,006	44,175	895,619	1,773,576
Conference and other revenue (Note 7)	458,218	725,375	35,114	25,500	493,332	750,875
Designated offerings	91,020	191,254	74,996	133,839	166,016	325,093
Interest and investment income	6,384	9,096	40,987	47,786	47,371	56,882
	<u>1,438,954</u>	<u>2,673,296</u>	<u>176,103</u>	<u>251,300</u>	<u>1,615,057</u>	<u>2,924,596</u>
EXPENDITURES						
Amortization	11,657	23,844	-	-	11,657	23,844
Bank charges and interest	2,473	3,984	-	-	2,473	3,984
Continuing education	1,848	4,498	-	-	1,848	4,498
Distributions to agencies (Note 7)	314,939	544,034	-	-	314,939	544,034
Grants and assistance	16,463	9,005	41,506	52,978	57,969	61,983
Hurricane relief fund	-	10,357	-	-	-	10,357
Insurance	24,700	30,117	-	-	24,700	30,117
Meetings and travel	88,297	137,596	560	1,005	88,857	138,601
Miscellaneous	5,610	7,259	2,446	5,533	8,056	12,792
Oasis	91,567	69,354	-	-	91,567	69,354
Occupancy costs (Note 7)	30,895	45,960	-	-	30,895	45,960
Office	5,743	6,492	-	-	5,743	6,492
Postage (recovery)	4,799	8,470	-	(3)	4,799	8,467
Printing	2,801	7,555	-	-	2,801	7,555
Professional fees	18,941	18,012	-	-	18,941	18,012
Programs and materials	371,564	535,705	-	-	371,564	535,705
Salaries and benefits	811,054	1,142,328	103,057	153,667	914,111	1,295,995
Systems maintenance	7,587	10,657	-	-	7,587	10,657
Telephone	12,819	18,007	-	-	12,819	18,007
	<u>1,823,757</u>	<u>2,633,234</u>	<u>147,569</u>	<u>213,180</u>	<u>1,971,326</u>	<u>2,846,414</u>
EXCESS (DEFICIENCY) OF REVENUE OVER EXPENDITURES	\$ <u>(384,803)</u>	\$ <u>40,062</u>	\$ <u>28,534</u>	\$ <u>38,120</u>	\$ <u>(356,269)</u>	\$ <u>78,182</u>

CANADIAN BAPTISTS OF ATLANTIC CANADA

STATEMENT OF CASH FLOWS

FOR EIGHT MONTH PERIOD ENDED AUGUST 31, 2024

	<u>2024</u>	<u>2023</u> (12 months)
CASH PROVIDED BY (USED IN)		
Operating activities		
Excess of revenue over expenditures	\$ (356,269)	\$ 78,182
Items not involving cash:		
Amortization of capital assets	<u>11,657</u>	<u>23,844</u>
	(344,612)	102,026
Changes in non-cash working capital balances:		
Accounts receivable	294,948	(6,580)
Accounts receivable from related organizations	14,881	(33,159)
Prepaid expenses	(1,496)	14,736
Accounts payable and accrued liabilities	25,265	5,669
Employee deductions payable	(190)	4,607
Distributions payable to agencies	(33,697)	(43,257)
Accounts payable to related organizations	1,075	(22,758)
Deferred revenue	<u>7,430</u>	<u>(49,009)</u>
	<u>(36,396)</u>	<u>(27,725)</u>
Investing activities		
Decrease (increase) in investments - restricted	(26,487)	(47,784)
Decrease (increase) in investments - unrestricted	(20,884)	91,061
Purchase of capital assets	<u>-</u>	<u>(6,723)</u>
	<u>(47,371)</u>	<u>36,554</u>
Financing activity		
Future employee benefits	<u>42,629</u>	<u>(2,504)</u>
INCREASE (DECREASE) IN CASH	(41,138)	6,325
CASH AT BEGINNING OF YEAR	<u>434,389</u>	<u>428,064</u>
CASH AT END OF YEAR	<u>\$ 393,251</u>	<u>\$ 434,389</u>
REPRESENTED BY:		
Cash	\$ 250,430	\$ 293,615
Restricted cash	<u>142,821</u>	<u>140,774</u>
	<u>\$ 393,251</u>	<u>\$ 434,389</u>
SUPPLEMENTARY CASH FLOW INFORMATION		
Interest received	<u>\$ 47,371</u>	<u>\$ 56,882</u>

CANADIAN BAPTISTS OF ATLANTIC CANADA

SCHEDULE OF UNRESTRICTED FUND OPERATIONS

FOR EIGHT MONTH PERIOD ENDED AUGUST 31, 2024

	General	Leadership Development	Executive Minister's Office	Youth and Family Ministries	Council and Committees Administration	Connections	Future Church	Justice & Advocacy	Intercultural Ministries	Sozo Centre For Soul Care	Communications	Total 2024	
REVENUE													
Administration fees Church and CBAC offerings (Note 7)	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 12,719	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 12,719	
Conference and other revenue (Note 7)	(120,596)	179,681	139,358	102,782	95,891	132,591	98,554	91,455	16,638	20,174	60,639	53,446	870,613
Designated offerings	73,113	6,458	3,470	270,214	-	20,742	10,102	510	-	39,484	34,125	-	458,218
Interest and investment income	69,186	291	-	-	-	-	-	-	-	18,375	3,168	-	91,020
	-	-	-	-	-	6,384	-	-	-	-	-	-	6,384
	<u>21,703</u>	<u>186,430</u>	<u>142,828</u>	<u>372,996</u>	<u>95,891</u>	<u>172,436</u>	<u>108,656</u>	<u>91,965</u>	<u>16,638</u>	<u>78,033</u>	<u>97,932</u>	<u>53,446</u>	<u>1,438,954</u>
Budget	<u>279,288</u>	<u>185,933</u>	<u>148,218</u>	<u>140,911</u>	<u>61,788</u>	<u>118,255</u>	<u>107,726</u>	<u>108,535</u>	<u>16,964</u>	<u>36,678</u>	<u>96,788</u>	<u>82,023</u>	<u>1,383,107</u>
EXPENDITURES													
Amortization	-	-	-	-	-	11,657	-	-	-	-	-	-	11,657
Bank charges and interest	-	-	-	-	-	2,473	-	-	-	-	-	-	2,473
Continuing education	-	51	-	1,036	-	-	-	324	-	-	437	-	1,848
Distributions to agencies (Note 7)	314,939	-	-	-	-	-	-	-	-	-	-	-	314,939
Grants and assistance	-	600	-	11,550	-	-	-	-	-	-	-	-	12,750
Insurance	-	-	-	-	15,165	9,535	-	-	-	-	4,313	-	16,463
Meetings and travel	-	33,035	8,439	7,409	13,507	1,107	6,885	8,283	1,402	2,408	5,154	668	24,700
Miscellaneous	-	2,323	1,088	-	649	715	18	-	-	155	662	-	88,297
Oasis	91,567	-	-	-	-	-	-	-	-	-	-	-	5,610
Occupancy costs (Note 7)	-	-	-	-	-	30,895	-	-	-	-	-	-	91,567
Office	-	-	-	202	-	4,848	-	189	-	-	504	-	30,895
Postage	-	-	-	11	-	4,758	-	-	-	-	-	-	5,743
Printing	-	-	-	446	-	2,355	-	-	-	30	-	-	4,799
Professional fees	-	-	-	-	18,941	-	-	-	-	-	-	-	2,801
Programs and materials	-	16,682	822	270,554	5,000	-	15,894	-	-	39,484	10,493	12,635	18,941
Salaries and benefits	-	132,268	131,967	80,779	42,629	90,755	85,424	83,169	14,371	35,541	75,458	38,693	371,564
Systems maintenance	-	-	-	-	-	7,536	-	-	-	-	-	51	811,054
Telephone	-	1,471	512	1,009	-	5,802	435	-	865	415	911	1,399	7,587
	<u>406,506</u>	<u>186,430</u>	<u>142,828</u>	<u>372,996</u>	<u>95,891</u>	<u>172,436</u>	<u>108,656</u>	<u>91,965</u>	<u>16,638</u>	<u>78,033</u>	<u>97,932</u>	<u>53,446</u>	<u>1,823,757</u>
Budget	<u>279,288</u>	<u>185,933</u>	<u>148,218</u>	<u>140,911</u>	<u>61,788</u>	<u>118,255</u>	<u>107,726</u>	<u>108,535</u>	<u>16,964</u>	<u>36,678</u>	<u>96,788</u>	<u>82,023</u>	<u>1,383,107</u>
EXCESS OF REVENUE OVER EXPENDITURES													
	<u><u>\$ (384,803)</u></u>	<u><u>\$ -</u></u>	<u><u>\$ -</u></u>	<u><u>\$ -</u></u>	<u><u>\$ -</u></u>	<u><u>\$ -</u></u>	<u><u>\$ -</u></u>	<u><u>\$ -</u></u>	<u><u>\$ -</u></u>	<u><u>\$ -</u></u>	<u><u>\$ -</u></u>	<u><u>\$ -</u></u>	<u><u>\$ (384,803)</u></u>

CANADIAN BAPTISTS OF ATLANTIC CANADA
SCHEDULE OF RESTRICTED FUND OPERATIONS AND CHANGES IN NET ASSETS
FOR EIGHT MONTH PERIOD ENDED AUGUST 31, 2024

	Next Generation	December Communion	Hospital Halifax	Chaplaincy Saint John	Association Projects	Luke McLay Scholarship	Legacy	Preparing Future Pastors	Ministry Fund	Pastor Support Fund	Total 2024	Total 2023 <small>(12 months)</small>
REVENUE												
Church and CBAC offerings (Note 7)	\$ -	\$ -	\$ -	\$ -	\$ 25,006	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 25,006	\$ 44,175
Conference and other revenue (Note 7)	-	15,000	6,114	14,000	-	-	-	-	-	-	35,114	25,500
Designated offerings	-	6,318	48,210	20,468	-	-	-	-	-	-	74,996	133,839
Interest and investment income	997	168	-	-	-	502	9,673	13,018	-	16,629	40,987	47,786
	<u>997</u>	<u>21,486</u>	<u>54,324</u>	<u>34,468</u>	<u>25,006</u>	<u>502</u>	<u>9,673</u>	<u>13,018</u>	<u>-</u>	<u>16,629</u>	<u>176,103</u>	<u>251,300</u>
EXPENDITURES												
Grants and assistance	-	2,000	-	-	25,006	-	-	14,500	-	-	41,506	52,978
Meetings and travel	-	-	560	-	-	-	-	-	-	-	560	1,005
Miscellaneous	-	-	2,446	-	-	-	-	-	-	-	2,446	5,533
Postage (recovery)	-	-	-	-	-	-	-	-	-	-	-	(3)
Salaries and benefits	-	-	59,601	43,456	-	-	-	-	-	-	103,057	153,667
	<u>-</u>	<u>2,000</u>	<u>62,607</u>	<u>43,456</u>	<u>25,006</u>	<u>-</u>	<u>-</u>	<u>14,500</u>	<u>-</u>	<u>-</u>	<u>147,569</u>	<u>213,180</u>
EXCESS (DEFICIENCY) OF REVENUE OVER EXPENDITURES	997	19,486	(8,283)	(8,988)	-	502	9,673	(1,482)	-	16,629	28,534	38,120
NET ASSETS AT BEGINNING OF YEAR	<u>37,186</u>	<u>54,401</u>	<u>27,791</u>	<u>22,490</u>	<u>2,827</u>	<u>18,160</u>	<u>345,341</u>	<u>480,628</u>	<u>39,536</u>	<u>620,436</u>	<u>1,648,796</u>	<u>1,610,676</u>
NET ASSETS AT END OF YEAR	<u>\$ 38,183</u>	<u>\$ 73,887</u>	<u>\$ 19,508</u>	<u>\$ 13,502</u>	<u>\$ 2,827</u>	<u>\$ 18,662</u>	<u>\$ 355,014</u>	<u>\$ 479,146</u>	<u>\$ 39,536</u>	<u>\$ 637,065</u>	<u>\$ 1,677,330</u>	<u>\$ 1,648,796</u>

CANADIAN BAPTISTS OF ATLANTIC CANADA

NOTES TO FINANCIAL STATEMENTS

AUGUST 31, 2024

1. PURPOSE OF THE ORGANIZATION

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

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

During the year, the organization's Council approved the change in fiscal year from December 31 to August 31.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

Basis of Presentation

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

Restricted Funds

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

Next Generation Fund

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

December Communion Offering Fund

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

(continues)

CANADIAN BAPTISTS OF ATLANTIC CANADA

NOTES TO FINANCIAL STATEMENTS

AUGUST 31, 2024

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

Hospital Chaplaincy Funds

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

Association Projects Fund

The Association Projects Fund has been established to enable regional church associations to initiate local ministry projects. The fund received 3% (2023 - 3%) of total church and CBAC offerings revenue of the organization.

Luke Timothy McLay Memorial Scholarship Fund

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

Legacy Fund

The Legacy Fund has been established by bequests from individuals. During the 2012 year, per a motion by Council, income earned will now be added into the Legacy Fund, with the valuation of the principal not to decrease below \$250,000 or increase above \$750,000. Use of the fund balance is reviewed annually and an allocation not to exceed 10% of the fund balance to the General Operating Fund may be set by Council. During the year, there was no amount (2023 - nil) allocated to the General Operating Fund.

Preparing Future Pastors Fund

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

Ministry Fund

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

Pastor Support Fund

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

Cash and Cash Equivalents

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

(continues)

CANADIAN BAPTISTS OF ATLANTIC CANADA

NOTES TO FINANCIAL STATEMENTS

AUGUST 31, 2024

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

Investments

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

Capital Assets

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

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

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

Pass Through Funds

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

Revenue Recognition

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

Contributed Services

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

Financial Instruments Policy

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

(continues)

CANADIAN BAPTISTS OF ATLANTIC CANADA

NOTES TO FINANCIAL STATEMENTS

AUGUST 31, 2024

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

Measurement Uncertainty

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

Significant estimates included in these financial statements are:

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

3. FINANCIAL INSTRUMENTS

The organization is exposed to various risks through its financial instruments and has a comprehensive risk management framework to monitor, evaluate and manage these risks. The following analysis provides information about the organization's risk exposure and concentration as of August 31, 2024.

Credit Risk

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

Liquidity Risk

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

Currency Risk

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

(continues)

CANADIAN BAPTISTS OF ATLANTIC CANADA

NOTES TO FINANCIAL STATEMENTS

AUGUST 31, 2024

3. FINANCIAL INSTRUMENTS *(continued)*

Interest Rate Risk

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

4. ACCOUNTS RECEIVABLE

	<u>2024</u>	<u>2023</u>
Member congregations contributions receivable	\$ 36,705	\$ 382,293
HST refundable	30,412	13,112
Other	<u>39,535</u>	<u>6,195</u>
	<u>\$ 106,652</u>	<u>\$ 401,600</u>

5. INVESTMENTS

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

	<u>2024</u>		<u>2023</u>
	<u>Market Value</u>	<u>Cost</u>	<u>Cost</u>
<u>Restricted</u>			
December Communion Offering Fund	\$ 6,440	\$ 6,440	\$ 6,272
Legacy Fund	355,014	355,014	345,341
Luke Timothy McLay Memorial Scholarship Fund	18,662	18,662	18,160
Next Generation Fund	38,182	38,182	37,185
Preparing Future Pastors Fund	479,146	479,146	480,628
Pastor Support Fund	<u>637,065</u>	<u>637,065</u>	<u>620,436</u>
	1,534,509	1,534,509	1,508,022
Unrestricted Fund	<u>280,325</u>	<u>280,325</u>	<u>259,441</u>
	<u>\$ 1,814,834</u>	<u>\$ 1,814,834</u>	<u>\$ 1,767,463</u>

6. CAPITAL ASSETS

	<u>2024</u>			<u>2023</u>
	<u>Cost</u>	<u>Accumulated Amortization</u>	<u>Net</u>	<u>Net</u>
Computer equipment	\$ 82,228	\$ 75,767	\$ 6,461	\$ 8,199
Equipment	13,406	12,827	579	1,351
Furniture and fixtures	62,900	47,090	15,810	18,243
Leasehold improvements	<u>100,697</u>	<u>61,119</u>	<u>39,578</u>	<u>46,292</u>
	<u>\$ 259,231</u>	<u>\$ 196,803</u>	<u>\$ 62,428</u>	<u>\$ 74,085</u>

CANADIAN BAPTISTS OF ATLANTIC CANADA

NOTES TO FINANCIAL STATEMENTS

AUGUST 31, 2024

7. RELATED ORGANIZATION TRANSACTIONS

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

Church offerings and CBAC revenue are derived from member congregations.

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

<u>Organization</u>	<u>Relationship</u>	<u>2024</u>	<u>2023</u> (12 months)
Acadia Divinity College	Controlled	\$ 48,874	\$ 86,078
Crandall University	Controlled	46,913	92,508
Canadian Baptist Ministries (CBM)	Significant influence	73,162	142,017
Baptist Historical Committee	Controlled	10,333	14,500
Atlantic Baptist Mission Board	Controlled	135,482	208,256
Union of French Baptist Churches	Limited influence	<u>175</u>	<u>675</u>
		<u>\$ 314,939</u>	<u>\$ 544,034</u>

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

	<u>Budget</u>	<u>Actual</u>		
	<u>CBAC</u>	<u>CBAC</u>	<u>Supplemental</u>	<u>Total</u>
Acadia Divinity College	\$ 33,350	\$ 33,333	\$ 15,541	\$ 48,874
Crandall University	33,350	33,333	13,580	46,913
Canadian Baptist Ministries (CBM)	33,350	33,333	39,829	73,162
Baptist Historical Committee		10,339	10,333	-
	10,333			
Atlantic Baptist Mission Board	135,550	135,482	-	135,482
Union of French Baptist Churches	<u>-</u>	<u>-</u>	<u>175</u>	<u>175</u>
	<u>\$ 245,939</u>	<u>\$ 245,814</u>	<u>\$ 69,125</u>	<u>\$ 314,939</u>

As at year end, \$3,307 (2023 - \$2,232) related to the above transactions was owing to Atlantic Baptist Mission Board and Pension and Benefits Board as well as \$12,769 (2023 - \$46,466) to the other organizations. The organization paid rent to Crandall University for office space in the amount of \$30,895 (2023 - \$45,960). These transactions are measured at the exchange amount, which is the amount of consideration established and agreed to by the related parties.

The organization processes payroll and other expenditures on behalf of the Atlantic Baptist Mission Board and the Pension and Benefits Board which are charged to the organizations. The Pension and Benefits Board contributed nil (2023 - \$25,000) to the Canadian Baptists of Atlantic Canada. As at year end, \$30,652 (2023 - \$45,533) was receivable from those organizations related to those transactions.

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

CANADIAN BAPTISTS OF ATLANTIC CANADA

NOTES TO FINANCIAL STATEMENTS

AUGUST 31, 2024

the organization.

8. COMMITMENTS

The organization leases office space from a related party which has been accounted for as an operating lease. The future minimum lease payment for the next five years are:

2025	\$	46,950
2026		46,950
2027		46,950
2028		46,950
2029		<u>39,125</u>
		226,925

SECTION C

**COMMITTEES & BOARDS
OF THE CBAC COUNCIL**

CBAC COUNCIL

I have been blessed and learned much by serving as President of the Canadian Baptists of Atlantic Canada (CBAC). I have appreciated being able to see behind the scenes the hard work and passion that our Executive Minister (EM), Rev. Renée MacVicar, and the other staff members have for our Baptist family.

One of my main responsibilities is to chair the Council, which meets three times a year in person and at least two other times online. Our responsibilities include the management of business on behalf of the CBAC between our annual Oasis assemblies.

At our first meeting after Oasis, we established the members of the Council committees and the Board Treasurer. The committees include the Governance Committee, Finance Committee, Audit Committee, and Executive Committee. We also appoint a member to be on the Crandall University Senate.

- **The Governance Committee** works through the year to review and suggest changes to our bylaws for presentation to the Assembly. You'll see their work in the proposed bylaws changes brought to Oasis 2025. The committee also writes and reviews Board policies as needed. The committee will be taking a deeper look into the overall structure of the CBAC and what is needed as we look to the future.
- **The Finance Committee** continually monitors the donations and expenses of the CBAC so the Council can exercise its fiduciary responsibilities. This committee usually reviews financial reports and budgets before presentation to the whole Council.
- **The Audit Committee** receives the audited financial statements for review, which are approved by the Council for presentation to the Assembly for final approval.
- **The Council Treasurer** works closely with both finance and audit committees to ensure the Council receives the necessary information for decision-making.
- **Crandall Senate appointee** enables the CBAC to have a voice in our university.
- **The Council Executive** works closely with our EM between Council meetings to assist in decision-making as questions arise.

The Executive Committee consists of the EM, President, Vice-President, Past President, and two other elected Council members. The President will often attend ministry partner meetings (as listed below), but if unable to do so, someone from the Executive may attend in his/her place. The Executive sets up and arranges for the educational component of every in-person meeting, which often focuses on current trends in ministry. The Executive also takes the lead role in the annual performance review for the EM, which is reported to the Council. We are pleased to say that our EM had a very positive job performance review in the fall of 2024!

The first meeting also gives us the opportunity to review the Oasis gathering of the summer. While Council can give input, we are not directly involved in the programming side as that falls under the EM and staff, but we do examine the business part of Oasis and look for ways to improve. We are also required in September to approve (and hopefully never have to use) an EM Emergency Succession Plan to ensure there is a continuity of leadership in the event of unforeseen circumstances.

The Council functions under a policy governance model, which means that the EM is responsible to the Council, but all other staff members are responsible to the EM. The Council does not micromanage but directs the everyday work of the Executive Minister through policies, including Executive Limitations. These policies give freedom to our EM and the staff to dream and plan big but to still be accountable to the Council through the EM. The EM may also prepare policies and bring them to the Council for approval, such as the Employee handbook that was updated this year.

At certain meetings, the EM will present a monitoring report concerning compliance with the policies. This is why we spend time in the early fall meeting on policy governance training. The EM also reports to the Council at each in-person meeting to give an update on the ministry plan progress, including an update on the progress of the strategic vision “overflowing with hope” and the work that the staff is doing.

The Council may also establish working groups, such as the Sexual Orientation and Gender Identity (SOGI) working group, which brings material back to the Council for approval before it is distributed. You will soon see the result from that group. Other working groups with varying time frames and duties may be established to aid the work of the Council and the CBAC.

We are blessed at meetings throughout the year to hear monitoring reports from Acadia Divinity College, Atlantic Baptist Foundation, Atlantic Baptist Mission Board, Atlantic Baptist Senior Citizens Homes Inc., Board of Ministerial Standards and Education, Crandall University, and the Pension & Benefits Board. We also hear from Canadian Baptists Ministries, although that is technically not a monitoring report but an update from a ministry partner.

In early spring, the EM, President, and Council prepare for the annual business meeting of our Oasis assembly gathering. Work is done to ensure that the Examining Council is ready to interview candidates for ordained ministry, as that is usually chaired by the Past President. We confirm that we have a parliamentarian and chief scrutineer in place for Oasis. We also review the yearbook and reports before they are publicly available.

I want to thank our Council members, EM, CBAC staff, and the staff and volunteers of all our partner agencies. I want to thank the pastors and staff in our churches and, most of all, the people who make up our local churches. By working together, we can have hope that God is moving in Atlantic Canada to further his kingdom and bring glory to his name.

In Christ,

A handwritten signature in black ink that reads "Mitchell Foley". The signature is written in a cursive, flowing style.

Rev. Mitchell Foley
CBAC President 2024/2025

EXECUTIVE MINISTER

Overflowing with Hope: Advancing Our Vision

It is with gratitude and a deep sense of purpose that I present this annual report as Executive Minister of the Canadian Baptists of Atlantic Canada (CBAC). Our God is renewing and building hope in our CBAC family. My daily prayer for our CBAC churches and leaders comes from Romans 15:13: “May the God of hope fill you with all joy and peace as you trust in him, so that you may overflow with hope by the power of the Holy Spirit.” Over the past year we have made significant strides in advancing our CBAC 2028 strategic vision: Overflowing with hope so that we see lives and communities changed by the hope found in Jesus.

Seeing the CBAC staff team take ownership of our shared strategic vision and diligently begin its implementation has been inspiring. I am incredibly proud of this team and the way they have rallied around one another, their goals, and CBAC churches. This strategic vision came from the CBAC constituency and is for our CBAC family of churches. As you read the yearbook reports, you can sense the building of hope and shared alignment in our vision to overflow with hope.

The CBAC council has been a joy to work with, as they hold me accountable to our joint vision, executive limitations, and objectives (ends). The council and subcommittees have worked hard to provide needed policy and bylaw updates and will continue this critical work.

I am grateful for each CBAC pastor, leader, volunteer, and church member. I have immensely enjoyed visiting churches of all sizes, experiencing Sunday morning services, and meeting leaders. With every community, church, and leader I have visited, I have witnessed “splashes of God’s hope.”

Guided by our strategic vision, the CBAC staff team’s work has been focused on four key priorities. Below, I highlight the progress we have made in each area.

1. CALLING HOPE-FILLED LEADERS

One of the most critical aspects of our vision is raising new leaders to serve in Atlantic Canada. We were encouraged to see a strong number of ministry candidates (18 in October 2024 and 18 in March 2025) appear before the Board of Ministerial Standard and Education (BMSE). We also are encouraged that 15 candidates are scheduled to appear before the Examining Council in August 2025. Key progress this year includes:

- **Calling Event:** A new calling event is planned for October 2025 to inspire individuals to consider and explore a call to vocational ministry. Local Pastors are asked to nominate individuals from all walks of life for this event and are encouraged to attend with them.
- **Apprenticeship:** Under the leadership of Rev. Dr. Garth Williams, a working group is designing a new apprenticeship program to provide practical and educational experiences in local CBAC churches early in a person’s exploration of ministry.
- **Leadership Pathways:** Another working group, also led by Rev. Dr. Garth Williams, is exploring clear, creative pathways into ministry within the CBAC. A primary focus is developing a pathway for international pastors, ensuring appropriate vetting, training, and support for both the pastors and the local CBAC churches receiving them.

2. HOPE-FILLED CONNECTIONS FOR COACHING AND CARE

Recognizing the importance of equipping and supporting our pastors and church leaders, we have strengthened our coaching and care initiatives, including:

- **Pastors' Clusters:** Sign-up for pastors' clusters has begun and is ongoing. Some clusters have already launched, bringing together groups of 6 to 12 pastors for support, encouragement, and prayer. Pastors can choose geographically close in-person clusters or virtual clusters based on affinity (e.g., church size or demographic).
- **Pastors' Hubs:** These Hubs provide connection to the CBAC staff team and to the CBAC family. They provide spiritual encouragement and coaching to pastors. Under the leadership of Rev. Dr. Greg Jones, pastors' hubs began in Spring 2025, with 18 in-person and 2 virtual hubs.
- **New Pastor Orientation:** We have revived the new pastors' orientation. The first one will be held October 20-21st, 2025. As we welcome new pastors into this CBAC family, it is crucial to provide them with the tools, connections, and encouragement they need to thrive in their roles and know they are not alone in this CBAC family. Hosting a New Pastors Orientation serves as a tangible expression of the CBAC Team's commitment to connect, care and equip those who have answered the call to pastoral ministry within the CBAC, whether they are brand-new to ministry or have transferred to our CBAC family from elsewhere.
- **Volunteer Leader Connections:** Monthly Lay Leaders Labs on Zoom have provided church volunteers with relevant training. This past year, we covered topics such as ministry with the disabled, welcoming newcomers and refugees, discerning a call, best practices for church treasures, creating a trellis – a framework for flourishing in life, church communication, unravelling conflict, being a deacon and classroom management for elementary ages.
- **Sozo Centre for Soul Care:** Rev. Dr. Cheryl Ann Beals and her team launched a new stream that extends soul care beyond the pastor to key church volunteers and staff to foster a culture of soul care and discipleship throughout a whole church. Rev. Dr. Cheryl Ann Beals also strategically taught two soul care courses at Acadia Divinity College.
- **Resourcing for Churches:**
 - **Multi-cultural Resourcing:** In addition to her role as coordinator for refugee sponsorship, Jacqueline Derrah has taken on the new role of multi-cultural resourcing. She is in the learning and development stage. We recognize the need in the CBAC to steward what God is doing in our region well. We recognize the need for support, networking and resources as pastors and churches navigate the complexities of intercultural churches.
 - **Sexual Orientation and Gender Identity (SOGI):** In response to pastors and leaders asking for help navigating the complexity of SOGI issues in their local congregations, the SOGI working group, under the guidance of the CBAC council is producing a new resource.
 - **Justice:** Under the leadership of Laura Bennett, the CBAC is mobilizing churches to engage meaningfully and at a level appropriate for their church context in issues of justice. In particular, this year, the housing task force has been working on a resource for churches to be able to enter into the housing crisis situation through education and appropriate engagement.

3. HOPE-FILLED CONVERSATIONS FOR THE FUTURE

As we look to the future, we are intentionally creating courageous dialogue about partnerships and new ways of doing our work together to shape what lies ahead. Progress in this area includes:

- **Church Partnerships & Mergers:** Rev. Kevin Vincent and a working group developed “ChurchLink,” a comprehensive resource to guide churches through exploring and navigating partnership, adoption, and merger conversations. Further, working alongside ADC’s Futuring Lab, we are researching best practices in church partners, mergers, and adoptions.
- **Next Generation Engagement:** Younger leaders’ voices have been intentionally invited onto the various working groups for these vision initiatives. We will continue to intentionally invest in next generation engagement now and invite younger voices into the conversations that shape our future. The CBAC Youth & Family team, Rev. Dan Pyke and Laura Bennett provided and continue to provide fantastic support to churches, pastors, camps, and leaders to effectively evangelize and disciple the younger generations today.

4. HOPE-FILLED ORGANIZATIONAL RENEWAL

A thriving organization requires continual renewal, and in the past year, we have worked diligently to strengthen our structures, communication, and donor engagement to support our vision. Key accomplishments include:

- **Job Descriptions & Titles Updated:** Staff roles have been clarified, and connector roles have been integrated to enhance relationships with local pastors and churches.
- **HR:** A new staff handbook has been developed, including a sabbatical policy, remote work policy, and enhanced travel guidelines. A new HR app is in place to better track time off and work schedules.
- **Donor Development Initiatives:** We invited individuals to give to the CBAC strategic vision and become regular, consistent givers to the CBAC. We developed an appeal for CBAC churches to reconsider what they give to the CBAC, which will be launched in spring 2025.
- **Governance Improvements:** Proposed bylaw changes, primarily clerical and terminology updates, will be presented at Oasis 2025. More substantive changes clarify Association membership and CBAC staff reappointments.
- **Communications:** Rev. Gordon Dickinson led the launch of a new CBAC website and CBAC Weekly email. He also transitioned the annual Church Life Report to an online form and spearheaded the relaunch of CBAC Sunday for spring 2025 to celebrate and introduce CBAC to local congregations.

LOOKING AHEAD

As we move forward, our focus remains on our “Overflowing with hope” vision while refining our strategies as necessary along the way. Some vision priorities have yet to be initiated, and a number have a way to go until completion. While progress has been made, there is still much to be done to see every CBAC church become a fountain of hope in its community, changing lives and seeing God’s ocean of hope rise across our entire region.

There is a renewed sense of collaboration, hope, and shared purpose within our team and throughout our family of churches. Together, we are overflowing with hope, trusting that God will continue to transform lives and communities through the work of CBAC.

Thank you for your faithful partnership and commitment to the CBAC family and strategic vision.

Hope-filled,

A handwritten signature in cursive script, appearing to read "Renée MacVicar".

Rev. Renée MacVicar
Executive Minister, CBAC

CANADIAN BAPTISTS OF ATLANTIC CANADA 2025 – 2026 PROPOSED BUDGET

Budget	2025-26 Budget	2024-25 Approved Budget	Budget Variance 2024-25 to 2025-26
Acadia Divinity College	50,000	50,000	-
Canadian Baptist Ministries	50,000	50,000	-
Crandall University	50,000	50,000	-
Association Mission projects	50,000	50,000	-
Baptist Historical Committee/Baptist Archives	20,500	15,500	5,000
Atlantic Baptist Mission Board	205,734	190,148	15,586
Administration	195,554	197,798	(2,244)
Sozo Centre for Soul Care	122,817	123,005	(188)
Communications	125,827	113,950	11,877
Council & Committees	80,100	79,100	1,000
Executive Minister's Dept.	159,596	159,276	320
Intercultural Ministries	50,898	40,794	10,104
Connections	96,493	87,459	9,034
Leadership Development	266,572	263,325	3,247
Future Church	113,282	129,750	(16,468)
Justice & Advocacy	32,616	33,868	(1,252)
Youth & Family Ministries	188,078	190,341	(2,263)
Oasis	12,050	12,050	-
National Convener	8,000	8,000	-
	1,878,117	1,844,364	33,753

CONNECTIONS

It continues to be a great privilege to serve with our CBAC family. This past April 15th marked 23 years since I transitioned from being Senior Pastor at First Moncton United Baptist Church to beginning my service with what then was the Convention of Atlantic Baptist Churches. In the intervening time, my sense of being called to serve the Lord within this body has never diminished.

A change has taken place for me in the past year; as of September 1, 2024, I moved from a full-time to a part-time position. That being said, for eight months of the year (September 1st until April 30th), I am engaged on a 75% basis, while in the months of May through August, I am essentially off. I endeavor to remain available on an as-needed basis for pastors, congregations, and my fellow denominational staff.

Also, in this past year, I moved into a new role as Director of Pastoral Connections and Nova Scotia Connector. These positions are in addition to my continuing to take point leadership for working with our CBAC congregations when engaged in Pastoral Search processes.

DIRECTOR OF PASTORAL CONNECTIONS

This position has been created as one of the strategic ways in which “we will come alongside pastors and leaders to care, connect, coach, and resource them so they are hopeful and effective in their role of leading their congregation into the cultural realities of our day with their identify firmly rooted in Christ.” ([Overflowing with Hope: Strategic Vision 2024 – 2028](#))

As Director of Pastoral Connections, I have three key responsibilities:

- a. First, I am responsible for forming and supporting Pastoral Clusters throughout our CBAC family. Many pastors often express feelings of isolation and loneliness while exercising their pastoral calling, so we are looking to create places where pastors can gather with other pastors – whether in person or online – for mutual friendship, support, and spiritual nurture. To initiate this undertaking, we sent out a survey in the early spring of 2025, canvassing all pastors looking to ascertain the degree of their desire to participate within these new clusters. Pastors that are so inclined will be grouped into clusters through late Spring and early Fall.
- b. Second, I am tasked with gathering pastors together at least once per year in Pastor Hubs. The purpose of these Hubs is to create opportunities for pastors to gather in regional leadership circles for connection and relationship building. These Hubs also provide an occasion for us, the CBAC, to hear from our Pastors while also affording a venue for us to seek input from and provide updates to our Pastors. Through March and April, we had 18 in-person Hub gatherings and two virtual Hubs via Zoom.
- c. Third, as Director of Pastoral Connections, I am privileged to work with an excellent group of volunteer Connectors. These Connectors are Pastors within various geographic areas of our CBAC who have indicated their willingness to serve as support personnel for other Pastors within their respective regions. These volunteer Connectors are highly esteemed Pastoral leaders who other Pastors within their vicinity would naturally tend to seek out for counsel and support. In their role as Connectors, they are especially tasked with the responsibilities of (i) reaching out to all the pastors in their region a minimum of once per year, reminding them of their availability if and when needed; (ii) in conjunction with myself to facilitate a gathering of pastors within their area at least once per year (e.g. the Pastor Hubs), and (iii) be available to pastor as may be requested.

Understandably, there can be occasional transitions that take place amongst our Connectors, but as of the writing of this report, our Connectors are:

- Rev. Michael Palmer
- Rev. Peter Beckwith
- Rev. Dr. Perry Hanley
- Rev. Angela Wade
- Rev. Paul Carline
- Rev. Dr. Robert Knowles
- Pastor Paul Steeves
- Rev. Cory Somers
- Rev. Michael Fredericks
- Rev. Dr. Frank Guinta
- Rev. Dr. Lennett Anderson
- Rev. Janet Baker
- Rev. Dr. Shawn Kehoe
- Rev. Dr. Danny Smith
- Rev. Robert Heffernan

NOVA SCOTIA CONNECTOR

I indicated earlier that a second new role I now occupy is that of [Nova Scotia Connector](#). In this capacity, I serve as a first point of contact to the CBAC Team for NS Pastors/leaders/churches whenever they seek information, connection, or help from the CBAC. This is not to suggest that individuals within Nova Scotia are obliged to begin the conversation with me. If they wish and as appropriate, they are free to reach out to any of the other staff, but the Staff Connector positions have been put in place for the purpose of assuring churches throughout the CBAC that there is a Senior Staff member designated for them should they not know who to reach out to.

TRANSITIONS

Finally, as also alluded to earlier, in addition to these responsibilities (and really countless other day-to-day tasks that go with the privilege of serving within our denominational family), I continue to give leadership and support to churches going through Pastoral transitions. Under this responsibility, I am especially looking to resource and support Pastoral Search Teams in fulfilling their role, as well as to work with Pastors who may be discerning an openness for a new call.

In closing, thank you for your prayers and support for me, our Council, our Executive Minister, all her staff, and all the churches of our Canadian Baptists of Atlantic Canada. It is so exciting to see and hear how God is powerfully at work amongst our churches!

Sincerely in Christ,

Rev. Dr. Greg Jones
Director of Connections

LEADERSHIP DEVELOPMENT

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

MASTERCLASS

Our Masterclass topics for this past season have focused on our “Hope-Filled Vision.” Each session has focused on an element of the vision and unpacking some of the early fruit of the work of our staff and volunteers in these areas. In April, we also cohosted with Laura Bennett and our Justice & Advocacy Department for a special three-part Masterclass series on Christians in Politics. All our Masterclasses were well attended and have been a great opportunity for our pastors and leaders to engage in Hope-Filled Conversations! These and previous sessions are recorded and available on-demand on our Leadership Development page on the CBAC website - atlanticbaptist.ca/leadership-development. Some of the recordings have been viewed over 40 times.

CBAC LEADERSHIP ACADEMY

Leadership Development Intensive (LDI)

In November, we held our fourth and final in-person Summit for the LDI program. We addressed the topic of “Strategic Planning & Church Complications” with Dr. Todd McLeod, “Stages of Conflict” with Dr. Greg Jones, “Polarities to Manage and Difficult Conversations” with Heather Bell-Williams, and “Youth Ministry and the Current Church” conflicts with Rev. Dan Pyke. Plans are already underway for a new cohort in the LDI program. We’re deeply grateful for the support and generous sponsorship of the Atlantic Baptist Foundation and Crandall University.

Sharpening Leaders Initiative (SLI)

This Fall we started a working relationship with Arrow Leadership which allows Arrow to bring their Sharpening Leaders Initiative (SLI) to Atlantic Canada. Many CBAC pastors and leaders have taken the traditional Arrow program, a world-class Christian leadership training program. Forty (40) CBAC pastors and lay leaders have committed themselves for the next 12 months to be intentional about being equipped to be a Jesus-centered Leader. This began in April 2025, with the first of three in-person summits to conclude in April 2026.

The ability to have the SLI accessible at such an amazing cost is due in part to the amazing support of CBAC family partnerships. Acadia Divinity College (ADC) has partnered with us to upscale this program into an ADC course credit, allowing Masters and D.Min. students to take part! Crandall University has generously donated us the lecture space and food! And the Baptist Foundation has been instrumental in the gifting of a significant financial amount to underwrite the Arrow cost.

It's hard to convey what a great opportunity this is, but an individual would spend between \$10K - \$15K to take in the traditional Arrow Leadership programming. If you want more information about the Arrow program, check this link out because we are even praying now that we can do this again in the future. arrowleadership.org/leadershipprograms/sharpening-leaders-initiative.

ADC Micro-Cred Grants

ADC has an exciting opportunity for our pastors' ongoing leadership development through their Micro-credential courses. We are excited to offer a limited number of grants toward each Micro-credential course to CBAC pastors as they invest in their development as leaders.

Lay Learning Labs (Hope Filled Volunteer Leader Connections)

We have now completed our second season of Lay Learning Labs, which is an opportunity for our CBAC church volunteers to expand their understanding of the ministry they are involved with and connect with others who share their passion. We are already gearing up for Season 3, which will start in January 2026.

Internship - part of the process Examining Council for Ordination (Calling Hope-Filled Leaders)

In anticipation of this year's Examining Council, we have worked with fifteen (15) Hope-Filled Leaders who are on track to appear at the Examining Council for Ordination. This is the largest group we have worked with in the thirteen years I have served on staff with the CBAC. This is exciting! As part of this year's Internship program, we have assisted with the selection of mentors, provided an online Examining Council Orientation (Base Camp) in November, and followed up with support and encouragement as the Hope-Filled candidates prepared for this experience.

Board of Ministerial Standards and Education (BMSE) (Calling Hope-Filled Leaders)

There is always a separate report in the yearbook from the Board of Ministerial Standards and Education, so I will simply say that every year brings with it unique circumstances, challenges, and encouragements. As a way of tracking those in process with the Board, we offer an annual opportunity to connect with candidates, which allows us to offer encouragement, process clarification, and pastoral care. It is a great privilege to be the senior staff member responsible for carrying out the work of the BMSE as directed by the Board. Recently, the BMSE has noticed a shift to more diversity in those who God is calling as hope-filled leaders. These are exciting days!

Hope Filled Strategic Plan Point Leadership

Since last Oasis, I have been asked to lead two significant areas of the strategic plan around Calling Hope-Filled Leaders: Finding New Leadership Pathways and developing a plan for Apprenticeship opportunities. We have struck two working groups to help navigate these exciting areas and already have realized how much we don't know but are eager to discover!

In investigating how we can create a New Leader Pathway and welcome international pastors well, we have started:

- A partnership with Canadian Baptist Ministries (CBM) to help us find a good international partner to work with.
- A partnership with ADC to help us construct and deliver training to our potential international pastors about Atlantic Canada.
- To develop a video series to help a church understand what they can expect in calling an international pastor and their family to their church and community.
- To develop pastoral coaches who are willing to walk alongside our churches and international pastors as they develop their relationships. We are in conversation with ADC about a training module for coaches.

Regarding a New Leadership Pathway to give people an Apprenticeship Experience:

- We have a planning team to develop the core aspects of an apprenticeship model (Ministry Experience, Spiritual Formation, ADC courses, etc.).
- We are in conversation with ADC about designing a training module for our mentors, supervisors, and pastors who take on apprentices.
- We are looking at multiple lengths of internships for the different stages in which individuals find themselves. The current discussion is about a 6-week High School option, a 4-month University/ College option, and longer options of 12-20 months.

If either of these new areas of focus are of interest to you, please reach out and let me know your thoughts.

CONNECTOR FOR PRINCE EDWARD ISLAND

It is also my privilege to help our pastors and churches on PEI navigate the resources and opportunities within the CBAC. PEI had the privilege of hosting this year's Tidal Impact. In anticipation of that being a great event...well done!

SUPPORT

A report on my work is not complete until I acknowledge those who I work closest with. Andrew Myers is the supportive backbone who makes all our work happen flawlessly (and the snacks are the best in the CBAC). Gordon Dickinson always makes us look great. Renée MacVicar provides amazing organizational leadership as well as personal support and encouragement. The BMSE make difficult days easier with their passion and wisdom. My working groups provide creative ideas and exciting opportunities. Thank you all.

PERSONAL NOTE

Over a year ago, it was discovered that I needed both hips replaced. As I write this, we are in the middle of selling our house (the most anxiety-inducing experience I have ever had) and moving to an apartment in my home city of Saint John. Following our move, I will have my first hip replacement in May and the second one in the Fall. I appreciate all who have been asking and praying about this. Thank you.

Regards,

Rev. Dr. Garth Williams
Director of Leadership Development

FUTURE CHURCH

2024 was a pivotal year for the CBAC, marked by the development of a strategic vision and a clearer alignment of staff roles to achieve that vision. It was an honor to serve on the CBAC Vision Team, where we worked to identify key priorities for the next chapter of our family. Through consultation with CBAC leaders and pastors across the Atlantic Region, four strategic priorities rose to the top, leading to the launch of the Overflowing with Hope vision.

Personally, both the vision process and the resulting shifts in my role were energizing. I love a new challenge and enjoy building new things. The opportunity to refine my role to help achieve parts of this vision has been rewarding.

My role encompasses four key areas:

1. DIRECTOR OF FUTURE CHURCH INITIATIVES

A significant focus of the new strategic vision is fostering courageous conversations about the future of CBAC churches. With over 400 churches across four Atlantic provinces, we recognize that some are thriving while others face challenges and are considering closure. In 2024, we formed a dedicated team to initiate conversations and dream about church partnerships, mergers, and adoptions. That team worked hard throughout the year and is currently launching an initiative called “ChurchLink.” ChurchLink is a new initiative designed to promote healthy, courageous, and strategic conversations regarding new and creative partnerships between churches.

The ChurchLink team is developing clear, simple strategies and resources to guide churches in exploring potential partnerships. Our goal is to facilitate 10 new church partnerships annually over the next three years, strengthening both local congregations and our collective mission.

Along with that, I continue to serve and support CBAC churches and pastors that have been planted in recent years or are in the process of being planted, as well as churches that are moving beyond partnership to adoptions and mergers.

2. CHURCH DEVELOPMENT APPEAL

In 2024, I served on the Donor Development Team to implement a strategy for raising additional funding for the CBAC through individual gifts. Expanding our funding streams is essential for sustaining our shared mission.

Additionally, I led a team in designing and launching the Church Development Appeal - the first CBAC-wide appeal to churches in many years. Our aim was to create a vision-driven, simple, sustainable, and replicable appeal model that invites churches to partner and support the current strategic plan and an appeal model that can be used for future strategic plans.

Through extensive consultation with pastors and churches, we crafted the “Overflowing with Hope Appeal,” inviting all CBAC churches to partner in this vision. The appeal has now launched, and churches are actively considering how they can contribute to building God’s Church across Atlantic Canada and share in shaping the future of our CBAC family.

3. NEW BRUNSWICK CONNECTOR

One of the greatest joys of my role is connecting with pastors. In recent years, a growing disconnect between the CBAC and local pastors had been frequently highlighted during our listening tour events. In response, the new vision designated specific CBAC staff as “Connectors” to strengthen relationships across our family.

In 2024, I served as a Connector for pastors and churches in New Brunswick and Nova Scotia, personally engaging with nearly 100 pastors. This role allows me to support, encourage, resource, and pray for pastors as they navigate their ministry journeys.

As a “connector” in NB, I am the “go-to” or “first connect” if a church or pastor has a question or concern and they are not sure who to contact. It has been a joy to serve in this role and serve churches and pastors in this way. More than that, it provides an opportunity to spend time each week emailing, calling, or “doing coffee” with pastors as their Connector. Those connections help inform me as I commit to praying for pastors across the province each day.

4. DIRECTOR OF THE ATLANTIC BAPTIST MISSION BOARD (ABMB)

The CBAC annual report includes a specific report from the Atlantic Baptist Mission Board (ABMB). However, I want to highlight the privilege of serving as its director of the ABMB alongside Cathy Parks.

The ABMB plays a vital role in resourcing churches, particularly through grants for both new congregations and new initiatives. In 2024, we worked hard to increase communication with churches regarding ministry grants (since COVID grant applications had decreased significantly). We were excited that in 2024 ministry initiative grant applications increased by 75%, reflecting a growing desire for experimentation, creativity, and innovation.

Additionally, we have the opportunity to walk alongside churches that are struggling or considering closure. These conversations can be emotional and challenging, but it is always an honour to support churches through these transitions with care and a pastor’s heart.

The future for the CBAC is bright, and “Overflowing with Hope” stories are being multiplied across our family!

Together We Can,

Rev. Kevin Vincent
Director of Future Church

SOZO CENTRE FOR SOUL CARE

The **CBAC Sozo Centre for soul care**, formerly the Clergy Formation & Wellness Department, promotes the spiritual formation and well-being of CBAC pastors, leaders, and congregations. It facilitates soul care through spiritual formation, connection, healing, resilience, and transformation, equipping them to be hope-filled wounded healers bringing hope to a broken world.

Soul care pathways include spiritual direction, retreat, spiritual community, coaching, formation journeys, consultations, and more. We work one-on-one and in small groups.

The Sozo team consists of Dr. Cheryl Ann Beals, Director and part-time Spiritual Directors: Rev. Mark Harris, Kelly Carline, and Rev. Sandy Sutherland.

OASIS 2024

- We held our Sozo Journey (SJ) 2023 Graduation with 13 graduates and an attendance of over 60 guests. This was our second SJ cohort; the next cohort will begin September 2025. Our special guests were Dr. Mark & Cheryl Buchanan, Oasis speakers. We also honoured Rev. Mark Harris for 7 years of faithful ministry with the Sozo centre.
- The contract for the Director of the Sozo Centre was renewed for another 5 years.
- Sozo centre helped to facilitate the Oasis prayer ministry.

SOZO CENTRE COMMUNITIES

September is the kickoff time for Sozo programming.

- **Soul Resilience Journey (SRJ) 2024** is a new formation community launched in September 2024 in response to Sozo alumni who wanted to share their experience of Sozo with staff and key lay leaders. **Soul Resilience Journey** involves teams of 3-5 from five alumni churches. We have a community of 20 plus the support of the five pastors. It includes online meetings weekly (2 hours), a day retreat, and a weekend retreat.
- **Resilience Journey RJ2024**, the sixth cohort of the **Resilience Journey** was launched with 11 pastors and leaders. We usually meet online three times per month for 3 hours. It includes 20+ online sessions, spiritual direction and two retreats.
- **FreshStart** is a formation community consisting of 10 members, where leaders can meet monthly online as part of their membership. This membership provides the option for spiritual direction, a retreat, or both during a 10-month period. Additionally, there is a group of 8 individuals who receive only spiritual direction, bringing the total number of participants to 20. Rev. Sandy Sutherland facilitates the program.
- **Sozo Learning** consists of 8 Sozo Journey alumni who are working together to explore soul care and ways to impact their leaders and congregations that will create opportunities for greater soul care, healing, and transformation. They meet bi-weekly and are facilitated by Rev. Sandy Sutherland.
- **FreshEncounter** is a community for pastor's spouses which launched in fall 2023. It has 8 members. It is membership-based and is similar to FreshStart for Pastors. It is facilitated by Kelly Carline.
- **Retreats.** Our team also facilitates 4 retreats per year.

PARTNERSHIPS

- **Acadia Divinity College (ADC) Partnership.** In September 2024 Cheryl Ann began as an adjunct professor at the Acadia Divinity college, teaching 2 courses: Spiritual Formation for Ministry a 12-week course at the Bachelor and Master's level, and a monthly Group Spiritual Formation course at the Doctoral level. The Sozo team also provided support.
- **Arrow Leadership partnership.** Cheryl Ann participated June 2023-June 2024 in Class 63, an international executive class, as part of the facilitation team, a mentor, and a trainer for soul care.

DIRECTOR ACTIVITIES

- Speaker for 100 women at the bi-annual **LIFT Retreat**.
- Facilitator for 3 "Healing Time" **grief workshops** sponsored by the North Preston Ratepayers (AUBA)
- Facilitated an **Atlantic Baptist Women (ABW) workshop**.
- Wrote an article for **Atlantic Society for Biblical Equality (ASBE)**
- **Preaching** & speaking
- **One-on-one consults** with pastors

UPCOMING

- **Oasis 2025** Sozo Lunch and RJ2024 grad.
- **SJ2025.** Cohort #3 of the **Sozo journey** begins September 2025

I am thankful to God, CBAC, and my Sozo team for this important ministry. It is a privilege to be a part of it.

In thanksgiving,

Rev. Dr. Cheryl Ann Beals

Director of the Sozo Centre for Soul Care

YOUTH & FAMILY MINISTRIES

The Youth & Family team exists to support our churches, pastors, camps, and leaders as they evangelize and disciple the Next Generation. In alignment with the CBAC's vision of churches overflowing with hope, we are committed to equipping leaders, fostering meaningful connections, and encouraging churches and ministries to share the good news of Jesus with children, youth, and families. Through events, resources, and relationships, our goal is to strengthen and support those who are shaping young lives, helping them grow in faith and live out the love and hope of Christ in their communities.

THE TEAM

In 2024, our team was made up of Rev. Dan Pyke (Director) and Laura Bennett (Associate Director). We want to express deep gratitude for Jacqueline Derrah, who provided administrative support to the Youth & Family department for many years and concluded her time with our department in early 2024. Jacqueline's faithful service has been a gift to this ministry. Her commitment, attention to detail, and care for leaders behind the scenes have made a lasting impact on countless next generation ministry leaders across our region. Many of our events, communications, and connections have been shaped by her steady and dedicated presence. We are grateful for her investment to this ministry and the legacy of encouragement she leaves behind.

EVENTS

Summit

In April, we gathered next-generation leaders at Bayside Camp for The Summit—a retreat focused on spiritual renewal, leadership development, and connection. It was an encouraging time to invest in the growth and wellbeing of our leaders.

Crandall Camping Conference

In May, we partnered with Crandall University to host the Crandall Camping Conference, welcoming Matt Wilkinson (CBOQ) as our keynote speaker. This annual gathering continues to be a valuable opportunity for camp leaders to connect, learn, and prepare for summer ministry.

One Conference

One Conference 2024 was a significant year as we exceeded 3000 participants for the first time, with close to 3200 students and leaders gathering at the Moncton Coliseum. We continued with the One Collective worship team and emphasized the importance of prayer. A team of leaders prayed for students throughout the event, and during the closing rally, students and leaders gathered in huddles to pray together — a moving moment of unity and faith.

Wayfinding

We concluded our first cohort of the Wayfinding Project in the spring and launched our second cohort in September with nearly 30 participants. This partnership with Acadia Divinity College continues to provide space for young adults to discern God's call on their lives and explore how they might live out their faith in meaningful ways.

The NEXT Conference

In October, we hosted the NEXT Conference at First Baptist Moncton, welcoming Dr. Cory Seibel as keynote speaker. Through a variety of workshops, we resourced and encouraged children's ministry leaders and volunteers, helping them grow in their leadership and ministry skills.

RESOURCING

Throughout 2024, our team continued to prioritize resourcing and supporting local churches and leaders. This included:

- Facilitating workshops focused on parenting, leadership development, justice, and discipleship, including sessions exploring the Parenting Faith report.
- Promoting the Canadian Youth Workers Conference (November 2024) as a valuable learning and networking opportunity.
- Speaking at CBAC churches and ministry gatherings, equipping congregations to disciple children, youth, and families.

LOOKING AHEAD

This year, we announced that **Tidal Impact** will return in 2025 – and for the first time ever, it will be hosted in **Prince Edward Island**. We are excited to gather students and leaders for this significant mission experience, providing an opportunity to serve, grow, and make a difference in local communities.

Grace & peace,

Rev. Dan Pyke

Director of Youth & Family Ministries

JUSTICE & ADVOCACY

The CBAC Justice and Advocacy Mobilizer works to establish, oversee, coordinate, and foster justice and advocacy engagement in our CBAC churches, particularly through CBAC Pastors. In 2024, I (Laura), along with various teams, have worked to provide resourcing to help develop churches and leaders that are hopeful for what God may do through their commitment to Justice.

JUSTICE SUMMIT

In the fall of 2024, we held the bi-annual Justice Summit at Immanuel Baptist in Truro, NS. The Justice Summit is a space for teams from CBAC churches to gather, learn, get inspired, and discern what God may be calling them towards when they return home. In 2024, we focused on issues surrounding poverty and housing, both locally and globally. We partnered with CBM by having Adrian Gardner speak and United Way Moncton facilitate a 'poverty simulation.' Workshop topics included a seminar on planning housing initiatives, asset-based development, prayer as a catalyst for justice, and more.

STARING INTO OUR OWN EYES

In 2024, we released a new resource from a subcommittee of the anti-black racism task force. This digital resource is intended to be used in church small group settings and includes video teaching, discussion questions, journal questions, and more.

HOUSING RESOURCING

The CBAC Housing Task Force continued its work in 2024. Laura led a CBAC Masterclass on responding to housing in the spring of 2024, and the group continued to meet to complete writing for the resource.

NATIONAL DAY FOR TRUTH AND RECONCILIATION

The National Day for T&R learning circle is a national body of representatives from all of our Baptist sister denominations. We work collaboratively to plan, implement, and promote engagement with truth and reconciliation on and around September 29th. In 2024, we created a digital library of resources for our Baptist family.

SOGI

In 2024, work continued on the SOGI committee. The significant task for 2024 was writing the resource that will be released post-Oasis 2025 for local-church use.

Thank you for the joy of partnering together towards justice and hope in Atlantic Canada!

Laura Bennett
Justice and Advocacy Mobilizer

REFUGEE SPONSORSHIP AND INTERCULTURAL RESOURCING

I'm so thankful that the CBAC continues to support the life-giving ministry of refugee sponsorship. Since 2015, CBAC has made a significant impact on the lives of over 1600 people through the Private Sponsorship of Refugees Program.

We welcomed 126 people to Canada in 2024.

We celebrated the reunification of families separated by war and conflict.

We celebrated new beginnings for families that have been stuck for years without access to education, employment, stable housing, or medical care.

We also saw refugees struggling with less stability in their country of asylum.

We saw host countries conducting mass deportations to reduce the number of refugees seeking asylum in their country.

We saw host countries, like Lebanon, facing conflict, which displaced thousands of refugees again.

We saw Afghan refugees in Pakistan struggle to find housing and protection after the Pakistani government enforced strict laws that made it difficult for citizens to help people seeking protection in their country.

We saw conflict in Sudan and other places in Africa, displacing refugees yet again.

Despite the challenges and the urgent needs of millions of people, we are thankful for the opportunity to *OFFER HOPE TO OUR NEIGHBOURS NEAR AND FAR*. John 1:5 says, "the light shines in the darkness, and the darkness has not overcome it." Through refugee sponsorship, people see us loving strangers and caring for them as Jesus taught us. Refugees and their families have often said that in their time of hopelessness and desperation, they see the CBAC as an amazing support, as we advocate on their behalf, contact Canadian Embassies, and offer them emotional support. We thank God for allowing CBAC to be an instrument of hope, encouragement, and stability in very uncertain and challenging days.

- We welcomed 126 people in Atlantic Canada who originally came from Afghanistan, Congo, Ethiopia, Eritrea, Iraq, Somalia, Syria, and former Palestinians (considered to be Stateless).
- In 2024, we submitted new applications for 180 people from Afghanistan, Burundi, Ethiopia, Somalia, Syria, and Stateless (formerly Palestinians).
- We had 430 people with applications in process.
- There are over 500 people on our waiting list to be sponsored.

We receive new calls and emails almost daily from people looking to sponsor refugees from around the world as conditions continue to become unstable for refugees.

The CBAC celebrates the involvement of so many of our Baptist Churches, who continue to sponsor refugees and often partner with relatives or community groups. The CBAC continue to have a strong reputation for being a welcoming community that loves and cares for strangers.

We are thankful for CBM. Through the work of our global partners, we see first-hand how they provide essential support to Lebanon refugees. Refugees are dependent on God's provision and protection, which is often expressed through the care, compassion, and hospitality of Christians.

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

Thank you for continuing to allow me to serve in this role; it truly is an honour and a privilege. It’s amazing that we have been entrusted with the privilege to be the “light in the darkness” and offer hope for so many people. May God bless you for your selfless commitment as we continue to sponsor refugees.

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

Respectfully submitted,

Jacqueline Derrah
Coordinator of Refugee Sponsorship

ATLANTIC BAPTIST MISSION BOARD

The officers of the Atlantic Baptist Mission Board (ABMB) for 2024 were as follows:

Rev. Brandon Thompson, Chairperson, Rev. Angela Wade, Mr. Jim Verboom, Mrs. Joan Peacock, (Atlantic Baptist Women Representative), Mrs. Debbie Barriault (Treasurer)

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

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

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

HIGHLIGHTS OF 2024:

- A total of \$29,050.00 was pledged to eight churches for 2024 Ministry Initiative Grants. The Board has reaffirmed our intention to use these funds to seed new ministry opportunities across Atlantic Canada.
- These grants are made possible through churches giving to the CBAC and support from the Atlantic Baptist Women. Without these gifts and the generosity of the CBAC family, these ministry initiatives and new congregation initiatives could not occur.
- Since the onset of COVID-19 in 2020 applications for Ministry Initiative Grants decreased. Many churches focused more of their energy on re-imagining their future following that chapter but were not prepared or able to initiate new ministry experiments. In 2024, the ABMB undertook to communicate more widely once again and increasingly challenge churches to consider new ministry experiments. The emphasis was successful. The board saw a 75% increase in ministry initiative grant applications for 2025.
- The Board continues to provide Capital Grants to churches that require capital repairs but have limited financial resources. These grants are generally intended to help churches with emergency or unplanned capital repairs. Capital Grants can be approved up to \$1,500 if the funds are available in the given year. In 2024, three capital grants, each for \$1500.00, were approved.
- The Board continues to support new congregation projects across Atlantic Canada. In 2024, seven projects received grants totaling \$95,600.00.

- The ABMB is also committed to achieving the priorities laid out in the new “Overflowing with Hope” strategic plan. The CBAC priority most closely tied to the work of the ABMB is the commitment to “Hope-filled Conversations for the Future” and encouraging churches to consider creating ministry partnerships between churches and possibly mergers between others. A strategy has been developed, resources allocated, and a pilot project launched in 2025.
- The impact of the COVID-19 pandemic continues to impact churches, along with the natural aging and lifecycle of often smaller, rural churches. That reality has accelerated the closure of some congregations. The ABMB Director and Assistant are increasingly assisting churches and church leaders who are experiencing those challenges and dealing with issues of closing their churches.
- The Board continues to administer trusts and deal with property matters on an ongoing basis.

Respectfully submitted on behalf of the ABMB,

Rev. Kevin F Vincent
ABMB Director

Rev. Brandon Thompson
Chair of the Board

PENSION & BENEFITS BOARD

<i>Chairperson</i>	<i>Robert Young</i>	<i>Director</i>	<i>Ben Dunnett</i>
<i>Vice-Chairperson</i>	<i>Toby Bodechon</i>	<i>Treasurer</i>	<i>Jeff MacArthur</i>
<i>Director</i>	<i>Charles Eagar</i>	<i>Pension & Benefits Manager</i>	<i>Karen Gunn</i>
<i>Director</i>	<i>Cindy Dockendorff</i>		

FINANCIAL

The Pension and Benefits Board of CBAC recorded a surplus in 2024. The only sources of revenue are administration fees, investment income, and grants from the Atlantic Baptist Foundation.

PENSION FUND

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

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

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

INSURANCE

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

The medical dental coverage is set up strictly for Atlantic Canada and administered by the Pension and Benefits Board of CBAC. All health and dental claims are the responsibility of this Board.

The following are the rate changes for 2025:

	2024 Rates per month	2025 Rates per month	% Change
Basic Life Insurance	\$23.16	\$23.16	
Spousal & Dependents Life Insurance	\$4.88	\$5.17	+5.9%
Accidental Death & Dismemberment Insurance	\$0.43	\$0.43	
Employee & Family Assistance Program	\$5.05	\$3.15	-37.6%
Medical Dental Coverage – Active - Individual	\$187.52	\$187.52	+2%
Medical Dental Coverage – Active - Family	\$443.58	\$443.58	+2%
Medical Dental Coverage – Retired – Individual	\$108.63	\$108.63	+2%
Medical Dental Coverage – Retired – Family	\$210.80	\$210.80	+2%
Long Term Disability	\$2.707 per \$100	\$2.788 per \$100	+3%
Administration Fee	\$6.00	\$6.00	

As of December 31, 2024, we had 350 active members, 207 retired members and 13 members on Long Term Disability for a total of 570 insured members plus their dependents.

OPTIONAL LIFE INSURANCE

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

OPTIONAL CRITICAL ILLNESS

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

FINANCIAL PLANNING SEMINAR

The Board recognizes the need for members and their spouses to receive information relating to financial planning and helps provide that by hosting Financial Planning Seminars. May 22, 2024, this seminar was held at Life Branch Church with 30 members in attendance.

TREASURER EDUCATION

In keeping with the Hope-filled Connections for Coaching & Care, the Pension and Benefits Manager held a Learning Lab via zoom to educate church treasurers on the pension and insurance benefits, as well as the benefits of setting up Supplemental Unemployment Benefits (SUB) Plan for short term disability.

SUPPLEMENTAL BENEFITS

The Board also administers a fund, which provides supplemental benefits for CBAC retired pastors or their widow/widower as well as disabled pastors. Through grants received from the Baptist Foundation, the Board also administers rent subsidization for retired pastors who reside in apartments/houses owned

and operated by the Atlantic Baptist Senior Citizens' Homes Inc. Assistance, as well, is provided to those individuals who are unable to cover the costs, in whole or in part, for the various insurances.

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

Respectfully submitted,

Robert Young
Chairperson

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

FINANCIAL STATEMENTS

DECEMBER 31, 2024

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

DECEMBER 31, 2024

CONTENTS

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

INDEPENDENT AUDITORS' REPORT

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

Opinion

We have audited the accompanying financial statements of the Pension and Benefits Board of Canadian Baptists of Atlantic Canada (the "Board"), which comprise the statement of financial position as at December 31, 2024, and the statements of changes in net assets, operations and cash flows for the year then ended, and notes to the financial statements, including a summary of significant accounting policies.

In our opinion, the accompanying financial statements present fairly, in all material respects, the financial position of the Board as at December 31, 2024, and the results of its operations and its cash flows for the year then ended in accordance with Canadian accounting standards for not-for-profit organizations.

Basis for Opinion

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

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

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

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

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

Auditors' Responsibilities for the Audit of the Financial Statements

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

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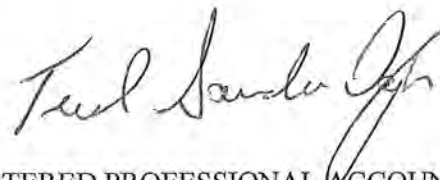
Independent Auditors' Report to the Members of Pension and Benefits Board of Canadian Baptists of Atlantic Canada (*continued*)

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

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

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

Saint John, New Brunswick
April 16, 2025



CHARTERED PROFESSIONAL ACCOUNTANTS

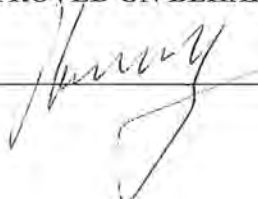
**PENSION AND BENEFITS BOARD OF CANADIAN BAPTISTS OF ATLANTIC
CANADA**

STATEMENT OF FINANCIAL POSITION

AS AT DECEMBER 31, 2024

	General Fund	Joyce Elliott Bequest Fund	Medical and Dental Fund	Total 2024	Total 2023
ASSETS					
CURRENT					
Cash	\$ 39,239	\$ -	\$ -	\$ 39,239	\$ 131,111
Accounts receivable (Note 4)	4,381	-	-	4,381	22,716
Accrued interest receivable	8,829	-	-	8,829	6,057
	<u>52,449</u>	<u>-</u>	<u>-</u>	<u>52,449</u>	<u>159,884</u>
EXTERNALLY RESTRICTED CASH					
	<u>-</u>	<u>-</u>	<u>196,000</u>	<u>196,000</u>	<u>196,000</u>
INVESTMENTS (Notes 5, 7)					
Internally restricted	-	180,984	187,221	368,205	364,571
Unrestricted	803,812	-	156,855	960,667	815,738
	<u>803,812</u>	<u>180,984</u>	<u>344,076</u>	<u>1,328,872</u>	<u>1,180,309</u>
	<u>\$ 856,261</u>	<u>\$ 180,984</u>	<u>\$ 540,076</u>	<u>\$ 1,577,321</u>	<u>\$ 1,536,193</u>
LIABILITIES					
CURRENT					
Accounts payable and accrued liabilities (Note 6)	\$ 114,450	\$ -	\$ 36,756	\$ 151,206	\$ 149,254
Account payable to a related organization (Note 7)	7,660	-	-	7,660	31,215
Interfund balances	(36,235)	-	36,235	-	-
	<u>85,875</u>	<u>-</u>	<u>72,991</u>	<u>158,866</u>	<u>180,469</u>
NET ASSETS					
UNRESTRICTED	770,386	-	83,864	854,250	795,153
EXTERNALLY RESTRICTED	-	-	196,000	196,000	196,000
INTERNALLY RESTRICTED	-	180,984	187,221	368,205	364,571
	<u>770,386</u>	<u>180,984</u>	<u>467,085</u>	<u>1,418,455</u>	<u>1,355,724</u>
	<u>\$ 856,261</u>	<u>\$ 180,984</u>	<u>\$ 540,076</u>	<u>\$ 1,577,321</u>	<u>\$ 1,536,193</u>

APPROVED ON BEHALF OF THE BOARD:



Chairman



Director

PENSION AND BENEFITS BOARD OF CANADIAN BAPTISTS OF ATLANTIC CANADA

STATEMENT OF CHANGES IN NET ASSETS

FOR THE YEAR ENDED DECEMBER 31, 2024

	General	Joyce Elliott	Medical and Dental Fund			Total 2024	Total 2023
	Fund <u>Unrestricted</u>	Bequest Fund Internally <u>Restricted</u>	<u>Unrestricted</u>	Externally <u>Restricted</u>	Internally <u>Restricted</u>		
NET ASSETS AT BEGINNING OF YEAR	\$ 729,199	\$ 177,389	\$ 65,954	\$ 196,000	\$ 187,182	\$ 1,355,724	\$ 1,198,536
Excess (deficiency) of revenue over expenditure	<u>41,187</u>	<u>3,595</u>	<u>17,910</u>	<u>-</u>	<u>39</u>	<u>62,731</u>	<u>157,188</u>
NET ASSETS AT END OF YEAR	<u>\$ 770,386</u>	<u>\$ 180,984</u>	<u>\$ 83,864</u>	<u>\$ 196,000</u>	<u>\$ 187,221</u>	<u>\$ 1,418,455</u>	<u>\$ 1,355,724</u>

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

STATEMENT OF OPERATIONS

FOR THE YEAR ENDED DECEMBER 31, 2024

	General	Joyce Elliott	Medical and	Total	Total
	Fund	Bequest	Dental Fund	2024	2023
REVENUE					
Administration fees	\$ 137,962	\$ -	\$ -	\$ 137,962	\$ 110,985
Baptist Foundation rental subsidy (Note 7)	24,000	-	-	24,000	30,000
Financial planning seminar	2,397	-	-	2,397	2,483
Investment income					
Unrestricted (Note 7)	40,806	-	24,469	65,275	33,623
Internally restricted (Note 7)	-	7,254	39	7,293	5,779
Net unrealized gain (loss) on investments	9,925	-	9,925	19,850	27,420
Medical and dental insurance premiums	-	-	1,523,599	1,523,599	1,581,071
Miscellaneous revenue	-	-	-	-	1,722
	<u>215,090</u>	<u>7,254</u>	<u>1,558,032</u>	<u>1,780,376</u>	<u>1,793,083</u>
EXPENDITURE					
Administration fee	-	-	262,504	262,504	278,113
Audit and legal	7,188	-	-	7,188	6,900
Bank charges	625	-	-	625	600
Consultant fees	5,700	-	-	5,700	7,245
Financial planning seminar	2,397	-	-	2,397	2,483
Grants (Note 7)	25,000	-	-	25,000	25,000
Group insurance subsidies	12,608	-	48,428	61,036	59,115
Investment fees	1,259	-	1,259	2,518	2,574
Medical and dental insurance claims	-	-	1,227,892	1,227,892	1,137,445
Meetings	3,116	-	-	3,116	4,766
Office and supplies	415	-	-	415	278
Postage (Note 7)	-	-	-	-	320
Rental subsidy disbursements	24,000	-	-	24,000	30,000
Salaries and benefits	75,476	-	-	75,476	67,038
Supplement and assistance payments to ministers and spouses (Note 2)	15,500	3,659	-	19,159	13,078
Telephone (Note 7)	619	-	-	619	940
	<u>173,903</u>	<u>3,659</u>	<u>1,540,083</u>	<u>1,717,645</u>	<u>1,635,895</u>
EXCESS (DEFICIENCY) OF REVENUE OVER EXPENDITURE	\$ 41,187	\$ 3,595	\$ 17,949	\$ 62,731	\$ 157,188

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

STATEMENT OF CASH FLOWS

DECEMBER 31, 2024

	<u>2024</u>	<u>2023</u>
CASH PROVIDED BY (USED IN)		
Operating activities		
Excess (deficiency) of revenue over expenditure	\$ 62,731	\$ 157,188
Items not involving cash		
Net unrealized loss (gain) on investments	(19,850)	(27,420)
Loss (gain) on disposal of investments	<u>-</u>	<u>(30)</u>
	42,881	129,738
Changes in non cash working capital balances		
Accounts receivable	18,335	(6,003)
Accrued interest receivable	(2,772)	(1,718)
Accounts payable and accrued liabilities	1,952	(22,641)
Account payable to a related organization	<u>(23,555)</u>	<u>25,279</u>
	<u>36,841</u>	<u>124,655</u>
Investing activities		
Proceeds from sale of investments	2,518	852
Purchase of investments	<u>(131,231)</u>	<u>(27,351)</u>
	<u>(128,713)</u>	<u>(26,499)</u>
INCREASE (DECREASE) IN CASH	(91,872)	98,156
CASH AT BEGINNING OF YEAR	<u>327,111</u>	<u>228,955</u>
CASH AT END OF YEAR	<u>\$ 235,239</u>	<u>\$ 327,111</u>
REPRESENTED BY:		
Cash	\$ 39,239	\$ 131,111
Externally restricted cash	<u>196,000</u>	<u>196,000</u>
	<u>\$ 235,239</u>	<u>\$ 327,111</u>
SUPPLEMENTARY CASH FLOW INFORMATION		
Interest received	<u>\$ 69,796</u>	<u>\$ 37,654</u>

PENSION AND BENEFITS BOARD OF CANADIAN BAPTISTS OF ATLANTIC CANADA

NOTES TO FINANCIAL STATEMENTS

DECEMBER 31, 2024

1. PURPOSE OF ORGANIZATION

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

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

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

Basis of Presentation

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

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

General Fund

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

Joyce Elliott Bequest Fund

The Board received a bequest from the Joyce T. Elliott Estate in a prior year and has restricted the use of these funds for the benefit of pastors, their widows/widowers and/or their children. The Board Treasurer is authorized to spend any interest earned during the year and up to 10% of the principal balance. Any interest not spent will be added to the fund. During the year, \$3,659 (2023 - \$4,078) in payments were approved and spent from this fund.

(continues)

PENSION AND BENEFITS BOARD OF CANADIAN BAPTISTS OF ATLANTIC CANADA

NOTES TO FINANCIAL STATEMENTS

DECEMBER 31, 2024

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

Medical and Dental Fund

Beginning in February 2008, the Board changed its medical and dental plan to a self-insured plan administered by an insurance provider. The Medical and Dental Fund reports all revenues and expenditures related to this self-insured plan. The Board has established a reserve fund to ensure future stability in premiums to plan members and to provide for unforeseen financial events. All income earned is to be reinvested in the reserve fund. Withdrawals from the reserve will be at the sole discretion of the Board. The Board must maintain \$196,000 (2023 - \$196,000) of this reserve on deposit with the plan administrator.

Cash and Cash Equivalents

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

Investments

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

Net Assets

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

Third Party Premiums Collected

The Board collects and remits group life, disability and other benefit premiums to third parties who provide and administer these plans. As these premiums are administered in trust on behalf of member churches and organizations, they do not represent revenues or expenditures of the Board. During the year, \$456,203 (2023 - \$449,632) was collected from participating members and remitted to the various benefit providers.

Revenue Recognition

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

(continues)

PENSION AND BENEFITS BOARD OF CANADIAN BAPTISTS OF ATLANTIC CANADA

NOTES TO FINANCIAL STATEMENTS

DECEMBER 31, 2024

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

Financial Instruments Policy

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

Measurement Uncertainty

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

Examples of significant estimates include:

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

3. FINANCIAL INSTRUMENTS

The Board is exposed to various risks through its financial instruments and has a comprehensive risk management framework to monitor, evaluate and manage these risks. The following analysis provides information about the Board's risk exposure and concentration as of December 31, 2024.

Credit Risk

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

Liquidity Risk

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

Currency Risk

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

(continues)

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

NOTES TO FINANCIAL STATEMENTS

DECEMBER 31, 2024

3. FINANCIAL INSTRUMENTS *(continued)*

Interest Rate Risk

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

Other Price Risk

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

4. ACCOUNTS RECEIVABLE

	<u>2024</u>	<u>2023</u>
Group insurance premiums receivable	\$ 4,675	\$ 21,255
Insurance remittance adjustments	<u>306</u>	<u>2,061</u>
	4,981	23,316
Less allowance for doubtful accounts	<u>600</u>	<u>600</u>
	<u>\$ 4,381</u>	<u>\$ 22,716</u>

5. INVESTMENTS

	<u>2024</u>		<u>2023</u>	
	<u>Market Value</u>	<u>Cost</u>	<u>Market Value</u>	<u>Cost</u>
<u>Internally Restricted</u>				
Atlantic Baptist Foundation Certificates	\$ <u>368,205</u>	\$ <u>368,205</u>	\$ <u>364,571</u>	\$ <u>364,571</u>
<u>Unrestricted</u>				
Atlantic Baptist Foundation Certificates	274,502	274,502	195,843	195,843
CBM Moderate Portfolio Fund	<u>686,165</u>	<u>617,377</u>	<u>619,895</u>	<u>570,956</u>
	<u>960,667</u>	<u>891,879</u>	<u>815,738</u>	<u>766,799</u>
	<u>\$ 1,328,872</u>	<u>\$ 1,260,084</u>	<u>\$ 1,180,309</u>	<u>\$ 1,131,370</u>

PENSION AND BENEFITS BOARD OF CANADIAN BAPTISTS OF ATLANTIC CANADA

NOTES TO FINANCIAL STATEMENTS

DECEMBER 31, 2024

6. CLAIMS INCURRED BUT NOT REPORTED

Claims incurred but not reported (IBNR) at year end are accrued and reported in the Medical and Dental Fund to ensure expenses are included in the correct fiscal period. IBNR for this year is \$36,760 (2023 - \$34,209). The liability is determined by applying a factor to the claims paid by benefit category. The factors are based on management's best estimate and historical claim data from the insurance provider, and are as follows:

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

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

7. RELATED PARTY TRANSACTIONS

There were \$25,000 (2023 - \$25,000) in grants paid to the Canadian Baptists of Atlantic Canada (CBAC), an entity which controls the Board through appointment of directors. CBAC provided administrative services in the amount of \$619 (2023 - \$1,260), primarily for postage and telephone. These transactions were measured at the exchange amount, which was the amount of consideration established and agreed to by the related organizations.

Grants of \$24,000 (2023 - \$30,000) were received from the Atlantic Baptist Foundation, an entity controlled by the Canadian Baptists of Atlantic Canada through the appointment of directors. These transactions are measured at the exchange amount, which is the amount of consideration established and agreed to by the related organizations. As at year end, there were no outstanding amounts (2023 - \$nil) related to these transactions.

Investments include \$642,707 (2023 - \$560,414) deposited with the Atlantic Baptist Foundation. Interest earned on these investments was \$23,629 (2023 - \$17,794).

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

SECTION D

COMMITTEES & BOARDS OF THE CBAC

BOARD OF MINISTERIAL STANDARDS AND EDUCATION

The Board of Ministerial Standards and Education (BMSE), within the Leadership Department, is under the purview of Dr. Garth Williams, Director of Leadership Development, on behalf of and in consultation with the Executive Minister. In 2024, The Board had two regularly scheduled meetings: March 19-21, Wolfville, NS; October 8-10, Moncton, NB. The Board also met twice via Zoom (February 6 and March 14) for special meetings related to cases of professional misconduct.

The Board is excited about the CBAC's Strategic Vision of Calling Hope-Filled Leaders. Guiding and nurturing hope-filled leaders at the beginning of their ministry is a key part of the BMSE's work and we look forward to the fruit of CBAC and our churches' emphasis on this important reflection on and responding to the Call of God.

Thirteen (13) applicants were interviewed at the March meeting and eighteen (18) at the October meeting. Seventeen (17) were initial interviews; twelve (12) were exit interviews; one (1) was prior ordained; and, one (1) was a recall to review their statement of faith. Eight (8) interviewees were ages 35 or under; fifteen (15) were ages 36-50; and eight (8) were ages over 50 or over. Seven (7) of the applicants were female. All applications were toward ordination/recognition of prior ordination.

As we continue to foster volunteer leader connections, in 2024, we interviewed and approved one (1) candidate to be a Recognized Lay Leader. We did not receive any new inquiries or applications for the Recognized Lay Leadership Program. There are two candidates enrolled in the process.

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

Nine grants totaling \$14,500 were given to hope-filled recipients from the Preparing Future Pastors Fund in 2023. Individuals eligible to apply are Candidates for Ordained Pastoral Ministry who are studying full-time or part-time toward a Master of Divinity or Bachelor of Theology at Acadia Divinity College (ADC) and who have demonstrated capacity for ministerial leadership. Mrs. Pam Smith was the Board's representative on the committee in 2024. Two representatives from ADC, Ms. Shawna Peverill and Dr. Matt Walsh are on the committee along with former BMSE members Mr. Roger Bleasdale and Dr. Frank Guinta. Grants are given from interest accumulated on the principal; any interest not disbursed is left to gain interest. Churches and individuals are welcome to contribute to this Fund through the CBAC office. The BMSE continues to work with ADC on how best to utilize this fund and are continually revising it to meet the needs of our hope-filled students.

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

Seventeen (17) potential and hope-filled candidates attended Explore in two separate events on October 23 & 24, 2024, on Zoom. This event is essential for anyone considering God's call into vocational ministry with the CBAC. It is also a requirement for Candidates for Ordained Pastoral Ministry to attend before their exit interview (unless otherwise indicated).

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

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

Respectfully submitted,

Mrs. Wendy DuBois
BMSE Vice-Chair

Rev. Dr. Garth Williams
Director of Leadership Development

EXAMINING COUNCIL FOR ORDINATION

The Examining Council for Ordination met on Tuesday, August 6, 2024 and Wednesday August 7, 2024, in Room 177, Stultz Hall, Crandall University, Moncton, New Brunswick. Rev. Brent MacDonald, Past President of the Canadian Baptists of Atlantic Canada, was appointed as the Chair of the Examining Council. Dr. Anna Robbins, President of Acadia Divinity College, was appointed as Chief Examiner. Dr. Robert Knowles, Chair of the Board of Ministerial Standards and Education, reported on each Candidates' process with the Board.

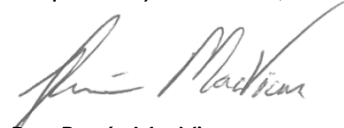
The Examining Council appointed an Appeal Board, in keeping with Section 7.1 of the Ministerial Standards Document, to serve for one year as needed. Members appointed: Members (7): Rev. Aubrey Trail, Dr. Frank Guinta, Rev. Chris Greer, Rev. Angela Wade, Dr. Danny Smith, Rev. David Hopper, Rev. Jonathan Cann. Alternates(3): Rev. Peter Moore, Dr. Rob Nickerson, Rev. Ruth Tonn.

Nine candidates were interviewed and approved at this Examining Council. The following Candidates were examined on their statement of faith and Christian commitment and were recommended to their churches for ordination at their hands:

John Bartlett
Nigel Butterfield
Sarah Cogswell
Sheila Cummings
Mackenzie Hiltz

Benjamin MacMichael
Derek Melanson
Stephen Page
Chris Wickens

Respectfully submitted,



Rev. Renée MacVicar
Executive Minister

Board of Directors, Atlantic Baptist Housing (ABSCHI) - to retire 2028 – five nominees

Rev. Jonathan Beers	Gander NL
Rev. Dr. Aaron Kenny	Conquerall Bank NS
Mr. Michael Lewis	Saint John NB
Mr. Jon Pitman	Grand Bay-Westfield NB
Rev. Dr. Roger Graham	Saint John NB

Baptist Historical Committee – to retire 2028 – two nominees

Lic. Alex McMorine	Digby NS
Ms. Shirley Soleil-Day	Aylesford NS

Nominating Committee Regional Representatives

Region 1: Southwestern, Saint John-Kings Associations – to retire 2027

Rev. Dan Sentner, Saint John NB

Region 2: Northwestern, York, Queens-Sunbury Associations – to retire 2028

Rev. Craig Woodcock, Woodstock NB (New appointment)

Region 3: Miramichi-North Shore, Westmorland-Kent, Albert Associations – to retire 2027

Rev. Brock Symonds, Moncton NB

Region 4: Prince Edward Island Association – to retire 2027

Rev. David Dubois, Charlottetown PE (New appointment)

Region 5: Newfoundland and Labrador, Cape Breton Associations – to retire 2027

Mr. Paul House, St. John's NL

Region 6: Cumberland, Northeast Nova, Halifax Associations – to retire 2028

Dr. Frank Guinta, Dartmouth NB (New appointment)

Region 7: African United Baptist Association – to retire 2028

Rev. Andrea Anderson, Dartmouth NS (New appointment)

Region 8: Eastern Valley, Annapolis-Digby Associations – to retire 2026

Rev. Andrew Conrad, Berwick NS

Region 9: Yarmouth, Shelburne, Lunenburg-Queens Associations – to retire 2026

One vacancy at time of printing

Christian Action Federation of New Brunswick (one-year appointment 2025-2026) - two nominees

Rev. Dr. Lorne Freake
Rev. Kevin Richardson

Grand Falls NB
Nasonworth NB

Camp Wegesegum - to retire 2028

One vacancy at time of printing

BAPTIST HISTORICAL COMMITTEE

Purpose of the Baptist Historical Committee (BHC): to raise awareness of Atlantic Baptist heritage. Atlantic Baptist history contextualizes who we are as a denomination and celebrates our stories. Who are we? How did we get here? How did our churches partner with God in the past? With this important heritage in mind, the Atlantic Baptist Historical Committee facilitates the collection, preservation, and research of Atlantic Baptist history, for the purpose of sharing our stories. We aim to help Atlantic Baptists know our past, so we are better equipped to think contextually and navigate change. 2024 was a year of transition, as Jim Murray (the outgoing chair), Ron Baxter and Haleigh Sears finished their service with the BHC. Robert G.P. Forsey, Sterling Huskins, Robert S. Wilson and Ruth Tonn came on board. New officers were selected: Scott Kindred-Barnes (Chair), Gordon Walker (Vice-Chair), and Robert Forsey (Recording Secretary). Haleigh Sears resigned from the BHC in late 2024 due to starting new employment. David Allen has graciously agreed to serve as Treasurer pro tem while we find a replacement for Haleigh.

What is some of our important work? Our work includes: Supporting projects that raise awareness of Atlantic Baptist heritage. Responding to the needs and concerns of the Atlantic Baptist Archives. Advising on policy and decisions with implications on the mandate of the Atlantic Baptist Archives and on Atlantic Baptist heritage. Encouraging the publication of historical resources. Appointing persons to serve on the Atlantic Baptist Heritage Series Editorial Committee. Administering the Dr. George E. Levy Award to a student of Crandall University and a student of Acadia Divinity College. Submitting an annual budget proposal to the CBAC and managing the financial resources entrusted to the BHC. The BHC is entrusted with representing the CBAC's interests in our Atlantic Baptist Archives by relating to the archival staff at the Vaughan Memorial Library who are employed by Acadia University and who take care of the archival records on deposit from CBAC, Atlantic Baptist churches, and related Baptist organizations. Ideally, CBAC provides BHC with UIM funds that enable our Treasurer to provide twice a year a gift of \$5,000 for the services and storage space provided within the secure "Special Collections" area of the Vaughan Memorial Library. This modest gift has not increased for many years now even though the demand on the archival staff has increased considerably with the acquisition of more deposits.

How do we do our important work?

The BHC works in partnership with other Baptist bodies, all of which promote Baptist heritage in Atlantic Canada. Our partners include Acadia Centre for Baptist and Anabaptist Studies, Acadia Divinity College, Acadia Senate Archives Committee, Crandall University, and the Baptist Heritage Series Editorial Committee. Most importantly, the Historical Committee of the CBAC, partners with the churches, ministries, and boards of the CBAC itself.

Some Highlights from 2024:

The following items have been discussed, and acted upon as necessary:

Pat Townsend, archivist emerita of Acadia University was approved as a non-voting member, in consultation for the purposes of providing expertise-information.

The BHC has revived the Editorial Committee of the Baptist Heritage in Atlantic Canada Series. This latter group had not met in recent years, since new leadership was needed. The Committee is currently looking

at new cost effective and environmentally responsible modes of publications utilizing both digital and print-on-demand models.

The support of the Atlantic Baptist Archives, as an important part of the Archives of the Vaughan Memorial Library at Acadia University, in its work of seeking, receiving and preserving our church records. Recently more clear guidelines have been established for churches wanting to deposit documents. Do you have church records for the archives? Please see the representatives at the BHC table at OASIS.

Appointment of a CBAC Representative on the Acadia University Senate Archive Committee.

Explored funding for the CBAC built heritage project and the Baptist Newspaper digitization project. The former is an online catalogue of historic Baptist church buildings from across New Brunswick, Nova Scotia, Prince Edward Island, and Newfoundland and Labrador. The latter is a series of digitization projects through the Center for Digital Scholarship (UNB) which digitized important Atlantic Baptist Newspapers thus making them more widely accessible online.

The ongoing maintenance of historical monuments and gravesites, relating to Atlantic Baptist History has emerged in recent years. The Atlantic Provinces has a rich history that was once preserved by previous generations with historical monuments and literature. In more recent years many gravesites and monuments have been neglected. The possibility of restoration and maintenance projects and interactive historical digital aps will be explored going forward with the hope of making our history and witness more accessible for future generations.

Humbly Submitted,

Scott Kindred-Barnes
Chair

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

OUR VISION

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

OUR MISSION

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

OUR MOTTO

Adding Life to Years

OUR VALUES

Compassion

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

Dignity

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

Collaboration

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

Stewardship

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

Accountability

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

Community

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

Excellence

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

WHO WE ARE

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

MESSAGE FROM THE CHIEF EXECUTIVE OFFICER

I count it a blessing and a calling from God to lead such a dynamic, dedicated, and diverse team of leaders and care staff. In 2024, Atlantic Baptist Housing navigated significant leadership transitions, operational challenges, and strategic expansions. Our mission of "Adding Life to Years" has been demonstrated through recruitment, advocacy, infrastructure improvements, and a renewed emphasis on community outreach and ministry. Across our nursing homes, housing units, and special care home, we have seen God's hand in the work of our teams and the lives of those we serve.

NURSING HOME REFLECTIONS

Kenneth E. Spencer Memorial Home experienced significant change, including the recruitment of a new Executive Director and multiple leadership roles. The home faced staffing shortages and financial pressures, including a \$920,000 deficit related to agency staffing. Despite these challenges, the leadership team maintained operational stability, launched partnerships with Université de Moncton, and progressed with initiatives like Nursing Home Without Walls.

PEI Atlantic Baptist Homes underwent leadership transitions and successfully negotiated a major funding increase from Health PEI, increasing the daily rate per resident by \$77.59. This resulted in a \$3.285 million boost to the annual budget. The facility continues to focus on compliance, quality care, and wage parity with public-sector nursing homes.

Villa Chaleur/Robert L. Knowles Veterans Unit maintained stable operations. Discussions to sell the property were ended in favor of a modified funding arrangement with the province. The Nursing Home Without Walls Program applications was submitted in late 2024 and approved for Bathurst in January 2025.

OUR SENIORS HOUSING

- Our housing portfolio includes 658 units across the Maritimes with a 98.5% occupancy rate. Major accomplishments include:
 - \$860,000 in forgivable loans from Nova Scotia's CHIRP program for capital improvements at Gladys Manning Memorial Home.
 - Energy-efficiency upgrades at five locations with no upfront costs, funded through energy savings.
 - Waste management contract savings of \$25,000 annually.
 - Major renovations across multiple sites including flooring, elevator modernizations, and structural upgrades.

- ABH also launched a new website to support recruitment, tenant engagement, and donor outreach. Membership in the NB and NS Nonprofit Housing Associations has enhanced our advocacy and programming.

LOOKING FORWARD TO THE YEAR AHEAD

During the coming year, our goals include:

- Advancing our strategic plan with support from the Senior Leadership Team.
- Enhancing recruitment and retention initiatives, particularly with government partners.
- Exploring the launch of Community Care services in PEI.
- Evaluating financial efficiency, supply chain, and fundraising strategies.
- Rebuilding connections with CBAC churches to grow volunteerism and board capacity.
- Supporting board amalgamation discussions between Spencer Home and ABH.

OUR COMMUNITIES

Nursing Homes

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

PEI ATLANTIC BAPTIST HOMES INC. CENTENNIAL COURT Est. 1986-16 Centennial Dr., Charlottetown, PEI C1A 6C5 Phone: 902-566-5975

The Home provides programs to 116 individuals requiring Nursing Home Care. A special care unit has been designed to care for thirty-one (31) residents who are living with dementia. Professionals on staff include Physicians, an Occupational Therapist, Registered Nurses and Licensed Practical Nurses. PEI Atlantic Baptist Homes Centennial Court has a very skilled group of resident attendants, certified Resident Care Workers and support staff in our dietary, housekeeping, laundry and maintenance departments

VILLA CHALEUR INC. Est. 1987 ROBERT L. KNOWLES VETERANS UNIT - 795 Champlain St., Bathurst, NB E2A 4M8 Phone: 506-549-5584

The RLK Unit provides programs for 13 residents. Each resident enjoys a spacious private room. Professionals on staff include a Physician, Dietitian, Registered Nurses and Licensed Practical Nurses. Rehabilitation services are provided through the Extra Mural Program. Robert L. Knowles has a very skilled group of resident attendants and support staff in our dietary, housekeeping, laundry and maintenance departments.

Special Care Homes

GRACE CARE COMMUNITIES INC. (GRACE HAVEN RESIDENCE) Est. 2024 – 25 JABEZ STREET, MONCTON, NB E1E 0B4 Phone: 506-854-0829.

Grace Haven Residence features services tailored to provide care for seniors who require 24-hour supervision or who require some form of enhanced support for their care needs. Our two-story, 80-unit building offers modern living for residents with in-house amenities to make life more convenient. Nestled in a beautiful green space, residents enjoy the peace and quiet of nature but with comfort knowing they are close to downtown Moncton.

Grace Haven Levels of Care

Level one: Clients are generally mobile but require the availability of supervision on a 24-hour basis related to their personal care .

Level two: Clients who may require some assistance or supervision with mobility and require more individualized assistance or supervision on a 24-hour basis with personal care and their activities of daily living.

Seniors' Housing

BAYVIEW VILLAGE INC. Est. 1985- 22 Millhaven Court, Bathurst, NB E2A 1W5 Phone: 506-549-5588

A two-story apartment complex with 20 units, 4 with two bedrooms and 2 designed to accommodate physically disabled adults.

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

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

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

COURTYARD HOMES OF MONCTON INC. Est. 1992- 46-64 Atlantic Baptist Ave., Moncton, NB E1E 4N2 Phone: 506-858-7870 Ext. 160
An eight-unit condominium/apartment rentals located adjacent to Spencer Home; two duplexes and a four-plex, each unit with 2 bedrooms.

CALEDONIA PLACE Est. 200- 256 Mill Street, Hillsborough, NB E4H 4Z7 Phone: 506-229-2349
A 3 story, 28-unit apartment complex, 24 with two bedrooms.

HILLCREST VILLAGE INC. Est. 1984- 1100 Manawagonish Rd., Saint John, NB E2M 5J8 Phone: 506-721-3518
An apartment complex with 108 apartments on approximately 6 acres of land overlooking the Bay of Fundy. 26 of the apartments have 2 bedrooms.

GRANITE COURT Est. 1994 124 Main St., St. George, NB E5C 3S3 Phone: 506-889-2376
A 2-building complex, with 22 units. 11 units with 2 bedrooms. Also, space provided for health professionals and community services (Optometrist, Community Living, Food Bank and an additional building for Extra Mural.)

BRUNSWICK COURT Est. 2011- 64 Brunswick St., St. George, NB E5C 0C4 Phone 506-8892676
31-unit apartment complex -18 with two bedrooms.

PEI ATLANTIC BAPTIST HOME INC. - CHAPPELL COURT Est. 2014- 165 Bevedere Ave,
Charlottetown, PE C1A 6C5 Phone: 902-629-0181
29 Enriched living apartments -rent includes 2 meals daily, utilities, weekly housekeeping and laundry.

GLADYS M. MANNING MEMORIAL HOME INC. Est. 1992/1998/2004 40 Manning Dr., RR #1,
Windsor, NS B0N 2T0 Phone: 902-798-0441

Three linked buildings:

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

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

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

CENTRAL COURT HOMES INC. Est. 1989- 65 Stanley St. North Sydney, NS B2A 1V1 Phone:
782-777-0847

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

FAIRVIEW COURT Est. 2012- 59 High Street, North Sydney, NS B2A 2A5 Phone: 782-7770847
34 Unit Building, 30-2 bedroom units, 2-1 bedroom and 2 barrier free units.

HARBOURSIDE LANDING Est. 2014- RR#2, 333 Sandy Point Rd, Shelburne NS B0T 1T0 Phone:
902-874-1204

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

Consolidated Financial Statements

Atlantic Baptist Senior Citizens' Homes Inc.
Corporate Group

March 31, 2024

Atlantic Baptist Senior Citizens' Homes Inc.
Corporate Group
Consolidated Statement of Financial Position
March 31, 2024

	General Funds	Capital Asset Funds	Totals	
			2024	2023
Current assets				
Cash	\$ -	\$ -	\$ -	\$ -
Receivables	2,000,881	-	2,000,881	1,170,108
Inventories of supplies	205,840	-	205,840	188,424
Prepaid expenditures	164,752	-	164,752	77,142
Note receivable (Note 4)	10,000	-	10,000	10,000
	<u>2,381,473</u>	<u>-</u>	<u>2,381,473</u>	<u>1,445,674</u>
Property and equipment (Note 3)	179,876	44,238,175	44,418,051	44,612,360
Restricted reserve funds – cash	-	131,324	131,324	133,372
Restricted trust funds – cash and investments	371,257	-	371,257	276,282
	<u>\$ 2,932,606</u>	<u>\$ 44,369,499</u>	<u>\$ 47,302,105</u>	<u>\$ 46,467,688</u>
Current liabilities				
Bank indebtedness	\$ 119,032	\$ -	\$ 119,032	\$ 659,419
Payables and accruals (Note 12)	10,618,457	-	10,618,457	6,791,434
Line of credit (Note 10)	-	905,813	905,813	923,751
Advance payments	5,414	-	5,414	5,354
Provision for staff retirement Allowances	216,463	-	216,463	341,212
Due to Courtyard Homes Condominium	15,161	-	15,161	-
Current portion of long-term Debt (Note 5)	-	1,283,983	1,283,983	1,317,383
	<u>10,974,527</u>	<u>2,189,796</u>	<u>13,164,323</u>	<u>10,038,553</u>
Resident trust fund accounts	371,257	-	371,257	276,282
Interfund payables and receivables	3,386,029	(3,386,029)	-	-
Long-term debt (Note 5)	-	29,295,725	29,295,725	29,874,279
	<u>14,731,813</u>	<u>28,099,492</u>	<u>42,831,305</u>	<u>40,189,114</u>
Fund balances				
Invested in capital assets	-	15,655,612	15,655,612	15,790,854
Externally restricted (Note 7)	-	19,174	19,174	18,876
Internally restricted (Note 6)	(285,550)	595,221	309,671	461,819
Unrestricted	(11,513,657)	-	(11,513,657)	(9,992,975)
	<u>(11,799,207)</u>	<u>16,270,007</u>	<u>4,470,800</u>	<u>6,278,574</u>
	<u>\$ 2,932,606</u>	<u>\$ 44,369,499</u>	<u>\$ 47,302,105</u>	<u>\$ 46,467,688</u>

Contingent liabilities (Note 8)

On behalf of the Board

 Director

 Director

See accompanying notes to the consolidated financial statements.

Atlantic Baptist Senior Citizens' Homes Inc.

Corporate Group

Consolidated Statement of Operations and Changes in Fund Balances

Year Ended March 31

	Restricted Funds		Totals	
	General Funds	Capital Assets	2024	2023
Revenue				
Senior housing complexes	\$ 6,342,703	\$ -	\$ 6,342,703	\$ 5,904,747
Nursing homes	30,768,399	-	30,768,399	30,703,962
Government housing assistance	72,000	-	72,000	72,000
Donations and capital grants	23,181	342,407	365,588	157,151
Administrative Contributions	1,048,465	-	1,048,465	-
Capital Expenditures Contributions	-	360,229	360,229	-
Interest income - net	5,203	105,017	110,220	111,004
Lease of facilities	21,981	138,137	160,118	20,706
	<u>38,281,932</u>	<u>945,790</u>	<u>39,227,722</u>	<u>36,969,570</u>
Expenditures				
Administration	4,026,570	-	4,026,570	2,714,872
Care services	16,399,775	-	16,399,775	15,390,071
Dietary services	3,756,190	-	3,756,190	3,671,433
Education	46,464	-	46,464	49,413
Housekeeping	1,201,100	-	1,201,100	1,159,142
Laundry and linen	648,025	-	648,025	609,970
Plant operation and maintenance	6,270,834	99,223	6,370,057	5,855,584
Activation services	565,361	-	565,361	595,389
Religious services	19,465	-	19,465	17,659
Employee benefits	4,279,850	-	4,279,850	3,972,428
Capital expenditures	17,823	453,683	471,506	56,963
Interest on debt	140,178	1,343,199	1,483,377	1,345,902
Amortization	-	1,552,523	1,552,523	1,457,706
Lease Payments	215,233	-	215,233	-
	<u>37,586,868</u>	<u>3,448,628</u>	<u>41,035,496</u>	<u>36,896,532</u>
Excess (deficiency) of revenues over expenditures	<u>695,064</u>	<u>(2,502,838)</u>	<u>(1,807,774)</u>	<u>73,038</u>
Fund balances (deficiency), beginning of year	(10,278,525)	16,557,099	6,278,574	6,205,536
Interfund transfers				
Capital contributions from operations and reserves	(13,141)	13,141	-	-
Blended debt repayments	(2,166,424)	2,166,424	-	-
Replacement reserves	(13,000)	13,000	-	-
Forgivable Loan Repayment	(23,181)	23,181	-	-
Fund balances (deficiency) end of year	<u>\$(11,799,207)</u>	<u>\$ 16,270,007</u>	<u>\$ 4,470,800</u>	<u>\$ 6,278,574</u>

See accompanying notes to the consolidated financial statements.

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

Year Ended March 31 2024 2023

	2024	2023
Cash flows from operating activities		
Revenue from Federal and Provincial government	\$ 29,317,596	\$ 23,912,346
Revenue from residents re: care services, rents, etc.	7,394,962	12,696,363
Interest income	110,518	111,004
Donations and contributions	365,588	249,857
Expended for materials and services	(5,504,996)	(9,047,033)
Expended for salaries and benefits	(26,995,357)	(25,421,866)
Lease of Premises	(55,115)	-
Mortgage interest paid	<u>(1,483,377)</u>	<u>(1,345,902)</u>
Net cash generated through operating activities	<u>3,149,819</u>	<u>1,154,769</u>
Cash flows from financing and investing activities		
Mortgage and term bank loan principal repayments	(1,381,954)	(1,955,127)
Capital expenditures	(471,506)	(248,815)
Replacement reserve expenditures	(152,148)	(351,045)
Mortgage and term bank loan advances	770,000	1,000,000
Repayment of line of credit	(17,938)	(29,208)
Purchase of property and equipment	(1,358,214)	-
Life equity units – net proceeds	<u>280</u>	<u>1,680</u>
Net cash used in financing and investing activities	<u>(2,611,480)</u>	<u>(1,582,515)</u>
Net (decrease) increase in cash and cash equivalents	538,339	(427,746)
(Bank indebtedness) cash and cash equivalents, including restricted cash, beginning of year	<u>(526,047)</u>	<u>(98,301)</u>
Bank indebtedness, including restricted cash, end of year	<u>\$ 12,292</u>	<u>\$ (526,047)</u>

Supplemental cash flow information

Cash and cash equivalents consist of:

Cash (bank indebtedness)	\$ (119,032)	\$ (659,419)
Restricted cash	<u>131,324</u>	<u>133,372</u>
	<u>\$ 12,292</u>	<u>\$ (526,047)</u>

See accompanying notes to the consolidated financial statements.

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

March 31, 2024

1. Nature of operations

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

2. Summary of significant accounting policies

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

(a) Principles of the consolidated financial statements

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

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

(b) Inventories

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

Atlantic Baptist Senior Citizens' Homes Inc.

Corporate Group

Notes to the Consolidated Financial Statements

March 31, 2024

2. Summary of significant accounting policies (continued)

(c) Capital assets and amortization

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

(d) Fund accounting

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

(e) Revenue recognition

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

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

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

(f) Contributed services

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

(g) Cash and cash equivalents

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

Atlantic Baptist Senior Citizens' Homes Inc.

Corporate Group

Notes to the Consolidated Financial Statements

March 31, 2024

2. Summary of significant accounting policies (continued)

(h) Use of estimates

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

(i) Financial instrument

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

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

3. Property and equipment

	<u>2024</u>	<u>2023</u>
Land	\$ 2,624,851	\$ 2,624,851
Buildings and paving	65,007,390	63,843,527
Furniture and equipment	<u>9,889,062</u>	<u>9,694,711</u>
	77,521,303	76,163,089
Less: accumulated amortization	<u>33,103,252</u>	<u>31,550,729</u>
Net book value	<u>\$ 44,418,051</u>	<u>\$ 44,612,360</u>

4. Note receivable

The note receivable is with the Atlantic Baptist Foundation, repayable on demand with interest payable at the rate of 4.0% per annum (2023 – 2.2%).

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

March 31, 2024

5. Long-term debt	<u>2024</u>	<u>2023</u>
a) Term loans, secured by guarantees of the Kenneth E. Spencer Memorial Home Inc., repayment terms as follows:		
i) Loan repaid during the year	-	20,626
b) Royal Trust Corporation, repayable by monthly payments of \$19,779 on account of principal and interest at 2.95% per annum, due April 2024, amortized to May, 2027, secured by a mortgage on the property at Centennial Drive, Charlottetown, PEI and guarantees of Canada Mortgage and Housing Corporation and Atlantic Baptist Senior Citizens' Homes Inc. The loan was renewed after year end with interest as 4.37% amortized to 2027, with monthly payments of \$40,494.	717,464	930,435
c) Royal Trust Corporation of Canada, 6.26% mortgage repayable by monthly payments of \$19,195 on account of principal and interest, due May 2028, amortized to October 2035, secured by a first mortgage, a general security agreement, and guarantees of Canada Mortgage and Housing Corporation and Atlantic Baptist Senior Citizens' Homes Inc.	2,016,830	2,042,969

Atlantic Baptist Senior Citizens' Homes Inc.

Corporate Group

Notes to the Consolidated Financial Statements

March 31, 2024

5. Long-term debt (continued)	<u>2024</u>	<u>2023</u>
d) Atlantic Baptist Foundation, 6.00% repayable by monthly payments of \$9,223 on account of principal and interest due April 2025 amortized to April 2043, secured by a second mortgage on the land and buildings in Windsor, NS. and an unlimited guarantee by Atlantic Baptist Senior Citizens' Homes Inc.	1,252,937	1,292,829
e) Atlantic Baptist Foundation, 5.20% note, calculated monthly, payments of \$1,624, due April 2024, amortized to 2043, secured by a third mortgage on land and building in St. George, NB. The loan was renewed after year end with monthly payments of \$1,726 including interest at 6.00% due April 2025.	234,458	241,928
f) Atlantic Baptist Foundation, 5.20% note, calculated monthly, payments of \$4,455, due April 2024, amortized to 2043 secured by a second mortgage on land and building in St. George, NB. The loan was renewed after year end with monthly payments of \$4,736 including interest at 6.00%, due April 2025.	643,294	663,782
g) Atlantic Baptist Foundation, 4.20% rate, calculated monthly, payments of \$5,181 due April 2024, amortized to 2043, secured by a collateral mortgage on land and building in Hillsborough, NB. The loan was renewed after year end with monthly payments of \$5,520 including interest at 5.00% due April 2025.	811,357	840,147
h) Atlantic Baptist Foundation, 4.20% rate, calculated monthly payments of \$5,456 due April 2024, amortized to 2043, secured by a collateral mortgage on land and building in Shediac, NB. The loan was renewed after year end with monthly payments of \$5,813 including interest at 5.00% due April 2025.	854,425	884,742
i) Province of New Brunswick forgivable loan to be earned over 20 years from April 2005, interest rate at 5.60%, secured by second mortgage on land and building, Shediac, NB.	22,501	43,793

Atlantic Baptist Senior Citizens' Homes Inc.

Corporate Group

Notes to the Consolidated Financial Statements

March 31, 2024

5. Long-term debt (continued)	<u>2024</u>	<u>2023</u>
<p>j) Atlantic Baptist Foundation mortgage, repayable by monthly payments of \$59,359 on account of principal and interest at 5.2% per annum, due in April 2025, amortized to 2043, secured by a second mortgage on land and buildings in Charlottetown, P.E.I. and a guarantee of Atlantic Baptist Senior Citizens' Homes Inc. The loan was renewed after year end with interest as 6.0% amortized to 2043, with monthly payments of \$63,108.</p>	8,573,380	8,845,554
<p>k) Atlantic Baptist Foundation, 5.00% rate, calculated monthly, due April 2025 amortized to April 2043, repayable by monthly payments of \$10,239 on account of principal and interest, secured by a general security agreement, first mortgage on land and building in St. George, NB and guarantee of the Atlantic Baptist Senior Citizens' Homes Inc. for \$2,000,000.</p>	1,505,071	1,558,455
<p>l) Atlantic Baptist Foundation, 4.2% rate, calculated monthly, due April 2024, amortized to April 2043, repayable by monthly payments of \$20,961 on account of principal and interest, not fully advanced. Secured by collateral mortgage on land and building in North Sydney, NS and an unlimited guarantee by Atlantic Baptist Senior Citizens' Homes Inc. The loan was renewed after year end with interest as 5.0% amortized to 2043, with monthly payments of \$22,335.</p>	3,283,097	3,399,549
<p>m) Atlantic Baptist Foundation, 4.20% rate, calculated monthly due in April 2024, amortized to 2043 repayable by monthly payments of \$35,047 on account of principal and interest, secured by a first mortgage on land and building in Shelburne, N.S. The loan was renewed after year end with monthly payments of \$37,344 including interest at 5.00%, due April 2025.</p>	5,489,380	5,684,877

Atlantic Baptist Senior Citizens' Homes Inc.

Corporate Group

Notes to the Consolidated Financial Statements

March 31, 2024

5. Long-term debt (continued)	<u>2024</u>	<u>2023</u>
n) Bank of Montreal, due November 2025, amortized to November 2047, repayable by monthly payments of \$6,425, including interest at 5.97%.	973,277	991,397
o) Bank of Montreal, repayable by monthly payments of \$17,225 on account of principal and interest at 3.50%, due August 2024, amortized to August 2044, secured by Church Court Inc. land and building Moncton, NB and a cross guarantee by Atlantic Baptist Senior Citizens' Homes Inc. The loan was renewed after year end with interest as 4.86% amortized to 2044, with monthly payments of \$19,356.	3,008,389	3,107,387
p) Bank of Montreal, mortgage due February 2026, amortized to 2031, repayable by monthly payments of \$6,491, including interest at 2.76%.	489,842	553,192
q) The Atlantic Baptist Foundation, 5.00% mortgage repayable by monthly Payments of \$1,815, due April 2025, Amortized to April 2045.	275,000	-
r) Finance PEI loan, repayable by monthly payments of \$8,523 on account of principal and interest at 7.10% per annum, due in March 2029, amortized to 2029, secured by the land and buildings in Charlottetown, P.E.I.	429,006	-
3) Repaid during the year	-	90,000
Total debt	30,579,708	31,191,662
Payable within one year	<u>1,283,983</u>	<u>1,317,383</u>
Long-term portion	<u>\$ 29,295,725</u>	<u>\$ 29,874,279</u>

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

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

Atlantic Baptist Senior Citizens' Homes Inc. Corporate Group

Notes to the Consolidated Financial Statements

March 31, 2024

6. Internally restricted funds

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

<u>Replacement reserve</u>	<u>2024</u>	<u>2023</u>
Balance, beginning of year	\$ 712,461	\$ 1,060,872
Add: Interest earned		2,634
Current year transfers	<u>(152,148)</u>	<u>(351,045)</u>
Balance, end of year	<u>\$ 560,313</u>	<u>\$ 712,461</u>
 <u>Subsidy reserve</u>	 <u>2024</u>	 <u>2023</u>
Balance, beginning of year	\$ 34,908	\$ 34,908
Current year transfers	<u>-</u>	<u>-</u>
Balance, end of year	<u>\$ 34,908</u>	<u>\$ 34,908</u>
 <u>Future development reserve</u>	 <u>2024</u>	 <u>2023</u>
Balance, beginning of year	\$ (285,550)	\$ (285,550)
Current year transfers	<u>-</u>	<u>-</u>
Balance, end of year	<u>\$ (285,550)</u>	<u>\$ (285,550)</u>

7. Externally restricted funds

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

	<u>2024</u>	<u>2023</u>
Balance, beginning of year	\$ 18,876	\$ 18,577
Add: interest earned	<u>298</u>	<u>299</u>
Balance, end of year	<u>\$ 19,174</u>	<u>\$ 18,876</u>
Cash	17,158	17,158
Due to/from General Fund	<u>2,016</u>	<u>1,718</u>
	<u>\$ 19,174</u>	<u>\$ 18,876</u>

Atlantic Baptist Senior Citizens' Homes Inc.

Corporate Group

Notes to the Consolidated Financial Statements

March 31, 2024

8. Contingent liabilities

The Corporate Group allows staff to accumulate unused sick time, but this accumulated benefit does not vest, and the Corporate Group has no obligation to payout any unused balance when a staff member leaves employment of the Corporate Group. The Corporate Group tracks the accumulated sick leave balances for staff and at March 31, 2024 the balances are \$1,618,278 (2023 - \$1,737,251).

9. Financial instrument risk management

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

Credit risk

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

Liquidity risk

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

Market risk

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

Interest rate risk

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

Fair value risk

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

Atlantic Baptist Senior Citizens' Homes Inc.

Corporate Group

Notes to the Consolidated Financial Statements

March 31, 2024

10. Operating line of credit

Atlantic Baptist Senior Citizens' Homes Inc. has an operating loan of \$100,000 bearing interest at prime plus 1.5%, all of which was unused at March 31, 2024.

Atlantic Baptist Senior Citizens' Homes Inc. has an operating line of credit of \$1,000,000 bearing interest at prime plus 1.5%, \$905,813 of which was used at March 31, 2024. This is secured by a corporate guarantee from Central Court Home Incorporated.

Church Court Inc. has an operating line of credit of \$50,000 at prime plus 1.5%, all of which was unused at March 31, 2024.

11. Employee pension plans

Defined contribution pension plan

P.E.I. Atlantic Baptist Homes Inc. has defined contribution pension plans for certain of its employees. P.E.I. Atlantic Baptist Homes Inc.'s contributions, which are principally based on a percentage of employees' annual base compensation, are charged against earnings as incurred. The pension expense in 2024 was \$227,716 (2023 - \$228,928).

Defined benefit pension plan

Kenneth E. Spencer Memorial Home Inc. and its employees participate in Provincial contributory defined benefit pension plans for management employees, nursing and paramedical employees and general and service employees of New Brunswick nursing homes. These pension plans provide pensions based on the length of service and best average earnings. The Corporate Group expense in each of the last two years was \$862,951 for 2023/2024 \$910,546 for 2022/2023.

12. Payables and accruals

	<u>2024</u>	<u>2023</u>
Payables and accruals	\$ 5,167,879	\$ 4,075,950
Employee payroll withholdings	<u>5,450,578</u>	<u>2,715,484</u>
	\$10,618,457	\$ 6,791,434

Employee payroll withholdings represent past due balances.

Atlantic Baptist Senior Citizens' Homes Inc.

Corporate Group

Notes to the Consolidated Financial Statements

March 31, 2024

13. Subsequent events

On April 1, 2024, Grace Care Communities Inc., a related corporation, acquired 100% of the outstanding shares of The Golden Years Estates Ltd. an 80-unit property offering special care living for residents in Moncton, NB. The acquired business is operated as Grace Care Communities. The acquisition purchase price was \$9,700,000 and the agreement has a closing price adjustment clause. The acquisition was financed by Grace Care Communities Inc. with a credit facility in the amount of \$9,700,000 of which \$2,425,000 has been repaid for net borrowings of \$7,275,000.

In December 2024, Hillcrest Village Inc., a related corporation, borrowed \$5,000,000 as a long-term credit facility.

ATLANTIC BAPTIST FOUNDATION

The Atlantic Baptist Foundation (ABF) continues to provide financial services for the benefit of the churches, Council, and agencies of the Canadian Baptists of Atlantic Canada (CBAC), operating exclusively within the four Atlantic provinces. Our mission remains clear:

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

ONLINE CLIENT ACCOUNT ACCESS

Clients can log in through our website—www.baptistfoundation.com—to view statements and make deposit and withdrawal requests.

GOVERNANCE AND OVERSIGHT

The Board of Directors met four times in 2024, both virtually and in person, with additional virtual and in-person committee meetings held throughout the year.

LOAN ACTIVITY AND GRANT DISBURSEMENTS

Demand for church loans has remained stable, with the majority of applications focused on efficiency-related projects.

The Grant Committee distributed approximately \$625,000 in grants to various CBAC family agencies and camps, further supporting ministry development across our region.

PROGRAM UPDATE

ABF concluded its registered products program in 2024 due to changes in the trustee landscape that made continued operation of the program no longer viable.

REGULATORY COMPLIANCE

ABF remains in full compliance with the ends policies of the CBAC, is in good standing with the Canada Revenue Agency, and continues to meet the requirements of the provincial securities commissions. All mandatory reports and filings were submitted as required by these regulatory bodies.

We continue to seek God's wisdom and guidance in discerning His will as we carry out the work of the Foundation in support of our CBAC churches, Council, and agencies.

Respectfully submitted,

Jeff MacArthur
Chief Executive Officer

**ATLANTIC BAPTIST FOUNDATION
DECEMBER 31, 2024**

The Canadian Institute of Chartered Accountants requires specific disclosures with respect to entities controlled by the Canadian Baptists of Atlantic Canada.

A full audited statement is available by requesting the same from Atlantic Baptist Foundation.

Statement of Financial Position

Total Assets	(A)	108,566,811
Total Liabilities	(B)	88,239,015
Net Assets	(A-B)	20,327,796

Statement of Operations

Revenues	(C)	8,304,414
Expenses	(D)	(4,709,804)
Unrealized Gains on Investment Holdings	(E)	2,691,899
Net Surplus	(C-D+E)	6,286,509

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

Cash flows from Operating Activities	(F)	(2,731,162)
Cash flows from Financing Activities	(G)	5,860,564
Cash flows from Investing Activities	(H)	(3,690,280)

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

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

Refer to Note 2 of the Financial Statements

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

N/A

CRANDALL UNIVERSITY

Once again, we are very pleased to report another year of record enrollment. In the 2024-25 budget year Crandall served 1,992 of its own students and 37 others who are enrolled in another institution! Approximately half of our students are undergraduates and half are graduate students. About half are domestic students and half are international students who in recent years have come to Crandall from more than 75 countries. Since our Gorge Road facility is at capacity, we have established a partnership with Kingswood University in Sussex, New Brunswick where we are offering one of our academic programs. We admitted 36 new students at our Kingswood teaching site in May in addition to the 119 Crandall students already studying in Sussex.

This past summer we refreshed the Brinton auditorium and updated the flooring in Murray Hall, including in the offices of our faculty and staff. Currently, contractors are hard at work on a \$3.8 million project designed to refresh the interior of Colburne House. This 75th anniversary project is the last major refurbishing investment in our existing facilities. These projects are possible, in part, due to generous donations from churches and individuals. We are grateful that donations again reached an all-time high in the 2024 calendar year, and because of the generosity of our supporters, we were pleased to announce at our 75th anniversary banquet in September that our mortgage on Stultz Hall and Mitton Court has been paid off. This year was the first time in Crandall's history that our university has been debt free! We are deeply appreciative of your prayerful and financial support for Crandall's mission!

In addition to offering weekly small group mentoring experiences for our students, we also offered two 45-minute chapels each week during the fall and winter semesters, primarily for employees and our traditional undergraduate students. Attendance is very strong, and the atmosphere is vibrant. In addition, a weekly chapel service is offered year round for our graduate students.

Three short-term mission teams were sent out in the spring to serve in the Caribbean and Central America. We also commissioned a student "camp team" of worship leaders who travelled throughout the Maritime Provinces this summer and led worship at a variety of Christian camps.

We were pleased that, for the fourth year in a row, our cross-country team won the ACAA championship and competed in the national championship. Our men's basketball team competed in the ACAA playoffs, and our boxing team competed throughout North America and beyond.

The recipient of our Distinguished Alumni Award this spring was Dr. Cathy Rogers ('97), who taught at Crandall for 14 years and went on to serve in elected politics. Cathy was the first female to be appointed as the Minister of Finance for the Province of New Brunswick. We were pleased that so many members of her family were able to come to campus for the dinner and celebration in June.

During our spring Convocations we were pleased to present youth ministry veteran and current CEO of the Canadian Foodgrains Bank, Andy Harrington, with an honorary Doctor of Divinity degree. Mr. Harrington also served as our spring Convocation speaker.

The University Senate approved the promotion of Dr. Christopher Buschhaus to Associate Professor of Biology, and Ms. Heather Steeves, who retired this year, to Associate Professor Emerita of Business Administration.

The University is always interested in sending speakers and/or worship bands to assist with worship services in your church and sending admission representatives to help your youth and parents learn about opportunities for transformational growth and learning at Crandall. To request a visit from a representative, please contact the University via email at heather.waugh@crandallu.ca.

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

Respectfully submitted,

Mr. Douglas Schofield
Chair, Board of Governors

Rev. Dr. Bruce Fawcett
President and Vice-Chancellor

ACADIA DIVINITY COLLEGE

Acadia Divinity College is firmly rooted in a hospitable Baptist faith with a rich history in providing the best educational experience for our students. Our **mission** is to equip Christians to serve the mission of God in church and world with transformative impact.

LISTENING TO THE CHURCH

In September 2024, Acadia Divinity College embarked on its **Future Focus Tour**, an initiative aimed at shaping the next phase of the College’s strategic vision. Over the course of 12 sessions in 11 locations across four Atlantic provinces, President Rev. Dr. Anna Robbins—joined by Rev. John Campbell and Mr. Joel Murphy—engaged pastors and church leaders in deep conversations and “Theo-Futures” exercises to better understand the current needs of ministry and theological education. The tour offered invaluable insights into generational shifts in pastoral expectations, the need for renewed formation and discipleship, and the ongoing challenges of ministering in a rapidly changing cultural landscape.

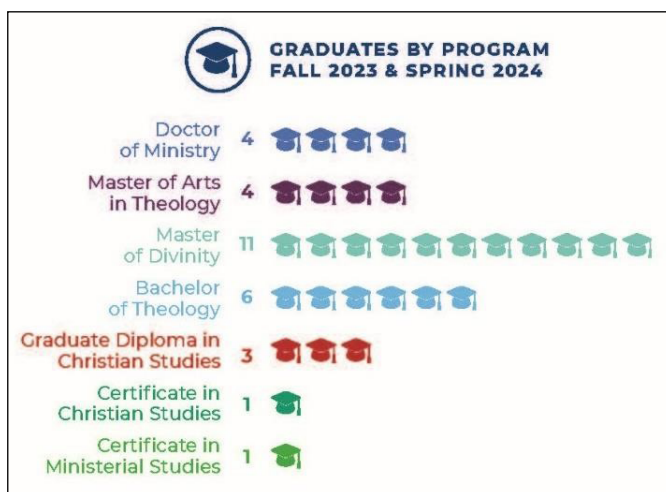
OUR STUDENTS AND ALUMNI

Our student body in 2023-2024 reflected a diverse and globally connected academic community, composed of **208 students** from a broad range of geographical backgrounds. The largest portion—68%—originate from Atlantic Canada, with others coming from Ontario and Québec, Western Canada, the USA, and countries outside North America such as the Bahamas, Ghana, India, Kenya, and the UK. Ninety-six students were Canadian Baptists of Atlantic Canada. A notable 65% of students graduate without any debt, underscoring our commitment to accessible theological education.

In May 2024, we recognized 30 graduates at the **63rd Annual Commissioning Service**.

The **Annual John Gladstone Sermon** was delivered by Rev. Andrea Anderson (MDiv ‘18), Senior Pastor of East Preston United Baptist Church and a member of the ADC Board. Drawing from the story of Elijah and Elisha in 2 Kings 2:1-14, she energetically encouraged graduands to embrace transition and step confidently into what God has for them.

Dr. Peter Holmes (’06), recipient of the Acadia University **2024 honorary Doctor of Divinity**, used the story of Rev. Dr. Charles Aubrey Eaton to remind the graduands that “there are many who have gone before us, who have prepared the way in ways we may never understand or see, whose names may be all but forgotten. We stand on their shoulders, like branches of trees,” he said. “You too are branches, and one day there will be someone standing on your shoulders. Go into this world in the knowledge that you are not alone.”



In recognition of his faithful service to marginalized youth and his community, the 2024 **ADC Alumni Distinguished Service Award** was presented to Benjamin Osei ('99) during Oasis in August. His life story inspires us to persevere in our own callings, to embrace the ministry of reconciliation, and to remember that, indeed, we are better together.

EQUIPPING TODAY'S LEADERS

Launched during East Coast Theology Simpson Week in June 2024, ADC's newest educational initiative, **ADC Expand**, offers accredited micro-credential courses designed to help ministry practitioners expand their skills and knowledge. The first two courses—*Mental Health Care in the Church* and *Perspectives on Preaching*, provided pastors with practical tools for mental health support and prophetic preaching.

During Fall 2024, ADC offered the first accredited graduate-level course designed and delivered entirely by a custom-built artificial intelligence (AI) tool. The course, **The Ethics of AI in Christian Ministry**, is part of ADC's broader research into how AI can be thoughtfully integrated into theological education. Developed by a dedicated research team, the course allowed students to engage with AI-generated content while reflecting on the ethical and theological implications of AI in ministry. This innovative project demonstrates ADC's commitment to combining faith and technology to prepare future leaders for ministry in a rapidly changing world.

In June 2024, the College appointed Rev. Tim McCoy, former Executive Minister for the Canadian Baptists of Ontario and Québec, as the interim **Director of Mentored Ministry**, following the resignation of Rev. Dr. John McNally who returned to pastoral ministry. Tim has been actively serving in local church ministries and denominational leadership since 1994. His commitment to mentorship and spiritual guidance has made him an invaluable addition to our team.

We continue to partner with the Canadian Baptists of Atlantic Canada (CBAC), including having Dr. Cheryl Ann Beals teach **spiritual formation courses** from the context of The Sozo Centre for Soul Care. We are also working with churches through the **Intercultural Development Inventory (IDI)**, led by Dr. Stephen McMullin, to equip them with tools that help welcome and integrate new Canadians into church life.

We deepened our engagement with the richness of our regional context by hosting the 2024 **East Coast Theology Simpson Week** from June 11–13. We were honoured to welcome Rev. Dr. Otis Moss III, Senior Pastor of Trinity United Church of Christ in Chicago, as the Simpson Lecturer and hear his compelling series, *Dancing in the Darkness*. Complementing the lecture series, Rev. Dr. Andrew Stirling led a seminar on "Preaching Evangelistically." More than 200 participants joined us both in person and online for a week of thought-provoking lectures, worship, and vibrant dialogue on prophetic preaching. We also enjoyed meals and discussion, an East Coast Kitchen Party, and a special night of worship.

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

- Dr. Amos Yong from Fuller Seminary delivered the **2024 Hayward Lectures** in October speaking on *Christological Mapping: Emerging Contemporary Lenses*.
- The Acadia Centre for Baptist and Anabaptist Studies (ACBAS) welcomed Dr. Cindy Aalders from Regent College to the **2024 Rawlyk Lecture**, speaking on *Becoming a Baptist Woman: The Social, Intellectual, and Religious Worlds of Mary Steele Tomkins (1793-1861)*.

GRATITUDE FOR GENEROSITY

The creation of the **Endowment for Global Intercultural Education** was made possible through a generous donation from Ngok Yeung (James) and Kathryn Lai. This endowment supports ADC's ongoing efforts to strengthen intercultural understanding and inclusivity, particularly as Atlantic Canada becomes increasingly diverse. It will fund faculty development in intercultural competency, helping to ensure that the College's curriculum remains relevant and responsive to the needs of a multicultural society. The Lais' gift reflects a shared commitment to supporting churches in welcoming newcomers and building communities of acceptance and care.

Acadia Divinity College is now home to the **Peter J. Paris Collection**, a major resource focused on African Canadian, American, Caribbean, and African Studies. Donated by Rev. Dr. Peter J. Paris, Professor Emeritus, Princeton Theological Seminary, the collection includes 1,450 books from his personal library, gathered over a lifetime of teaching and research. Dr. Paris, an Acadia graduate and respected scholar in Christian social ethics, gifted the collection to support students and faculty—especially those connected to the Rev. Dr. William and Dr. Pearleen Oliver Chair of Community Leadership and Social Justice. This Collection provides valuable materials for studying theology, social justice, and leadership from diverse cultural perspectives.

We are also deeply grateful to the **152 Churches and Associations** that generously supported the College during the 2023-2024 fiscal year. Their contributions benefited a variety of funds including the annual fund, student support, and the Rev. Dr. William and Dr. Pearleen Oliver Chair of Community Leadership and Racial Justice.

REMEMBERING DR. HAROLD L. MITTON

On Sunday, September 1, 2024, the Reverend Dr. Harold L. Mitton died at the age of 104 years. He was the 3rd **Principal of Acadia Divinity College** and the Dean of Theology for the University from 1975 and 1985. During his decade of leadership, Dr. Mitton achieved transformative milestones, including overseeing the College's full accreditation by the Association of Theological Schools in 1983 and fostering stronger relationships with Acadia University and the broader Baptist Convention. He also saw the founding of the Marjorie and Sheldon Fountain Chair of Evangelism and Mission and the establishment of the Hannah Maria Norris Chair of Missions and Social Issues with its first woman faculty member, Dr. H. Miriam Ross. Dr. Mitton will be remembered not only for his significant contributions to Acadia Divinity College but also for his deep, unwavering love of God. His life and work embody a faithful commitment to serving God.

CONCLUSION

Our work serves the life and mission of the Canadian Baptists of Atlantic Canada. With your generous support, we are equipping Spirit-led leaders for today's church and tomorrow's challenges. As we near the conclusion of our *Change with Purpose* strategic vision in Spring 2025, we stand ready to launch a renewed strategy that responds to the evolving needs of our churches and communities.

Gratefully submitted,

Rev. Andrea Anderson
Chair, Board of Trustees

Dr. Anna Robbins
President, Acadia Divinity College

ACADIA DIVINITY COLLEGE
MARCH 31, 2024

A full audited statement is available by requesting the same from Acadia Divinity College.
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Statement of Financial Position

Total Assets	(A)	\$32,436,014
Total Liabilities	(B)	\$5,445,958
Net Assets	(A-B)	\$26,990,056

Statement of Operations

Revenues	(C)	\$3,487,175
Expenses	(D)	\$3,337,175
Net Surplus	(C-D)	\$150,000

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

Cash flows from Operating Activities	(E)	\$(220,388)
Cash flows from Financing Activities	(F)	\$0
Cash flows from Investing Activities	(G)	\$737,491

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

Restricted for Endowment Purposes	\$25,699,840
Internally Restricted	\$54,114
Invested in Capital Assets	\$494,695

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

No differences

Details of any events or transactions between the entity and the Canadian Baptists of Atlantic Canada, in the period between April 1, 2024, and December 31, 2024.

Funds Received from CBAC:	
CBAC Fund	\$37,500
Supplemental	\$21,239
Payments Made to CBAC:	
Payroll Expenses	\$12,203.63
Miscellaneous	\$500

SECTION E

**NATIONAL &
INTERNATIONAL
MINISTRIES**

CANADIAN BAPTIST MINISTRIES

We welcomed this new year with hearts of gladness and anticipation, as we looked back on all the ways CBM was blessed in 2024. It was a wonderful year of celebration, as we shared stories, memories and reflections of 150 years of God's faithful provision. This was a significant milestone not just for CBM, but for the whole denominational family, as together we've answered God's call to global mission since John and Mary McLaurin, the first Canadian Baptist missionaries were sent out to India in 1874. This anniversary also provided an opportunity to celebrate the legacy of our beloved alumni who have faithfully served with CBM in years past. In total, we held four alumni gatherings across the country, which provided us with the opportunity to say thank you for their years of service and commitment to sharing the gospel wherever they were called to serve.

To cap off this momentous year, at the end of November, our entire staff from around the world came together for a Global Conference. Since it had been 15 years since the last one, it was the first time many of our Field Staff had met their colleagues who serve in other fields. The most significant takeaway was the importance of relationships in all that we do. It was gratifying to see co-learning and affinities begin to develop, as well as a growing sense of collegiality and understanding of shared organizational purpose.

In October, we welcomed three representatives from our partner in Kenya, the African Christian Church and Schools (ACC&S), for a visit to Canada. CBM's partnership with ACC&S has spanned 43 years and we give thanks to God for how he continues to bring us together for his purposes.

In addition to the busyness of these special events and visits, we also navigated many significant staff transitions. We appointed Helle Liht into the newly created role of Director of Partnerships, Europe, MENA (Middle East & North Africa) and Africa. Helle served as the Associate Executive Director of the European Baptist Federation for 18 years and she has enriched us with her wealth of knowledge and experience. She is the first CBM Director to be based outside of Canada, and she will continue to serve from Estonia. In addition, Adrian Gardner's role transitioned to Director of Partnerships, Americas & Asia. This move signals the shift to a more globally integrative approach to serving churches in Canada.

We're also delighted that Patty Nacho has taken on the role of Latin America Team Leader. This appointment came after Bruno and Kathleen Soucy retired from this role at the end of 2024 to serve as part-time global consultants. Patty has worked with CBM for over nine years, first as the Global Discipleship Coordinator in Bolivia where she worked closely with Canadian churches to facilitate meaningful SENT experiences, and then as the Latin America Program Officer since 2022.

All our Regional Representatives play a critical role in serving Canadian Baptist churches from coast to coast, helping to connect and encourage congregations in their global mission engagement. In 2024 we welcomed two new Regional Reps, Chris Johnston in Atlantic Canada and Joe Bridi in Central Canada, and Western Canada Rep Dennis Shierman who has served with CBM for over 30 years will be retiring this September.

Overall, the fullness of last year surpassed even our own expectations. We could not have accomplished any of this without our partners, the Canadian Baptists of Atlantic Canada and its churches, who continue to empower us to express your mission concerns. Together, we directly served over 120,000 people in 2024 through activities that express and demonstrate the love of God, such as evangelism, discipleship

training, food security, leadership development, kids at risk programs, justice initiatives, small-scale entrepreneurship, crisis response, and much more. We are excited to see what God has in store for 2025 and beyond. Thank you for journeying with us as your mission partner.

Jennifer Lau
Executive Director, CBM

CANADIAN BAPTIST MINISTRIES
DECEMBER 31, 2024

The Canadian Institute of Chartered Accountants requires specific disclosures with respect to entities controlled by the Canadian Baptists of Atlantic Canada.

A full audited statement is available by requesting the same from the Canadian Baptist Ministries.

Statement of Financial Position

Total Assets	(A)	17,002,442
Total Liabilities	(B)	8,467,569
Net Assets	(A-B)	8,534,873

Statement of Operations

Revenues	(C)	9,911,739
Expenses	(D)	10,347,622
Net Income	(C-D)	(435,883)

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

Cash flows from Operating Activities	(E)	2,937,254
Cash flows from Financing and Investing Activities	(F)	(2,733,003)

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

Restricted for Endowment Purposes		3,521,797
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Significant differences in the entities' disclosed accounting policies, from those followed by the Canadian Baptists of Atlantic Canada:

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

SECTION F

**MISSIONAL
STORIES & STATISTICS**

ATLANTIC BAPTIST WOMEN

Where Did 2024 Go?

I returned home the first week of January after our 2023 Christmas vacation, fully expecting to ease into a slower pace. After all, I had retired—multiple times! I had no intention of going back to work.

Then, in February, I walked into church and was asked, “Are you going to fill in for Lisa again?” My immediate reaction was, “Why?” The response: “She is ill again.” I was surprised—I hadn’t been contacted and had no idea. And so, the struggle began. To make a long story short, I volunteered to step in once more until the conclusion of interMISSION.

Lisa Lohnes, our Executive Director, had already done most of the work preparing for interMISSION. My role was simply to handle the finishing touches there and on the Program Resource Book, and overseeing the Annual Report Book.

InterMISSION was a great success! We had nearly 250 attendees, and our theme was Serve – Live Your Calling. The guiding scripture was: “...live a life worthy of the calling you have received.” (NIV) Our speakers, Rev. Renee MacVicar and Dr. Joyce Ross, provided deep insights and uplifting encouragement on how to pursue our calling. Additionally, our workshop leaders ensured that we were well-informed and equipped for the journey ahead.

Over the past year, we held two sets of Board Meetings, where many important concerns were discussed. Our Team continues to do an incredible job handling responsibilities, but one of the major challenges was the inability to send out our VBS teams due to a lack of applicants. This was the first time in 75 years that we couldn’t send teams. However, the funds raised through the walkathon were placed in the bank to be used for this year’s efforts.

In September, Lisa informed us that she would be resigning for medical reasons. Once again, I agreed to stay on until the end of December or until a new Executive Director was hired. We were blessed with a strong pool of applicants and, after a thorough selection process, we welcomed Tera-Mae Schut as our new Executive Director on February 8, 2025.

I have two prayer requests:

1. Please continue to pray for Lisa and Joanna.
2. Pray for Tera-Mae as she settles into her role.

Respectfully submitted,

Sylvia Hagerman
Interim Executive Director, ABW

HOPE-FILLED PRAYERS FOR CHURCH NEIGHBOURHOODS

Selected from those shared in the 2024 Church Life Reports

We are praying that our church would be able to shine the light of Christ in our neighborhood by showing His love and witnessing to His life and love where we are.

We are praying for pews to be filled in all of the local churches because people will come to know Jesus! We also are praying for the thieves who have broken into our hall that they would come to know Jesus Christ as their Lord and Savior and that they would join fellowship.

We're praying that God would work through us to fill our community with mutual compassion and care as our neighbourhood continues to grow dramatically in diversity and density.

That people in the community will see us as not just the local church they can "say" is their church, but be a means of bringing the Good News to our community through involvement and events.

*That we continue to meet practical needs in Jesus' name.
That many generations and cultures find a home here and discover Jesus.*

Praying we'll be able to connect better with our community through the playground, serving food and welcoming newcomers. We are in need of people to help us lead worship and it's our prayer that from within those who come from our neighbourhood that the Lord will meet this need.

*We want to be a light in the darkness for those who are weary and heavy laden;
we want to show Jesus' love in practical ways to meet needs of our neighbours,
to help them find rest and peace and salvation.*

That we can offer a safe haven for people to discover and explore Jesus!

*We are burdened for those struggling to find affordable housing.
We are seeking opportunities and God's leading on how our church can be part of the solution.*

*Gracious and loving God, we thank You for the community of East Preston
—every family, every child, every elder. We pray for peace, unity, and flourishing among our neighbors.
May Your light shine through us as a church, so that we may be agents of hope, healing, and justice.
Inspire us to serve with compassion, to speak with courage, and to love unconditionally.
May our neighborhood be a place where all are welcomed, valued, and uplifted.*

To continue to reach new Canadians moving to the area who need a church family.

*We pray for our small rural church, asking for your Holy Spirit to work within us
that we would share the message of salvation within our community and beyond.
We pray that our church grows in faith and number.*

*Our prayer is that God would continue to stir hearts in our neighbourhood,
drawing people into the life and love of Christ. We pray that God will continue to build us
into a healthy, Spirit-led Body of Christ: nourished in faith, growing in love, awakening gifts,
and serving our neighbours with grace, joy, and compassion, all for His glory*

*God, give us eyes to see, hearts to feel, and courage to go meet small, medium and large needs
in our community so you can get the glory. We pray for our homeless situation that a little can go a long
way and that 'cups of water' can be given in your name. Help us be a people who can
continue owning our faith so we can live it out for this community's sake.*

We pray for the whole Church to bear witness to the whole Gospel for our whole world.

CHURCH NEIGHBOURHOOD STORIES

Shared in the 2024 Church Life Reports

AENON

In 2024 we circulated a questionnaire to see if there was a need for a preschool and parent/caregiver group in our community. Due to the huge response we received, we started "Little Connections Playgroup". Since its inception we have connected with approximately 40 families in our community that were completely new to us.

ARGYLE-PUBNICO

APBC has an open door to several unchurched children. Seeing their love, appreciation and respect for our youth Pastor (and Sr Pastor) is quite special and hopeful!

ARLINGTON

We are a small rural church in a fairly isolated area, but we have had several occasions when we have been able to offer encouragement and financial assistance to newcomers to Canada. Our church is almost 100% seniors, who are cheerful givers, and we feel blessed when we can bless others.

AYLESFORD

We had a high schooler from the community come in to the church by himself. After about four months, the rest of his family started coming. A few months after this he was saved, and his mother shortly thereafter. They were baptized this year, and there has been a substantial change in their lives. The high school student is learning fast, loves theology, and wants to serve God in higher education.

BAYERS ROAD

For the last two years our church has partnered with Quinte Christian School in Ontario to serve as a home base for a summer ministry week that happens with their high school graduates. We help with lodging and food for the students and encourage them in their endeavours. We will continue this in 2025. Over the last numbers of years the awareness of Bayers Road has grown from being a place of worship and study of God's word to also be seen as a church that is invested and available to the community.

BIRCH COVE

In 2024, we received a request from a local group of Oromo Christians, a people group from Ethiopia. They were looking for a new space to use to worship for their congregation. This was a new experience for our church, but we agreed to share our building with them, Saturday and Sunday afternoons. It has been a blessing to worship with them and to make growing connections with a whole community in our neighbourhood. We're also seeing the gospel through new eyes as we share meals with them and encounter them out in the world. It has been a blessing to us, even as we navigate sharing the space well.

BLACK ROCK

To send children to a Christian Camp has been a project of our Spiritual Life Committee. Just more than \$2800 was raised from bake sales, donations, sponsorship and Christmas Tea & Craft Sale. This is sufficient funds to send four children to camp.

BLISSVILLE

In late July/early August, our sound equipment and some food from our Food Pantry ministry were stolen. As soon as that became known people in the area came together and blessed us with cash as well as food. A friend of mine who lives in Minto and has a sound and light business not only loaned us his equipment but sent his sound engineer with it each week for the rest of our outdoor summer services. So many “splashes of hope”.

BLOOMFIELD

A local woman who had been attending services for the past year and a half was diagnosed with cancer and was not expected to live for more than a few months. Her family wanted to gather to honor her life by having a Christmas Dinner for her in August. The church hosted the event. We contributed much of the food and used our facility to provide a large enough space for the extended family to gather. The family are not generally churched but were grateful for our contribution in this event and for the funeral which happened a couple of months later. We were grateful to witness to the love of Christ for that family at that difficult time.

BRIDGETOWN

On April 27, 2024 our church burnt down. We had immediate community support from the Salvation Army, Latter Day Saints and Royal Canadian Legion to continue with our projects. Donations from other organisations of chairs etc. were received and much appreciated. The support continues as many of our planned events were held at some of the facilities.

BRIDGEWATER

We value our inter-Church fellowship partnering together in ecumenical worship, mutual learning, and service through our cooperation in food bank, newcomer ministries, and other shared events. It is wonderful to see an increased diversity of cultures and Christian backgrounds celebrated and participating in worship, study, and weekday ministries.

BRUNSWICK STREET

One big ‘splash of hope’ we have seen in the life of BSBC this year has been the number of baptisms and engagement with new believers and people asking questions. The first story that springs to mind is of one young lady who got connected to our young adults group through family. She was not close to faith but valued the connection. After 4 or 5 weeks of attending, listening, asking questions and being valued, we had a baptism service coming up and we shared that everyone was invited to come. She then requested to meet for coffee, so we did. As we chatted it transpired that the Jesus spoken about on these nights was one she would love to know. We talked, prayed and laughed and at the baptism service she was invited to attend, she was also baptised! This has been a trend we have been experiencing and I am excited for the openness of this new generation!

CANAAN

We continue to have a diversity of nationalities in our congregation. Now it is not just Acadia students worshipping with us, but newcomers living in the area are finding us through their association with students. We also have learned that some people in our community are watching our services online and not just our congregation's elderly or sick.

CENTREVILLE (NB)

We started a Community Closet in our church basement. Providing used clothing for Women, Men, Teens, and kids. We got a grant from the CBAC for some of the start up costs and we are planning to partner with the Province for our ongoing needs. In 2024 the ground work was started for the project launch in 2025.

CHESTER

Our church is fortunate to have a group of hard working volunteers who decorate the church, offer support for projects to help families in need locally and in other countries. These volunteers, many of them elderly provide a solid base of believers who continue to assist in varied activities and keep the church active and provide leadership in church activities.

COLDBROOK

We held two special soup lunches (Christmas and Welcoming Spring/St. Patrick's Day) these were well attended. we have to set up extra tables as attendance was far more than expected.

CORNER BROOK

Our church is celebrating the hope of Christ this Christmas season by collecting new hats, mitts and socks (children and adults) to help people in need in Corner Brook. We have been delivering donations to organizations, shelters, schools, and individuals who need warm winter gear.

DAWSON SETTLEMENT

We are seeing increasing success with the use of our Hope Food Pantry. Local people are becoming more comfortable in using the food and resources available. The church is providing additional items over and above the food options and are being very well utilized. We have received letters of thanks coming back from the recipients who have used our pantry.

EAST PRESTON

1. Children's Ministry Flourishing – The church's Children's Ministry continues to be a vibrant source of joy and growth. Weekly gatherings at the East Preston Day Care Centre offer a nurturing space where young ones learn about faith, kindness, and community. It's not just Sunday school—it's a foundation for lifelong hope.
2. Celebrating Youth Achievements – In 2024, the church held a Graduation Recognition Service titled "The Glow Up" based on Matthew 5:13-16. It was more than a ceremony—it was a declaration that the next generation is shining bright and ready to lead with purpose and faith.
3. Messages of Encouragement – Senior Pastor Rev. Andrea Anderson delivered a powerful sermon titled "Hold Onto Your Hope" (1 Samuel 1:1-18), reminding the congregation that even in seasons of waiting or sorrow, God is faithful. These messages have become spiritual lifelines for many.
4. The church's Thanksgiving meal outreach continues to be a cherished tradition. Volunteers prepare and deliver meals to those who are homebound or living alone, ensuring no one feels forgotten during the holidays.

FAITH (LOWER SACKVILLE)

I'm not sure how to distill it to a single story, but our splashes of hope are often seen in the signs of growth and new connections being made in this phase of our church re-building, from new families accepting invitations to come and finding a place in our midst to after-church pot-luck meals that require scouring the church for extra tables to set up in order to seat everyone. It's gradual, but hopeful, as we look to be a more invitational and vibrant congregation.

FALMOUTH

In 2024, Falmouth Baptist Church congregation returned to our building after a fire on June 15, 2023. During our time away from the church building, we met at the Windsor Elms Village for worship. New participants joined our services as they found a spirit filled group of people who love the Lord. We found new strength as a congregation which led to us becoming more of a tight knit family who rely on each other and our Heavenly Father. God has protected us, blessed us, and enabled us to keep our doors open to reach the community. As we returned to our sanctuary, many of those worshippers moved with us back to our home. God is good and has shown us the way to continue to move forward. Our "Open House" brought many local residents to the church to see what the rebuild looked like and where we go from here.

FIRST BAPTIST, CHARLOTTETOWN

Our church has become a place of familiarity and weekly support for persons experiencing homelessness. Our congregation has welcomed and preserved the dignity of these visitors, while welcoming them and greeting them on a weekly basis as we build relationship.

FIRST BAPTIST, HAMMONDS PLAINS

After a tumultuous couple of years, we were encouraged that our weekly average attendance has grown from 20 +/- to 35. Included in this increase was 5 new families, who are becoming increasingly active in our church. Our monthly Interdenominational Gospel Nights have continued to grow, both in average attendance and in the number of other churches taking part.

LIFE BRANCH

Since First Baptist transitioned to this new neighborhood as Life Branch Church, we have been diligently striving to be good neighbors, fostering an inviting community, and utilizing our facility to bless those around us. Our Children's ministry coordinator initiated the 'Trunk and Treat' Halloween event as a means to bless our families, introduce them to our church community, and share God's love with them. This event has been nothing short of amazing. In 2024, our Prayer Ministry reached out to our Children's 'Son Garden' ministry to see if they could collaborate and enhance the event with a prayer concept. Recognizing that a conventional approach to offering prayer might deter some people, our Prayer ministry coordinator proposed the idea of a 'Blessing Tent'; inviting families to simply visit the tent to receive a blessing. We were astonished by the turnout, as many families who came to gather candy seized the chance to visit the tent for a blessing.

FOREST HILLS

We've got so much to be thankful about, not the least of which are the baptisms that happened one Sunday at Little River Reservoir Park Beach! We had 6 planned and 3 impromptu = 9 persons declared their faith in Jesus Christ through the waters of baptism on Sun., Oct. 6!

FUNDY SEASIDE

In 2024, we experienced meaningful “splashes of hope” through shared community and worship. In July, we hosted a joyful combined potluck lunch with Pocologan United Baptist Church, strengthening our bond through food and fellowship. Then, on Christmas Eve, we gathered at our Fundy Seaside church for a beautiful service filled with music, communion, and heartfelt connection. Members and guests from both congregations came together to celebrate Christ’s birth – a true reflection of unity and hope in our neighbourhood.

GEARY

Splashes of Hope - Our small community has not been immune to sickness, loss and grief. The congregation of GBC has delivered meals, encouragement and support (in a variety of ways) to those struggling with illness, health challenges and other concerns. They have physically showed up to do yard work, provide drives for appointments and check in on those who are house-bound.

GOD’S ARMY

God’s Army Community Fellowship church(GACF) started as a Filipino bible study group then became a Filipino congregation and now a multicultural church located in Nova Scotia, Canada. Last August 9, 2024 GACF became a member church of Canadian Baptist of Atlantic Canada (CBAC) as the first Filipino/ multi-cultural church that joined the CBAC.

GREENFIELD

When I first started my ministry here in Greenfield the church was collecting food bank items every Sunday. Once a month those items or donations were divided and half went to the foodbanks in Bridgewater and Liverpool. After a few weeks I questioned why we were doing this practice when we had needs in our own community. It was decided that we would begin our own foodbank out of the church for those in need in Greenfield. We have varied in the number of families we have supported over the years from 7 presently to as many as 15 at one time. There are a few (two I think) who have remained on this list for all of these years. This past year at Christmas I had a previous foodbank recipient come to my door with a five hundred dollar donation for the church. He wanted to thank the church and give back now that he was doing better financially. He wanted me to thank everyone for their generous donations that make it possible to help so many in need. What a privilege it is to be the hands and feet of Jesus here in this tiny community.

GREENWOOD DRIVE

1. The development of the “Northside Ministry Collective” on Fredericton's Northside. This includes the Drive, Douglas, Nashwaaksis and hopefully the Bridge Church very soon.
2. Continued growth of “Giving God Time” prior to the Clothing Bank.
3. New growth in youth group.
4. Progress in and development of worship ministries.
5. More online and social media presence than ever before.

GUNNINGSVILLE

Our church offers an Early Learning Center, and in 2024, we were filled to capacity. The ELC has a strong Christian component to it, and we are delighted to have so many children being exposed to Jesus.

HANTSPORT

This year we developed a plan to set up a virtual doctor's office at the church where people from the church and the community can have an appointment with the church offering them assistance to navigate the system when needed. We also continued with our Revival Shop which is a store that allows the public (people in our neighbourhood) to shop for free clothing and accessories either free or by donation. We are seeing more people take advantage of this outreach and clothing donations continue to increase. We continue with Bible Studies weekly and have a gym that is seeing use by the community for pickleball, exercise classes and much more!

HEBRON

We recently had a new Church sign put in place and someone new to our community took note when on a walk one day. They were able to find the Church building easily and mentioned they had not noticed the building before this since moving to the area. I feel we are becoming more easily accessible for people to find with help from our Sign and extra promotion online.

HILL GROVE

We have a lovely lady who has been attending and supporting our little church for about 2 years now. Throughout the year, she was sharing more about her life and her 'divine intervention' experiences with us which were a real testimony to all of us. Later in the year, she shared that she had purchased a building in our downtown core and would be opening a business in it. Her hope was to have one window in the shop devoted to Christian literature to generate interest and questions. Several members of our congregation donated material to be used in her window. It is one way to share the word and encourage people. Her store is open and is very active. The window is open and filled with Christian literature just as she hoped. It certainly feels like a 'splash of hope' to us.

HILLSBOROUGH

HBC is seeing "Splashes of HOPE" within everything at our church. We also have a new ministry called "Street Ministry" where a team goes out on the streets of Moncton and hands out food, water and tells the stories of Jesus and how much HE loves them!

HBC also has one of our youth start a group at their school where they get together and pray. There are 2 girls that lead this and they have had a total of 21 people come at noon hour.

We hosted the schools Baccalaureate service in June of 2024.

HILLSIDE

Hillside Student Ministries is "splashing hope" toward hundreds of teens every week — it's a vibrant youth church in Moncton, NB, where faith comes alive and young men and women are empowered to grow, lead, and make an impact in their community. Everything we do is for students and led by students. HSM is a community with the goal of every student feeling seen, known, and loved. We continually fight to be the friendliest place for a teenager on a Sunday morning. Whether it is our juice bar, our common space, or our

worship sets, everything is designed with students in mind. God has been faithful in blessing our student ministry and giving us the courage and strength to reach hundreds of students every week. More than 160 teens gather just on Sunday mornings- 200 were here for Easter!

What's the secret behind HSM's leadership? Well, four out of the six members of HSM's leadership are university students studying ministry and theology. Who better to shape students than the people who have experienced the wins and shortcomings of student ministry firsthand? Furthermore, some students within the ministry are invited to be a part of the student leadership team. These students are a part of leading the culture of HSM and relaying feedback to HSM's lead team. Each student leader is encouraged to lean into their gifts and strong suits in order to serve God. Gone are the days of students merely experiencing programming when students could be participating in a community that they have influence over. Students have more to offer than the broader church community is willing to give them credit for, and we strive to show that.

Every Student needs a TRIBE. TRIBES are groups of students that meet once a week to be discipled by older students and families within our congregation. A TRIBE walks together in journeying with Jesus, the deepening of faith, and the valleys and celebrations of life. While our Sunday morning teaching is great for reaching wide and getting more students connected, TRIBES are conducive to going deep into relationships, discipleship, and hard questions.

Our passion for evangelism drives us to help equip students to share the gospel in their schools. Through a focus on leadership, we equip the next generation to preach, lead, and make disciples of their own. Several of our students run Christian clubs and Bible studies within their high schools, some reaching up to 50 kids a week. HSM is more than a youth group, it's a youth church, it's a movement of young people pursuing Jesus and making a difference. Students influence HSM because it's their ministry.

IMMANUEL

One story? There are so many! One hope-filled story is our Young Adults ministry. We identified a gap in our ministries for people in the young adult / college & career stage of life. This was the least represented group in our congregation, but there were enough coming on Sundays to justify starting something targeting their needs. We launched a group in 2023 that involves a free home cooked meal once a month after church, and discussion based on questions of social or theological significance for young adults. We focus on building relationships and supporting one another through the big life decisions and stressful moments of being a young adult in our community. The group has grown numerically and in depth. One of the attendees gave her life to Christ through the impact of the young adults group and was baptized. God is good!

KENNEBECASIS

At KBC, our Sports and Create Ministries have become a vibrant part of our outreach to families in the community. This weekly ministry offers children from Grades K-5 a chance to engage in either sports—developing skills, teamwork, and sportsmanship—or creative arts like painting, crafting, and drawing. Each session is rooted in encouragement, character building, and a faith-based lesson. These ministries have opened doors for new families to connect with our church, provided a safe and welcoming space for kids to belong, and helped children discover that their talents—whether athletic or artistic—can be used to honor God. The impact has been clear: growing friendships, growing faith, and a growing sense of community.

KINGSBORO

In 2024, we began serving community dinners at our church. Our hope was to help people have one less hot meal to worry about making and bring people together to foster a sense of community, and along the way, provide an opportunity to share the hope we have in Jesus. After we began planning for it, not one, but two chefs volunteered to lead cooking the meals. The response has been beyond our expectation; we have had many attend who do not belong to the church, and people who have attended them have also become connected elsewhere in the church. We have also taken meals out into the community, serving at a residence for foreign workers.

KINGSTON (NB)

In December we held a Living Nativity for our community. We were loaned the props to do this from another church, but our own church people were the ones who presented the Gospel Message through several living stations. There were close to 100 people who came out to walk through the various stations and see the Gospel displayed on a cold December evening. They were then treated to a warm cup of hot chocolate and cookies.

LANCASTER

We have been encouraged by the number of newcomers to our church this past year. Some are newcomers to Canada and others who have been invited by their friends and neighbours, and they have told us how welcomed they have felt coming to Lancaster.

LIFEPOINT

We have partnered with the Town of Stewiacke's recreation department to host a monthly Senior Social for those 55 and up. A local musician comes and shares for an hour and a half, it is secular music that most of the folks are able to sing along to. We also serve coffee, tea and sweets. It is always well attended and a great opportunity to connect with the seniors in our neighbourhood.

LIVERPOOL

This year was the first time in a long time we had multiple baptisms. We are extremely grateful for our new members and the way God is working in their lives. Additionally, we've seen increased interest and interaction from the community for Sunday morning services and some of our regular ongoing ministries, like the movie matinees and small groups.

MIDDLE SACKVILLE

The young adult mid week bible study has grown and flourished. Cross generational connections are being made. Deeper connection with God and the scriptures is happening. The students are learning from one another as well as from the retired folks hosting the evening. They have planned an outreach/fun evening for sometime in May to reach other Christians on campus so they can make connections and new friends and hopefully keep those relationships going for next semester.

MIDLAND

We have an active home school Co-op group in our church family and greater area. Nine families, many with several children, meet one morning a week for two and a half hours. It is a faith based group although all that attend are not Christians. This time provides support for the parents and students. There is always a devotional time. They also have a rotation of other subjects: French, art, nature studies, and sports. We have families join us from Quispamsis, Titusville, Codys and our local area. Some of this outreach has resulted in some coming to Bible studies and Church services. We presently are at capacity.

MILTON

Our numbers have been increasing slowly but steadily. We prepared a welcome package for a new seniors complex that was built close to the church and distributed it to each resident.

NASHWAAKSIS

Coming together with our sister northside Baptist churches to encourage one another. This occurred through men's breakfasts and special services at Easter and during the summer.

NEW HOPE

We incorporated Freedom church as fresh expression in the Moncton area, launched a new service, and have seen significant growth.

NEW HORIZONS

We had the joy of baptizing 11 new believers. We also, through the generosity of our members, were able to provide grocery gift cards to several community members in need and have been offering church support to housing-challenged persons. Through our Refugee-Co-Sponsorship with CBAC, we welcomed a newcomer from Somalia to Canada in October 2024. Our Outreach Ministry to Northwood Senior's Care Centre resulted in witnessing a senior receive the Lord Jesus as Saviour.

NEW LIFE

We had 500-600 in attendance at our Fall Fair last September – our biggest response yet. Activities included a petting zoo, outdoor games, face painting, etc., chicken BBQ/Corn on Cob, Ukrainian Bake Table (Partnering with Resettlement Store).

NORTH BROOKFIELD

Our Church, although single is a part of a family of churches within the North Queens Baptist Pastorate where we work together as a family in church, Food Resource Network, Nursing Homes, Schools, as well as Women's Institute and WMS, supporting local and global missions.

NORTHWEST

Our Junior Church children have been involved in learning to play the bells, and we now have a Worship Team consisting of eight active singers and musicians.

PARRSBORO

We finally have a pastor we can call our own (since October 1)! Our new pastor is networking in the community, e.g. local coffee shop 'regulars', businesses, other community church leaders, getting familiar with our small town and reaching out to self-identified people in need. Attendance in our church has already seen a modest increase.

PEMBROKE

We rent a room in the local Civic Centre for 26 weeks per year and have plenty of live music plus a Gospel message. It is well received and attended. We have been broadcasting a 60 min Gospel music show on the local Country radio station now for over 350 weeks in a row.

PENNFIELD

This year we saw a breakthrough of seeing some neighborhood children attend church activities!

PENOBSCQUIS

New families in the community connecting to our services, forming personal connections and joining small groups for discipleship.

PLEASANTVILLE

PBC's "splash of hope" came in late 2024, when Pastor Ben and Angela MacMichael accepted the call to minister with us in Pleasantville. They have brought a large dose of enthusiasm and encouragement for the congregation so far which we know will spill over to our community in 2025.

RUSAGONIS

The big story for 2024 is the three women rising up in the congregation to enter into pastoral ministry. The support and encouragement of the church community is overwhelming and generous. It has bonded the church body even closer together. Another area of hope is the emergence of a Mom and Tot group that has been producing great fruit amongst women who might not otherwise attend church. One final splash of hope is the growth of our youth group - it has almost tripled in a most unexpected way. Although the numbers remain modest in the light of larger youth groups in the region, this increase is significant because of our location which is more rural. To God be all the glory!

SALISBURY

We have been trying to connect and support our local schools on a deeper level while collaborating with our sister churches in the area. This past year we decided to bless our school staff, teachers and administrators with a BBQ lunch at the end of the school year. We worked with 4 other local churches to put together a meal at both our Elementary school and Middle/High school during their final work days in June. It was such a blessing to organize the events while allowing each church to support the meal in whatever capacity they were able, whether with monetary support, providing different components for the meal, or baking some fresh desserts. We had volunteers from some of the churches arrive to help cook and serve the meal at both schools, which gave us all the opportunity to get to know the staff on a deeper level. It was a great way to thank each one of them for all they do for our community kids and youth, and the sacrifice it takes to help these kids thrive in their school years. We can't wait to do this event again this year!

SEAL COVE

Because of our potlucks, we have had people in the community reach out to us in times of need, asking for prayer in serious situations. There has been a man start attending our church who deals with addictions, but through God's mercy, he is triumphing over those addictions and has been able to have his children become part of his life again. We had an international potluck in winter, which was a big success. People from all nations on the island participated. It was a great blessing.

SECOND CHIPMAN

In 2024, we were able to resume Vacation Bible School after many years of not being able to. There were 25 children who attended. For many years, we did not have a Youth Group due to lack of leadership. This year, with the leadership of Pastor Nigel Butterfield and Pastor Nathan McEwan from Baptist Church of Minto, we were able to have a Youth Group that met every Sunday, alternating between Chipman and Minto.

SHEDIAC BAY

On June 1st we participated in "Love Our Neighborhood Day". Our Tuesday Afternoon Bible Study group took on this initiative, making cookies and cards of encouragement for each of the residents and staff at The Harmony Residence in Shediac, including one of our own church members. Residents and staff were thrilled and very thankful for our visit. It was a blessing for them as well as for us to show we cared, and a joy to be able to chat with several of the residents. We are very thankful to have had this opportunity to "Love Our Neighborhood" here in Shediac!

SHELBURNE

We engaged our prayer warriors in on-site prayer and intercession at various businesses and homes that were struggling with opposition from the enemy:

- We witnessed breakthrough in various situations: homes cleaned and peace restored; businesses seeing increase in revenue, etc.
- We also hosted Sunday night bonfires during the summer: brought folks from other churches, unsaved, etc. together.
- Seeing immigrants feeling welcome in our fellowship, even though they were not Christians, yet are engaged in our fellowship, being wooed by Holy spirit into a relationship with Jesus personally.

SOUTH END

We are seeing growth and excitement! One of our neighbours who is not a church person, but a GOOD neighbour, recently posted on his Facebook page, that he has never seen such a busy little church as the one across the street from him! And, he is the head of the local NEIGHBOURHOOD Watch Group and they hold their meetings in our church hall. And he never misses our Yard sales!

SPRINGHILL

Our splashes of hope would include:

- our vibrant children's and youth ministries, and community outreach during the summer including VBS, park days, day camps, and mission tour
- increasing involvement in the elementary and high schools
- Increasing activities for seniors including physical activities

- leadership in community events such as the community Easter Egg hunt, Canada Day Celebrations, Trunk or Treat
- providing meals such as weekly KD lunch for students, monthly hymn sing luncheons for the community, Christmas dinner delivered to 370+ seniors, supporting the food bank
- hosting workshops to support seniors ageing well

BROOKLYN

At Christmas time, we partnered with our sister church, Liverpool Baptist, by sponsoring a “Sox Tree”. The tree, along with many others, was erected in Centennial Park and we decorated ours with socks (which were placed in bags and hung on the tree for anyone that needed socks. The socks were replenished on a regular basis. Many people benefitted from this.

THE POINT

We have been working with Salvation Army in Miramichi. Salvation Army doesn't have a local church and so they are pulling out of Miramichi (along with a lot of other locations throughout Canada). We are seeing community leaders step up to fill in holes where they are providing needs. The Point is processing how we can help provide Christmas items for families in need for 2025. Lots of work but a big need to fill.

TIMBERLEA

Our youth group continues to grow weekly and we are seeing many un-churched youth attending.

UNION STREET

In 2024, we partnered with our local churches for worship and prayer. It started in the summer, we led a community worship event in our local park and invited other churches to join. Six churches from different denominations participated in worship and a community BBQ. The response from the community was so positive that we wanted to continue building unity and reconciliation. During the Advent and Lenten seasons, we had a powerful time of prayer and worship for our community. Again, six churches of different denominations each took part, hosting a worship and prayer night at their church. The response from the community was one of surprise and joy. I have heard from many people in our community, particularly non-believers, “how good it is to see churches getting along”. Our churches were filled on those Sunday nights of worship and prayer, and the presence of the Holy Spirit was powerful. We had a 24-hour sign-up for prayer before Easter, and it was filled.

MINTO UBC

We started a ministry for women called “Women's Game Day”. It started as a ministry to widows or single women who didn't have many opportunities to fellowship with other women. The women have had a great time getting together to play games, pray and sing worship songs together. It has been a blessing to the women of our community. We look forward to seeing how God will continue to splash hope through this ministry!

UPLANDS

Tuesday night KidsZone program is basically made up of kids from the neighborhood. Those who have food insecurities are invited to come an hour earlier for supper. Changes in some of the kids behaviors is pretty amazing! God is good!

WATERVILLE

We are blessed to have Pastor Christina leading the way for our little church. We may be small but we are mighty in our community with outreach to seniors and many others in need both near and far. We created and sent 55 Samaritan Purse boxes. Along with our regular Sunday services, we had many different services for special occasions throughout the year including, for the first time, a service to celebrate the First Responders in our community. We gave money to the Food bank as well as the Eastern Valley Baptist Association. Many people in our community benefit from the outreach from our little church and it's very giving congregation.

WESTPORT

We have been reaching out to needy people in our community with monetary assistance, flowers, gift packages, and visits. As a result we are seeing more people attending our services.

WILMOT

We are slowly growing but God is moving. We now have a younger family with two small children attending when they are able. We are creating a special play area for them and a private space for the mother to attend to her children. The mother has now joined our choir. Our choir is "new". We have not had a choir in many years. We also have a new music director. There has not been a music director for a very long time. We relied on pre-programmed music. We have connected with retired soldiers who suffer from PTSD. They attend when they are able. We had two baptisms last year and we are planning another this year. We consider all of this "splashes of hope."

WITTENBURG

We started a Saturday night youth group at our church. This is the first time in many years that we've had enough teenagers to do this. Some were able to attend OneCon in Moncton in May of 2024. The youth are also serving in other capacities and performing skits on occasion.

YARMOUTH

Tri-County Pregnancy Centre which we support from time to time offers help for anyone having a baby in the tri-county area. They ask if they can witness to their clients but do not force it if the client declines. They do not judge the decisions of their clients but promote the gospel and alternatives to abortion in a positive way.

We have no Sunday School but our young teen age Tech Club is seeing youth learn how to use the 3-D printer and learn about the gospel. We heard of one young fellow who never went to church before was witnessing to his neighbours since coming to our program.

ZION

We celebrated Church anniversary in October 24', celebrating 128 years. It was very successful.

CHURCH STATISTICS from the 2024 Church Life Reports

Region 1: Saint John-Kings	Giving					Revenue	Membership							Attendance						
CHURCHNAME > closing >> closed # no annual report	CABC Fund	% of Church Revenue	CBAC Agencies	Total Gifts to CBAC	Mission & Benevolence	Church Revenue	Total Baptisms	Received by Baptism	Received by Transfer	Received Otherwise	Removed by Death	Removed by Transfer	Removed Otherwise	Net Gain/Loss	Resident Membership	Worship Average	Online Average	Children's Ministry Weekly	Youth Group Weekly Average	Young Adult Ministry Weekly Ave.
Atlantic Community Church	20000.00	4.42	3430.00	23430.00	20012.00	452326.00			6		4	1		1	542	180	50	40	25	25
Bloomfield Baptist Church Inc	2000.00	1.30	10000.00	12000.00	41639.12	154281.61			4	2	2			4	122	45		20	8	
Collina #	1390.00	37.11	4780.00	6170.00	1100.00	3746.00				2	2				8	10				
Cornerstone (NB) #																				
Edith Avenue>>																				
Embertide Church	3000.00		6000.00	9000.00	5000.00				1					34		80	15	20	10	
Erb's Cove #	4000.00	5.73	8662.00	12662.00	14114.00	69767.00			1		2			-1	36	30		6		
Fairfield #																				
Forest Hills United Baptist Church	21000.00	5.54	26432.10	47432.10	20469.43	379196.00	16	16	7	9	2	6	4	20	259	155	23	27	17	9
Fundy Seaside Baptist Church	4316.90	5.66	2669.06	6985.96	850.30	76238.80	1		2				1	1	20	30		6		3
Grand Bay #																				
Hammond Valley Community Church #																				
Head Of Millstream #																				
Hillcrest #	3450.00	1.06	8514.00	11964.00	55403.00	325256.00	7	2			5			-3	193	105		35	25	15
Keirstead Mountain #																				
Kennebecasis Baptist Church Inc.	5400.00	1.31	17000.00	22400.00	8522.00	412063.00			4		3	4		-3	240		20	75	30	15
Kiersteadville United Baptist Church	2500.00	4.07	2990.00	5490.00	800.00	61452.00				2				2	68	26				
Kingston Baptist Church Inc.	1804.00	2.24	5955.00	7759.00	3437.00	80583.00	1	1						1	51	32	50	20	20	
Lancaster Baptist Church	7000.00	2.39	4352.00	11352.00	6133.00	292786.00	10	10	6	4	5	4		11	189	116	20	25	12	2
Lower Millstream>>																				
Midland Baptist Church Inc.	3000.00	2.15	6500.00	9500.00	5616.65	139759.07		1		2		1		2	67	77	15	38	26	22
Nerepis #	1529.00	3.33	3000.00	4529.00	2065.00	45925.00	3				1	2		-3	17	17		15	3	
Norton #	5500.00	5.34	2250.00	7750.00	300.00	102900.00					2			-2	40	37	4			
Penobsquis Baptist Church	7000.00			7000.00	15919.00											80			15	15
RiverCross Church	51000.00	3.46	27900.00	78900.00	190269.00	1474989.00	14	14	16	23	13	6		34	811	696	175	150	100	50
Salt Springs #																				
Snider Mountain United Baptist Church>>																				
St. Martins #																				
Sussex #							6	6	8	2	3			13		80	40	25	40	10
Tabernacle Baptist Church	3710.00	3.67	1493.00	5203.00	2348.54	101073.39						1		-1	26	39		4		
TOTAL	147599.90	3.54	141927.16	289527.06	393998.04	4172341.87	58	50	55	46	44	25	5	110	2689	1835	412	506	331	166

Region 1: Southwestern	Giving					Revenue	Membership							Attendance							
	CHURCHNAME > closing >> closed # no annual report	CABC Fund	% of Church Revenue	CBAC Agencies	Total Gifts to CBAC	Mission & Benevolence	Church Revenue	Total Baptisms	Received by Baptism	Received by Transfer	Received Otherwise	Removed by Death	Removed by Transfer	Removed Otherwise	Net Gain/Loss	Resident Membership	Worship Average	Online Average	Children's Ministry Weekly	Youth Group Weekly Average	Young Adult Ministry Weekly Ave.
Calvary United Baptist Church, Black's Harbour #																					
Community Life Church of Grand Manan #																					
Fair Haven #																					
Lambert's Cove #	5282.00	13.39	750.00	6032.00	600.00	39441.00					2			-2	35	12					
North Head United Baptist Church #																					
Pennfield United Baptist Church	2000.00	1.80	1000.00	3000.00	10419.00	110996.00	4		2					2	30	45		7	4		
Pocologan #																					
Rockland Drive #	4335.00	4.15	1050.00	5385.00	4099.00	104475.36					4			-4	64	20	8	4	10		
Rolling Dam #																					
Seal Cove Baptist Church, Grand Manan	5200.00	5.89		5200.00	5040.00	88290.00			2		1	4	2	-5	30	35	150				
Second Falls #																					
St. Andrews Baptist Church Ltd.	6500.00	4.25	5865.00	12365.00	11085.00	153109.00	4	4	1	8	3			10	109	80	500	12	10		
St. George #	5370.00	3.31	2400.00	7770.00	7180.00	162025.74	2	2			4			-2	164	50	5	10			
Union Street Atlantic Baptist Church Ltd.	10000.00	3.68	2300.00	12300.00	5750.62	271561.50	3	1	6	6	2			11	120	125	50	100	50		
Wilson's Beach #																					
TOTAL	38687.00	4.16	13365.00	52052.00	44173.62	929898.60	13	7	11	14	16	4	2	10	552	367	713	133	74		

Region 2: York	Giving					Revenue	Membership								Attendance					
	CABC Fund	% of Church Revenue	CBAC Agencies	Total Gifts to CBAC	Mission & Benevolence	Church Revenue	Total Baptisms	Received by Baptism	Received by Transfer	Received Otherwise	Removed by Death	Removed by Transfer	Removed Otherwise	Net Gain/Loss	Resident Membership	Worship Average	Online Average	Children's Ministry Weekly	Youth Group Weekly Average	Young Adult Ministry Weekly Ave.
CHURCHNAME > closing >> closed # no annual report																				
Brunswick Street Baptist Church	73200.00	5.40	61803.00	135003.00	122236.00	1354531.00	31	5	1	11	6	2	5	4	630	350	325	144	75	45
Burtts Corner #																				
Douglas Baptist Church	23000.00	5.74	27049.00	50049.00	19353.00	400733.00			7		6		28	-27	228	130	10	75	30	20
Faith (New Maryland) #	7495.00	1.42	20032.35	27527.35	24883.00	526441.34	3	3	5	2	1			9	203	175	25	30	20	10
Fosterville #																				
Grace Memorial #	21689.00	6.10	16078.00	37767.00	29976.00	355709.00					14	2		-16	215	74	80	12	3	
Greenwood Drive Baptist Church Inc.	15000.00	6.35	5450.00	20450.00	11696.00	236275.87	3	3	6		3	3	1	2	174	80	20	5	20	10
Hanwell Community Church, Inc.	3000.00	1.81	7801.00	10801.00	6100.00	165709.63	2	2	1		1			2	51	80	440	10	8	
Harvey Baptist Church>>																				
Island View #																				
Keswick #																				
Mactaquac #																				
Marysville (Bridge Church Inc) #	1500.00	0.51	1680.00	3180.00	1363.19	296499.70	3	3	2	5	2			8	101	60	40	10	22	10
Millville-Nackawic #	4000.00	4.64	2418.00	6418.00	7257.50	86180.84					1			-1	49	20	50			
Nashwaak Village #																				
Nashwaaksis Baptist Church	6450.00	3.37	7010.00	13460.00	8775.00	191482.00					1	1		-2	30	40	10	10	10	7
Scotch Settlement Union Church #																				
Skyline Acres #	600.00	0.39	200.00	800.00	2610.00	153940.00					1			-1	70	45				
Staples Settlement Baptist Church	250.00	0.78	900.00	1150.00	5550.00	31985.78					1			-1	10	13		2	1	
Temperance Vale Baptist Church	1000.00	1.99	2200.00	3200.00	4305.00	50213.00			3					3	27	18		11		
Upper Kingsclear #																				
TOTAL	157184.00	4.08	152621.35	309805.35	244104.69	3849701.16	42	16	25	18	37	8	34	-20	1788	1085	1000	309	189	102

Region 2: Northwestern	Giving					Revenue	Membership							Attendance						
	CABC Fund	% of Church Revenue	CBAC Agencies	Total Gifts to CBAC	Mission & Benevolence	Church Revenue	Total Baptisms	Received by Baptism	Received by Transfer	Received Otherwise	Removed by Death	Removed by Transfer	Removed Otherwise	Net Gain/Loss	Resident Membership	Worship Average	Online Average	Children's Ministry Weekly	Youth Group Weekly Average	Young Adult Ministry Weekly Ave.
CHURCHNAME > closing >> closed # no annual report																				
Assemblee Baptiste Evangelique, de Saint-Leonard #																				
Bath #																				
Beechwood #																				
Centreville Baptist Church	4000.00	2.02	2200.00	6200.00	13659.00	197994.00	4		10	1			9	54	70	10	30	20	25	
Coldstream #																				
Eglise Evangelique Baptiste De Ste-Anne de Manawaska #																				
Grafton #	6073.33	4.98	10450.32	16523.65	15862.13	122038.13		1					1	44	55	12				
Grand Falls #																				
Hartland #	16100.00	11.85		16100.00	3.00	135897.76		1	4	2	2		1	5	55	17	65			
Jacksonville #																				
Knowlesville #																				
Lakeville Good Corner Bloomfield United Baptist Church >	1000.00	1.47	1425.00	2425.00	2625.00	67977.99		2					2	22	20					
Lindsay #																				
Marne #																				
Meductic #																				
Mount Pleasant#																				
Ortonville #																				
Peel #																				
Pembroke NB United Baptist Church	1000.00	1.02	500.00	1500.00	15000.00	98370.00	2							22	170	1050	20	5	20	
Perth-Andover #																				
Plaster Rock #																				
Sisson Ridge #																				
Tracey Mills #																				
True North #																				
Upper Knoxford #																				
Waterville (NB, NW) #																				
Wicklow #																				
Woodstock Baptist Church Incorporated	70000.00	8.53	23262.00	93262.00	129829.00	820259.00	13	13	6		5	2	12	734	309	943	65	60	30	
TOTAL	98173.33	6.81	37837.32	173847.97	176978.13	1442536.88	19	13	10	14	8	4	25	881	679	2032	180	85	75	

Region 2: Queens-Sunbury	Giving					Revenue	Membership							Attendance							
	CABC Fund	% of Church Revenue	CBAC Agencies	Total Gifts to CBAC	Mission & Benevolence	Church Revenue	Total Baptisms	Received by Baptism	Received by Transfer	Received Otherwise	Removed by Death	Removed by Transfer	Removed Otherwise	Net Gain/Loss	Resident Membership	Worship Average	Online Average	Children's Ministry Weekly	Youth Group Weekly Average	Young Adult Ministry Weekly Ave.	
CHURCHNAME > closing >> closed # no annual report																					
Blissville United Baptist Church	130.00	0.28	1315.00	1445.00	2324.99	46092.96					1			-1	13	8	5				
Codys #																					
Coles Island #																					
Cumberland Bay #																					
First Cambridge #																					
First Chipman #																					
First Grand Lake Baptist Church	6900.00	17.92	600.00	7500.00	5639.46	38505.00			2	2			2		19		4			2	
Fredericton Junction United Baptist Church	6000.00	5.53	7340.00	13340.00	13179.38	108452.31			1	3			-2	67	60						
French Lake #																					
Geary Baptist Church Inc.	500.00	0.24	500.00	1000.00	1523.49	205770.14	2	2		6			8	73	66	41	50				
Jemseg #	5775.24	5.31	4165.00	9940.24	1850.00	108732.38								50	25	228	12	20			
Lakeville Corner >																					
Lincoln #	5730.00	3.77		5730.00	17665.00	152000.55						4	-4	46	25	15				15	
Maugerville>>																					
Nasonworth #																					
Newcastle Creek #																					
Oromocto	18000.00	3.34	16017.35	34017.35	42643.86	539230.15	24	6	8	9	4		19	163	161		40			11	
Queenstown			1100.00	1100.00	1900.00	15600.00	1	1				1		10	12						
Rusagonis Baptist Church							5	5	3		3	1	4	288	100		23				
Second Chipman United Baptist Church Inc.	4721.30		2425.00	7146.30	1635.00		3	3		4	5	8	-6	73	70		6	4		2	
Shannon United Baptist Church>>																					
Tracy #	11400.00	9.18	5200.00	16600.00	7300.00	124136.00	2	2			5		-1	-4	122	60	9				
United Baptist Church of Minto	18872.00	8.67	2607.50	21479.50	13050.72	217770.44	5	4	8	9	1		20	97	65	40	30	40		25	
Upper Gagetown #																					
Waterborough >																					
Waterville United Baptist Church>>																					
Wirral	1935.00	4.98	2670.00	4605.00	10510.00	38858.06	4								23						
TOTAL	79963.54	5.01	43939.85	123903.39	119221.90	1595147.99	46	23	22	28	24	14	-1	36	1002	694	338	165	90	29	

Region 3: Albert	Giving					Revenue	Membership							Attendance						
	CABC Fund	% of Church Revenue	CBAC Agencies	Total Gifts to CBAC	Mission & Benevolence	Church Revenue	Total Baptisms	Received by Baptism	Received by Transfer	Received Otherwise	Removed by Death	Removed by Transfer	Removed Otherwise	Net Gain/Loss	Resident Membership	Worship Average	Online Average	Children's Ministry Weekly	Youth Group Weekly Average	Young Adult Ministry Weekly Ave.
CHURCHNAME > closing >> closed # no annual report																				
Albert Mines #																				
Alma >>																				
Dawson Settlement Baptist	4705.00	4.09	3145.00	7850.00	5225.00	115080.53		1	1		1		1	35	35		14			
First Elgin Baptist Church	8249.00	6.75	1050.00	9299.00	2668.00	122163.54					8		-8	93	60		15	15		
Five Points#																				
Gunningsville Baptist Church Inc.	8000.04	0.87	3489.96	11490.00	2165.00	922858.60	2	2			5		-3	53	48					
Hillsborough Baptist Church Inc.			20000.00	20000.00	22870.00	370134.00	9	4	3		4	1	2	231	150	15	32	31		
Hopewell Community Church (formerly Hopewell Hill) #																				
Lower Cape Baptist	1500.00		500.00	2000.00	200.00		5	5			1		4	36	30		6	2	5	
Lower Coverdale Baptist Church Inc.	6000.00	2.69	4580.00	10580.00	7065.00	223355.12	1	1		2	4		3	-4	221	85	15	35	16	20
Lower Turtle Creek #																				
New Horton #																				
Riverside-Albert	2500.00	7.41	2000.00	4500.00	6899.00	33719.05									27					
Salem Baptist Church Albert County Inc	470.00		185.00	655.00	2100.00		1	1	1		1	1		25	15	3	6			
Stoney Creek #																				
Surrey Valley#																				
The Tide Church #																				
Weldon #											1		-1	17	20					
Whitepine #																				
TOTAL	31424.04	1.76	34949.96	66374.00	49192.00	1787310.84	18	14	5	2	25	2	3	-9	711	470	33	108	64	25

Region 3: Miramichi-North Shore	Giving					Revenue	Membership								Attendance					
	CABC Fund	% of Church Revenue	CBAC Agencies	Total Gifts to CBAC	Mission & Benevolence	Church Revenue	Total Baptisms	Received by Baptism	Received by Transfer	Received Otherwise	Removed by Death	Removed by Transfer	Removed Otherwise	Net Gain/Loss	Resident Membership	Worship Average	Online Average	Children's Ministry Weekly	Youth Group Weekly Average	Young Adult Ministry Weekly Ave.
CHURCHNAME > closing >> closed # no annual report																				
Carroll's Crossing United Baptist Church>>																				
Doaktown #																				
Église Baptiste Chaleur	1600.00	7.13		1600.00	1637.00	22455.20	2	2	7				9	15	32		7		15	
First Baptist (Campbellton) #	3691.00	3.08	7852.00	11543.00	893.00	119719.00			2	4	2		-4	52	40					
Lower Derby #																				
Ludlow United Baptist Church>>																				
Point Church: Chatham Site>>																				
The Point Church Inc	24000.00	3.05	24000.00	48000.00	19000.00	787034.00	30	10	20	5	9	10	6	318	460	250	130	466		
Upper Blackville #																				
TOTAL	29291.00	3.15	31852.00	61143.00	21530.00	929208.20	32	12	2	27	9	11	10	11	385	532	250	137	466	15

Region 3: Westmorland-Kent	Giving					Revenue	Membership							Attendance						
	CABC Fund	% of Church Revenue	CBAC Agencies	Total Gifts to CBAC	Mission & Benevolence	Church Revenue	Total Baptisms	Received by Baptism	Received by Transfer	Received Otherwise	Removed by Death	Removed by Transfer	Removed Otherwise	Net Gain/Loss	Resident Membership	Worship Average	Online Average	Children's Ministry Weekly	Youth Group Weekly Average	Young Adult Ministry Weekly Ave.
CHURCHNAME > closing >> closed # no annual report																				
Calhoun United Baptist Church	100.00	0.29		100.00		35000.00	10				1		-1	10	15				1	1
Canaan Station (Bynon Memorial) #																				
Cherryfield #	2000.00		3200.00	5200.00	4867.00						1		-1	45	30	20		3	2	
Corn Hill #																				
Cornerstone Community (Middlesex, River Glade, Wheaton Sett.) #	5000.00	6.05	6362.00	11362.00	1547.00	82701.50			6	6				126	49	54	35	8		
Dundas #																				
First Moncton #	46500.00	1.38	15050.00	61550.00	21889.00	3361788.00	3	3	3		5	1		414	117	148	30	20	5	
First North River Baptist Church Inc.	7464.00	5.49	400.00	7864.00	4428.00	135869.00	3	2		2			4	45	45	10	20	5		
Fisher Hill #																				
Grangeville #	2500.00	3.82		2500.00	1476.00	65463.67			3		1		-2	32	29	45				
Havelock #																				
Highfield Street United Baptist Church	15000.00	3.53	9216.00	24216.00	3314.00	424476.00	8	8	10		5	2	11	220	170		25	20	5	
Hillgrove #																				
Hillside Baptist Church, Inc.	20000.00	1.01	67987.17	87987.17	78506.80	1982168.50	63	52	5	39	2	11	35	53	680	1011	1575	747	387	80
Lewis Mountain #																				
Lewisville #																				
McKees Mills #																				
Middle Sackville Baptist Church Limited	19493	5.82	14410	33903	33811	334672	12	1	2			2	1	169	106	32	55	35	35	
Midgic #	500	1.52	879	1379	595	32923.11					1		-1	34						
New Canaan #																				
New Hope Community Church Homestead	12200	2.65	17995	30195	46364.85	459795.71	7		9	5	1		30	-17	93	180	65	52	12	
Petitcodiac#																				
Portage Vale #																				
Salisbury Baptist Church Inc.	24000	6.99	9500	33500	4500	343522			7	3	5	6	-1	440	120	900	60	75	10	
Second North River #																				
Shediac Bay Community Church	7000	3.92	1500	8500	2400	178611.63	2	2	2	1	3	1	1	75	75	50	35	8	8	
Sunny Brae #																				
The Journey Church #																				
Uplands Baptist Church Inc.	2285	1.45	2948	5233	21327	157874			4				4	62	43	26	59	7	6	
Victory	1700	3.40		1700		50000	2	2				2		35	25	10	4	4		
West Lane #																				
TOTAL	165742	2.17	149447.17	315189.17	225025.65	7644865.12	110	70	45	56	30	26	63	53	2446	2049	2935	1122	585	152

Region 4: PEI	Giving					Revenue	Membership							Attendance						
	CABC Fund	% of Church Revenue	CBAC Agencies	Total Gifts to CBAC	Mission & Benevolence	Church Revenue	Total Baptisms	Received by Baptism	Received by Transfer	Received Otherwise	Removed by Death	Removed by Transfer	Removed Otherwise	Net Gain/Loss	Resident Membership	Worship Average	Online Average	Children's Ministry Weekly	Youth Group Weekly Average	Young Adult Ministry Weekly Ave.
CHURCHNAME > closing >> closed # no annual report																				
Alberton #																				
Alexandra #						31800.00				1			-1		30		6			
Bedeque #																				
Belmont #																				
Bonshaw #																				
Cavendish #																				
Central Kings (Dundas) #																				
Clyde River #																				
Cornerstone #																				
First Baptist Church Charlottetown	33150.00	7.38	14200.00	47350.00	18800.00	449202.00	11	7	3	1		20	-11	197	250	75	30	18		
Kingsboro Baptist Church										4			-4	146	70		10	7	3	
Long Creek Baptist Church	1500.00	0.93	500.00	2000.00	9671.65	160621.33	1		1	1			1		75		10			
Murray Harbour															28	35	35	15	10	
Murray River #	3448.00	5.92	2830.00	6278.00	712.00	58274.00				2			-2	29	18		7			
Springfield West-O'Leary #																				
Sturgeon #																				
Summerside #																				
Tryon-Westmoreland >>																				
TOTAL	38098.00	5.44	17530.00	55628.00	29183.65	699897.33	12	7	1	4	9	20	-17	400	478	75	98	40	13	

Region 5: Newfoundland & Labrador	Giving					Revenue	Membership							Attendance						
	CABC Fund	% of Church Revenue	CBAC Agencies	Total Gifts to CBAC	Mission & Benevolence	Church Revenue	Total Baptisms	Received by Baptism	Received by Transfer	Received Otherwise	Removed by Death	Removed by Transfer	Removed Otherwise	Net Gain/Loss	Resident Membership	Worship Average	Online Average	Children's Ministry Weekly	Youth Group Weekly Average	Young Adult Ministry Weekly Ave.
CHURCHNAME > closing >> closed # no annual report																				
Calvary Baptist Church #																				
Clarenceville #																				
Corner Brook Baptist Church Incorporated	26500.00	7.44	2400.00	28900.00	7563.39	356294.59	4	2	2	1	1		2	65	120	20	20	15	25	
Lewisporte #																				
Northern Cross Community Church #																				
The Crossing Church (Gander) #																				
TOTAL	26500.00	7.44	2400.00	28900.00	7563.39	356294.59	4	2	2	1	1		2	65	120	20	20	15	25	

Region 5: Cape Breton	Giving					Revenue	Membership								Attendance					
	CABC Fund	% of Church Revenue	CBAC Agencies	Total Gifts to CBAC	Mission & Benevolence	Church Revenue	Total Baptisms	Received by Baptism	Received by Transfer	Received Otherwise	Removed by Death	Removed by Transfer	Removed Otherwise	Net Gain/Loss	Resident Membership	Worship Average	Online Average	Children's Ministry Weekly	Youth Group Weekly Average	Young Adult Ministry Weekly Ave.
CHURCHNAME > closing >> closed # no annual report																				
Calvary (North Sydney) #																				
Clyde Avenue >>																				
Glace Bay #																				
Port Hawkesbury	610.00	0.80		610.00	5510.46	76239.51	1	1	1	1		2		1		30				
Sydney New Life #																				
TOTAL	610.00	0.80		610.00	5510.46	76239.51	1	1	1	1		2		1		30				

Region 6: Cumberland	Giving					Revenue	Membership							Attendance						
	CABC Fund	% of Church Revenue	CBAC Agencies	Total Gifts to CBAC	Mission & Benevolence	Church Revenue	Total Baptisms	Received by Baptism	Received by Transfer	Received Otherwise	Removed by Death	Removed by Transfer	Removed Otherwise	Net Gain/Loss	Resident Membership	Worship Average	Online Average	Children's Ministry Weekly	Youth Group Weekly Average	Young Adult Ministry Weekly Ave.
CHURCHNAME > closing >> closed # no annual report																				
Advocate Baptist Church>>																				
Apple River United Baptist Church>>																				
Diligent River #																				
First Baptist Church Amherst	3550.00	1.58	10200.00	13750.00	23000.00	224600.00	1			2	3		-5	156	45	10				
Little River #																				
Millvale #																				
Oxford #	822.75	2.81	1392.00	2214.75	350.00	29232.00				2			-2	38	10	40	2	1		
Parrsboro United Baptist Church	1700.00	2.22	1820.00	3520.00	1364.30	76441.31			1	1				26	30	2				
Port Greville #																				
Pugwash Memorial #																				
River Hebert #																				
Southampton #																				
Springhill Baptist Church	6418.45	1.95	3100.00	9518.45	62079.42	328524.00			5	1			4	124	80	200	200	63	10	
Wallace River #																				
Wentworth #																				
Westchester #																				
TOTAL	12491.20	1.90	16512.00	29003.20	86793.72	658797.31	1		6	6	3		-3	344	165	252	202	64	10	

Region 6: North East Nova	Giving					Revenue	Membership								Attendance					
	CABC Fund	% of Church Revenue	CBAC Agencies	Total Gifts to CBAC	Mission & Benevolence	Church Revenue	Total Baptisms	Received by Baptism	Received by Transfer	Received Otherwise	Removed by Death	Removed by Transfer	Removed Otherwise	Net Gain/Loss	Resident Membership	Worship Average	Online Average	Children's Ministry Weekly	Youth Group Weekly Average	Young Adult Ministry Weekly Ave.
CHURCHNAME > closing >> closed # no annual report																				
Bass River Baptist Church>>																				
Belmont (NS) #																				
Brookfield #																				
Canso					1300.00	41047.00				4			-4		13					
New Annan United Baptist Church	100.00	0.91	250.00	350.00		10945.00	3			1			-1	3	4					
Debert #	300.00	0.68	1285.00	1585.00	907.00	44354.00								15	13					
First Baptist, New Glasgow#																				
Groundswell Church #																				
Guysborough#																				
Immanuel United Baptist Church	24000.00	5.08	25750.00	49750.00	50312.00	472404.00	7	11	2	3	20	2	-12	185	211	90	132	95	28	
Lifepoint Church	1830.00	2.44	300.00	2130.00	1800.00	74964.00				2			-2		20	2		4		
New Harbour #																				
Port Bickerton #																				
Port Hillford #																				
Seal Harbour #																				
Sonora #																				
Truro Heights United Baptist Church	850.00	0.61	4085.00	4935.00	7656.78	138493.79	2	2	9	3			8	49	44	27				
Nutby United Baptist Church	2530.00	6.99		2530.00	4250.00	36195.77				1		2	-3	12	15					
Wittenburg Baptist Church	700.00	0.43	2000.00	2700.00	7039.30	161646.49			1	2			-1	53	60	12	16	7		
TOTAL	30310.00	3.09	33670.00	63980.00	73265.08	980050.05	12	13	11	1	16	20	4	-15	317	380	131	148	106	28

Region 6: Halifax	Giving					Revenue	Membership							Attendance						
	CABC Fund	% of Church Revenue	CBAC Agencies	Total Gifts to CBAC	Mission & Benevolence	Church Revenue	Total Baptisms	Received by Baptism	Received by Transfer	Received Otherwise	Removed by Death	Removed by Transfer	Removed Otherwise	Net Gain/Loss	Resident Membership	Worship Average	Online Average	Children's Ministry Weekly	Youth Group Weekly Average	Young Adult Ministry Weekly Ave.
CHURCHNAME > closing >> closed # no annual report																				
1st New Beginnings Ministries#																				
Aurora North End Parish (formerly Mulgrave Park)#																				
Bayers Road United Baptist Church	10987.54	5.09	4657.16	15644.70	12649.53	215692.40	1	1	1	1	4		-1	101	70	30	4	8	9	
Bedford #	19400.00	6.06	13004.00	32404.00	3574.00	320000.00			1	1	4	3	-5	122	82	20	14	30	15	
Bethel #																				
Birch Cove Baptist Church	15650.00	2.86	24970.28	40620.28	14325.00	547348.80	2	2	2		3	3	-2	144	140	30	100	20		
Birchy Head #																				
Elmsdale #																				
Faith Baptist Church of Lower Sackville	7062.00	2.56	3225.00	10287.00	6717.00	275629.00			3		5	4	1	-7	69	56	15	15	3	2
Life Branch Church	12500.00	2.34	10050.00	22550.00	32750.00	533516.00	4	4	8		3	2	7	174	203	140	28	8		
Foundation						30843.05					1		-1	16	8	12	2			
First Baptist Church Hammonds Plains	650.00	0.71	1550.00	2200.00	3222.00	91213.00					2	3	-5	62	35	43	8	3	5	
Head of St. Margaret's Bay #																				
Jeddore #																				
New Life Community Church	5000.00	3.91	2918.00	7918.00	2500.00	127793.00	3	3	3		1		5	109	75	50	20	10	10	
Regal Heights Baptist Church #																				
Sackville United Baptist Church	340.00	0.45	2010.00	2350.00	6250.00	75846.94			1		5	3	-7	76	40	40				
Sackville Christian Fellowship #																				
Shiloh Community Church #																				
South End Baptist Church	1500.00	1.56	960.00	2460.00	250.00	96046.77	1	1	3	3	3	1	3	40	55	10	7		3	
Spryfield Christian Community Church #																				
Stevens Road #																				
Timberlea Baptist Church	2000.00	1.69	2832.00	4832.00	17180.00	118583.00			2			2		31	25		15	75		
Uniacke #																				
God's Army Community Fellowship (GACF)					15600.00	16000.74	5	2		4			1	5	69	75	162	14	12	3
West End United Baptist Church			330.00	330.00	37677.00	376247.00	2	2	2	5	3	2	5	-1	78	110	20	25	15	20
TOTAL	75089.54	2.66	66506.44	141595.98	152694.53	2824759.70	18	15	26	14	34	23	7	-9	1091	974	572	252	184	67

Region 7: African United Baptist Association	Giving					Revenue	Membership								Attendance					
	CABC Fund	% of Church Revenue	CBAC Agencies	Total Gifts to CBAC	Mission & Benevolence	Church Revenue	Total Baptisms	Received by Baptism	Received by Transfer	Received Otherwise	Removed by Death	Removed by Transfer	Removed Otherwise	Net Gain/Loss	Resident Membership	Worship Average	Online Average	Children's Ministry Weekly	Youth Group Weekly Average	Young Adult Ministry Weekly Ave.
CHURCHNAME > closing >> closed # no annual report																				
Acaciaville#																				
Beechville #																				
Cherry Brook #	2412.00	1.43			500.00	168188.00	2			2	2		-4	250	70	150	12			
Cobequid Road #																				
East Preston #																				
Emmanuel Baptist Church	8004.00	0.83	2500.00	10504.00	59983.00	962222.00	19	19	4	1	1	5	18	267	280	400	60	25	25	
Gibson Woods #																				
Greenville #																				
Inglewood #																				
Lucasville						35426.09	1	1	1				2	109	25	12				
Mount Beulah United Baptist Church>>																				
New Horizons Baptist Church #																				
Saint Thomas #																				
Second (New Glasgow) #																				
Sunnyville #																				
Tracadie #																				
Victoria Road #																				
Windsor Plains #																				
Zion United Baptist Church	525.00	0.65	1322.59	1847.59	927.00	80819.24				1	3		-4	20	25		3	3		
TOTAL	10941.00	0.88	3822.59	14763.59	61410.00	1246655.33	22	20	5	1	4	10	12	646	400	562	75	28	25	

Region 8: Annapolis-Digby	Giving					Revenue		Membership								Attendance					
	CHURCHNAME	CABC Fund	% of Church Revenue	CBAC Agencies	Total Gifts to CBAC	Mission & Benevolence	Church Revenue	Total Baptisms	Received by Baptism	Received by Transfer	Received Otherwise	Removed by Death	Removed by Transfer	Removed Otherwise	Net Gain/Loss	Resident Membership	Worship Average	Online Average	Children's Ministry Weekly	Youth Group Weekly Average	Young Adult Ministry Weekly Ave.
> closing																					
>> closed																					
# no annual report																					
Ashmore Bethel#																					
Bear River#																					
Bear River East Baptist Church						2701.00	81000.00	4	4	3					7	54	55	120	10		
Bridgetown Baptist Church						4285.00		4	4	3	5	2			4	65		10		10	
Centrelea #																					
Clarence United Baptist Church>>																					
Clementsport Baptist Church>>																					
Clementsvale #																					
Culoden #																					
Deep Brook #																					
Digby#																					
Digby Neck Second Little River #																					
First United Baptist Church of Annapolis Royal #																					
Freeport #																					
Granville Beach #	400.00	6.17	200.00	600.00		6485.00									2	12	10				
Granville Centre United Baptist Church	1800.00	6.00	300.00	2100.00	4140.00	29976.53					1	1		-2	15	18					
Granville Ferry #	1000.00	1.31	12000.00	13000.00	16050.00	76549.37									17	23					
Hampton United Baptist						12002.00	2386.00								14	2					
Hill Grove United Baptist Church	500.00	0.60	1500.00	2000.00	5908.00	83731.29					1			-1	68	22		4			
Hillsburn #																					
Inglisville #																					
Lawrencetown United Baptist Church #	975.00	1.80	600.00	1575.00	325.00	54196.00				4	6			-2	210	25					
Margaretsville Baptist Church	200.00	0.33	500.00	700.00	700.00	60560.83						1		-1	30	25					
Melvorn Square #	4000.00	7.00	1500.00	5500.00	2312.00	57131.54								-1	31	17					
Middleton Baptist Church	4532.00	1.17	16800.00	21332.00	67616.00	388000.00	6	6	4	1	6			5	160	225	50	100	80	30	
New Tusket #	4500.00	6.71	3300.00	7800.00	3400.00	67100.00	1	1	2		1			2	64	35	50	20	10	10	
Nictaux #	6000.00	6.09	1215.00	7215.00	8676.00	98585.73				2	4		1	-3	105	30					
North Range #																					
Paradise>>																					
Parker's Cove United Baptist Church>>																					
Plympton #																					
Port Lorne																					
Port Royal#					1620.00	38861.00									20	8					
Port Wade #																					
Riverside #																					
Rossway #																					
Sandy Cove #																					
Smith's Cove #																					
St. Mary's Bay #																					
Tiverton #																					
Torbroke #																					
Victoria Beach #																					
Victoria Vale #																					
West Dalhousie #																					
Westport Baptist Church	2640.00	6.27	1800.00	4440.00	18570.00	42087.51					1			-1	20	9					
Wilmot Baptist Church	5000.00	6.45	1582.00	6582.00	960.00	77499.63	2	1			2			-1	88	30					
TOTAL	31547.00	2.71	41297.00	72844.00	149265.00	1164150.43	17	16	12	7	28	4	1	2	902	601	230	144	90	50	

Region 8: Eastern Valley	Giving					Revenue	Membership							Attendance						
	CABC Fund	% of Church Revenue	CBAC Agencies	Total Gifts to CBAC	Mission & Benevolence	Church Revenue	Total Baptisms	Received by Baptism	Received by Transfer	Received Otherwise	Removed by Death	Removed by Transfer	Removed Otherwise	Net Gain/Loss	Resident Membership	Worship Average	Online Average	Children's Ministry Weekly	Youth Group Weekly Average	Young Adult Ministry Weekly Ave.
CHURCHNAME > closing >> closed # no annual report																				
Alton	4000.00	4.34	2500.00	6500.00	3022.00	92139.00	1	1	1		2			52	37					
Arlington United Baptist Church	350.00	0.77	1700.00	2050.00	3811.00	45492.92				1			28	26	16					2
Avonport#																				
Aylesford Baptist Church	3000.00	1.12	5000.00	8000.00	9079.78	268189.52	6	6		5		4	7	116	100		25	5	3	
Berwick #	500.00	0.48	1250.00	1750.00	2000.00	104358.00	1	1	5	3	-7	-3	-1	87	45	5	8			
Bethany Memorial Baptist Church	4750.00	4.34	5366.00	10116.00	10758.00	109505.00	1				8	2	-10	325	50	3				
Billtown United Baptist Church							1	1				2	-1	41	50	10	12	8		
Black Rock Baptist Church	500.00	0.95	300.00	800.00	7248.00	52727.09				3	1		-4	60	30	41	9			
Burlington >																				
Cambridge United Baptist Church>>																				
Canning #																				
Centreville (EV) #																				
Coldbrook Baptist Church	1400.00	1.15	4895.00	6295.00	4150.00	121383.00			2				2	29	45	50	6	1		
Falmouth Baptist Church	1500.00	1.30	1675.00	3175.00	1480.00	115730.00			2				2	104	48	27	4		5	
First Cornwallis #																				
Forest Hill #																				
Gaspereau #																				
Hall's Harbour #																				
Hantsport Baptist Church	4510.00	1.84	7343.00	11853.00	16773.00	245191.00	4	4		4		2	-2	129	75	30	15	3		
Harmony Baptist			100.00	100.00	600.00					1				10	20					
Kempt (Summerville and Bramber) #																				
Kentville #																				
Kingston United (NS) #																				
Morristown #																				
Mount Denson Baptist Church>>																				
New Beginnings Christian Ministries #																				
New Minas #																				
Newport (Scotch Village) #																				
Pereaux #																				
Port Williams #																				
South Rawdon #	720.00	1.94	300.00	1020.00		37162.24	1	1	2	3	-1	-4	1	89	18					
Stoney Hill (Lockhartville) #																				
Canaan #																				
Union Church of Scott's Bay #																				
Upper Vaughan #																				
Wallbrook United Baptist Church>>																				
Waterville Baptist Church			1385.66	1385.66	2950	101767.25				2			-2	124	50					
West Brooklyn #																				
White Rock #																				
Windsor Baptist Church	10000	3.69	5600	15600	2300	270731.5	6	6	5	9	5		-3	161	106	100	10	15		
Wolfville #																				
Wolfville Ridge#																				
Woodville #																				
TOTAL	31230	1.996322471	37414.66	68644.66	64171.78	1564376.52	21	20	17	11	22	11	-2	17	1353	690	266	89	32	10

Region 9: Lunenburg-Queens	Giving					Revenue	Membership							Attendance						
	CABC Fund	% of Church Revenue	CBAC Agencies	Total Gifts to CBAC	Mission & Benevolence	Church Revenue	Total Baptisms	Received by Baptism	Received by Transfer	Received Otherwise	Removed by Death	Removed by Transfer	Removed Otherwise	Net Gain/Loss	Resident Membership	Worship Average	Online Average	Children's Ministry Weekly	Youth Group Weekly Average	Young Adult Ministry Weekly Ave.
CHURCHNAME > closing >> closed # no annual report																				
Aeon Baptist Church	5460.00	3.75	5545.00	11005.00	3579.00	145759.00	4	4	5		2		7	122	49	6	50	8	8	
Barss Corner Baptist Church			500.00	500.00	900.00	59026.00			2	1	2		-1	98	28		3	4		
Big Tancook #																				
Bridgewater Baptist Church	5000.00	1.09	32241.00	37241.00	13083.00	460635.87	14	9	4	5	7		1	10	203	166	129	45	15	
The Brooklyn Baptist Church	3000.00	5.75	3254.00	6254.00	3230.00	52170.71					2		-2	59	31		2	5	3	
Caledonia #																				
Canaan Baptist Church	2500.00	5.34	1900.00	4400.00	342.00	46783.00	3					2	-2	44	29	2	3	3	10	
Chelsea	1000.00	3.53	997.00	1997.00	516.00	28333.00					3		-3	41	20					
Chester United Baptist Church			850.00	850.00	4535.00	4385.00	5	5	3		5		3	308	40	20	6		6	
Emmanuel of Parkdale-Maplewood #	1000.00	1.95	6000.00	7000.00	5242.24	51218.00			2	2				88	24					
Greenfield United Baptist Church	965.00	0.43	1800.00	2765.00	10792.38	224853.53	4	4	1		1		4	64	40	300				
Kempt #																				
Lapland #																				
Liverpool United Baptist Church	1500.00	1.15	3976.25	5476.25	6923.64	130941.15	3	4			3		1	60	40		8	2	3	
Milton Baptist Church	553.86	1.29		553.86		42950.00								72	30		1		2	
New Canada					175.00	11325.00								15	11		4			
New Cornwall Baptist Church	1175.00	1.84	3160.00	4335.00	6574.58	63989.29			2		6		-4	58	24					
New Ross #																				
North Brookfield United Baptist Church			6800.00	6800.00	3780.00	23776.00								18	30		6	6	20	
Northwest United Baptist Church	1688.00	3.38	2930.00	4618.00	2997.00	49874.00			1	2	1		-2	38	36		20			
Pleasantville Baptist Church	4500.00	3.89	4162.95	8662.95	2421.35	115632.13			2	4	2		5	-1	41	39				
Port Medway #																				
Port Mouton #																				
South Brookfield (Zion) #																				
Springfield United Baptist Church			588.00	588.00		56037.93								58	12					
United Baptist Church, Mahone Bay	632.00	1.41	2704.00	3336.00	300.00	44866.00	1	1					1	20	10					
Western Shore #																				
Westfield #																				
TOTAL	28973.86	1.80	77408.20	106382.06	65391.19	1612555.61	34	27	22	9	36	5	6	11	1407	659	457	148	43	52

Region 9: Shelburne	Giving					Revenue	Membership							Attendance						
	CABC Fund	% of Church Revenue	CBAC Agencies	Total Gifts to CBAC	Mission & Benevolence	Church Revenue	Total Baptisms	Received by Baptism	Received by Transfer	Received Otherwise	Removed by Death	Removed by Transfer	Removed Otherwise	Net Gain/Loss	Resident Membership	Worship Average	Online Average	Children's Ministry Weekly	Youth Group Weekly Average	Young Adult Ministry Weekly Ave.
CHURCHNAME > closing >> closed # no annual report																				
Bear Point#																				
Central Woods Harbour #																				
Centreville (SHB) #																				
Clark's Harbour United Baptist Stone Church	500.00		400.00	900.00	4605.00		53	1	1	1			1	53	43	25	6		2	
First Ragged Islands United Baptist Church>>																				
Jordan Falls Baptist Church	941.00	0.92	800.00	1741.00	574.00	102746.18				1	2	2	-5	24	25					
Lockeport #																				
Lower Woods Harbour (Calvary) #																				
Newellton #																				
Sable River United Baptist Church>>																				
Shag Harbour #																				
Shelburne Baptist Church	12000.00	11.01	2200.00	14200.00	6215.00	109002.00	2		4				4	40	45		10	2	6	
South Side #																				
Stoney Island #																				
Temple (Barrington Passage) #																				
TOTAL	13441.00	6.35	3400.00	16841.00	11394.00	211748.18								117	113	25	16	2	8	

Region 9: Yarmouth	Giving					Revenue	Membership							Attendance						
CHURCHNAME > closing >> closed # no annual report	CABC Fund	% of Church Revenue	CBAC Agencies	Total Gifts to CBAC	Mission & Benevolence	Church Revenue	Total Baptisms	Received by Baptism	Received by Transfer	Received Otherwise	Removed by Death	Removed by Transfer	Removed Otherwise	Net Gain/Loss	Resident Membership	Worship Average	Online Average	Children's Ministry Weekly	Youth Group Weekly Average	Young Adult Ministry Weekly Ave.
Argyle-Pubnico Baptist Church	495.00	0.21	8720.00	9215.00	19908.00	240984.00	2				1		1	-2	59	72		52	33	
Bay View (Port Maitland) #	1631.00	5.48	7390.00	9021.00	2019.00	29742.89									10	15				
Beaver River #	2300.00	8.04	3225.00	5525.00	1500.00	28589.42									13	8				
Carleton United Baptist Church>>																				
Cedar Lake>>																				
Central Yarmouth	3342.95	10.23	100.00	3442.95	3458.53	32684.29									12	11				
Hebron Baptist Church									1	2				3	50	70		4	1	1
Kemptville #																				
Lake George United Baptist Church			316.00	316.00	9669.90	9985.90									8	7				
New Heights #																				
Pleasant Lake United Baptist Church						18860.47				2			-2	7	12					
Pleasant Valley Baptist Church						48852.84				2			-2	50	22		4			
Sandford #	3150.00	6.51	100.00	3250.00	1541.00	48419.00				4	1		-5	17	19					
Temple #																				
Yarmouth North Baptist Church											7			-7	90	55	220	12	12	
TOTAL	10918.95	2.38	19851.00	30769.95	38096.43	458118.81	2		1	2	16	1	1	-15	316	291	220	72	46	1